

**Central Bank of India**

**Cent Neo Department**

**Tender No. CO:NEO:PUR:2024-25:416**

**Request for Proposal (Bid) Document**

**For**

**Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) And**

**Development & Maintenance of Corporate Website along with Facility Management Services.**

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# TABLE-1: IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Particulars** | **Timeline** |
| 1 | Tender Reference Number | CO:NEO:PUR:2024-25:416 |
| 2 | Date of RFP Issuance | 14/01/2025 |
| 3 | Cost of RFP / Bid Document: Non-Refundable | ₹1,50,000/- (Rupees One Lakh Fifty Thousand only) including taxes |
| 4 | Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting | 21/01/2025 |
| 5 | Bid Security (EMD) | An amount of ₹3,00,00,000/- (Rupees Three Crore Only) in the form of Bank Guarantee issued by a scheduled Commercial Bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of banker’s cheque/ Account Payee Demand Draft /RTGS/NEFT in the account no.- 3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:NEO:PUR:2024-25:416 in favor of “Central Bank of India” and payable at Mumbai/Navi Mumbai. |
| 6 | Pre–bid Meeting Date, Time and Venue Details | 24/01/2025 at 15:00 hrs.  Central Bank of India  Cent Neo, 6th Floor, Tower No.7  Belapur Railway Station Complex, Sector-11,  CBD Belapur, Navi Mumbai- 400614 |
| 7 | Last Date and Time submission of Bids Mode of bid submission & online portal’s URL | 17/02/2025 up to 15:00 hrs.  Mode-Online  URL: <https://centralbank.abcprocure.com/EPROC> |
| 5 | Time & Date of Opening of technical bids | 17/02/2025 up to 15:30 hrs. |
| 6 | Date, time and venue of presentation & demo by the eligible bidders | Shall be intimated separately by the Bank through email to the eligible bidders. |
| 7 | Opening of Commercial Bids | Date and time will be intimated to technically qualified bidders by email registered during bid submission. |
| 8 | Address for Communication | Email address:  [cmneodigimktg@centralbank.co.in](mailto:cmneodigimktg@centralbank.co.in)  [cmitinterface@centralbank.co.in](mailto:cmitinterface@centralbank.co.in)  [cmneocontent@centralbank.co.in](mailto:cmneocontent@centralbank.co.in)  smitpurchase@centralbank.co.in |
| 9 | Contact Numbers | 022-27582463,+91-9819726006, +91-9321148955,  +91-9911692375 |

# List of Abbreviations:

|  |  |
| --- | --- |
| ARCIL | Asset Reconstruction Company (India) Limited |
| CI/CD | Continuous Integration/Continuous Deployment |
| DevSecOps | Development, Security, and Operations |
| DR | Disaster Recovery |
| GITLAB | Git-based Version Control and Collaboration Platform |
| OEM | Original Equipment Manufacturer |
| RHEL | Red Hat Enterprise Linux |
| ULA | Unlimited License Agreement |
| VM | Virtual Machine |
| AD | Active Directory |
| ADG | Advanced Data Guard |
| AI/ML | Artificial Intelligence/Machine Learning |
| AMC | Annual Maintenance Contract |
| Anti-APT | Anti-Advanced Persistent Threat |
| API | Application Programming Interface |
| ASBA | Application Supported by Blocked Amount |
| ATM | Automated Teller Machine |
| ATP | Acceptance Test Plan |
| ATS | Annual Technical Support |
| AWS | Amazon Web Services |
| Bank | Central Bank of India |
| BAU | Business As Usual |
| BC | Business Continuity |
| BCMS | Business Continuity Management System |
| BCP | Business Continuity Plan |
| BCSBI | Banking codes and Standards Board of India |
| BFSI | Banking, Financial Services and Insurance |
| BG | Background |
| BOM | Bill of Material |
| BSD | Business Support Department |
| BSE | Bombay Stock Exchange |
| CB | Commercial Bid |
| CBA | Cost Benefit Analysis |
| CBoI | Central Bank of India |
| CBS | Core Banking System |
| CCPA | Central Consumer Protection Act |
| CDC | Central Depository Company |
| CDP | Customer Data Platform |
| CERT | Computer Emergency Response Team |
| CIBIL | Credit Information Bureau India Limited |
| CISO | Chief Information Security Officer |
| CLTV | Customer Lifetime Value |
| CMK | Customer Master Key |
| CMP | Consent Management Platform |
| CMS | Content Management System |
| COBIT | Control Objectives for Information and Related Technologies |
| CPL | Cost Per Lead |
| CPU | Central Processing Unit |
| CRM | Customer Relationship Management |
| CRR | Cash Reserve Ratio |
| CSS | Cascading Style Sheets |
| CSV | Comma Separated Values |
| CTA | Call To Action |
| CVC | Central Vigilance Commission |
| DAM | Database Access Monitoring |
| DAST | Dynamic Application Security Testing |
| DB | Data Base |
| DC | Data Centre |
| DCS | Digital Centre Security |
| DHTML | Dynamic Hypertext Mark-up Language |
| DKIM | Domain Key Identified Mail |
| DLP | Digital Lending Platform/ Data Loss Prevention |
| DMARC | Domain-based Message Authentication, Reporting and Conformance |
| DMP | Data Management Platform |
| DMZ | Demilitarized Zone |
| DNC | Do Not Call |
| DNS | Domain Name System |
| DPDPA | Digital Personal Data Protection Act |
| DRC | Disaster Recovery Centre |
| DRP | Data Recovery Plan |
| DRT | Debt Recovery Tribunal |
| DSD | Design Specification Document |
| DSP | Demand Side Platform |
| DV360 | Display & Video 360 |
| EASE | Enhanced Access and Service Excellence |
| ED | Executive Directors |
| EDC | Executive Directors Committee |
| EDR | Endpoint Detection and Response |
| EFRMS | Enterprise Fraud Risk Management System |
| EMD | Earnest Money Deposit |
| EMI | Equated Monthly Instalment |
| EOV | Empanelment of Vendor |
| ESB | Enterprise Service Bus |
| ESP | Email Service Provider |
| ETB | Existing to Bank |
| FAQs | Frequently Asked Questions |
| FB | Facebook |
| FCNR | Foreign Currency Non-Resident (Account) |
| FD/RD | Fixed Deposit/Recurring Deposit |
| FEDAI | Foreign Exchange Dealers’ Association of India |
| FIM | File Integrity Management |
| FIMMDA | Fixed Income Money Market and Derivatives Association |
| FMS | Facility Management Services (Services of Onsite Resources) |
| FPA | Function Point Analysis |
| FQDN | Fully Qualified Domain Name |
| FR | Functional Requirements |
| GCC | General Conditions of Contract |
| GDPR | General Data Protection Regulation |
| GFR | General Financial Rules |
| GIGW | Govt. of India Guidelines for Website |
| Govt. | Government |
| GST | Goods and Services Tax |
| GSTIN | Goods and Services Tax Identification Number |
| GSTR | Goods and Services Tax Return |
| GUI | Graphical User Interface |
| HIPAA | Health Insurance Portability and Accountability Act |
| HSM | Hardware Security Model |
| HSN Code | Harmonized System of Nomenclature Code |
| HTML | Hypertext Mark-up Language |
| IBA | Indian Banks' Association |
| ICC | Integrated Customer Care |
| IDAM | Identify and Access Management |
| IETF | Internet Engineering Task Force |
| IFSC | Indian Financial System Code |
| IOT | Internet of Things |
| IP | Internet Protocol |
| IRDA | Insurance Regulatory and Development Authority |
| IS | Information Security |
| ISMS | Information Security Management System |
| ISO | International Organization for Standardization |
| ISP | Internet Service Provider |
| IT | Information Technology |
| ITC | Input Tax Credit |
| IVR | Interactive Voice Research |
| JV | Joint Venture |
| JWT | JSON Web Token |
| Kiosks | Self-service interactive terminals |
| KPI | Key Performance Indicator |
| LAN | Local Area Network |
| LAPS | Loan Approval and Processing System |
| LATLOG | Latitude and Longitude |
| LD | Liquidated Damage |
| LDAP | Lightweight Directory Access Protocol |
| LIFD | Last in First Display |
| LIFO | Last in First Out |
| LLP | Limited Liability Partnership |
| LMS | Lead Management System |
| LOS | Loan Originating System |
| LTE | Limited Tender Enquiry |
| LTV | Lifetime Value |
| M BOTs | Robots |
| MAB | Monthly Average Balance |
| MAF | Manufacturer Authorization Form |
| MarTech | Marketing Technology |
| MeiTY | Ministry of Electronics and Information Technology |
| MFA | Multifactor Authentication |
| MFI | Microfinance Institution |
| MIS | Management Information System |
| ML | Machine Language |
| MSE | Micro and Small Enterprise |
| MVP | Minimum Viable Product |
| NABARD | National Bank for Agriculture and Rural Development |
| NASSCOM | National Association of Software and Service Companies |
| NBFC | Non-Banking Financial Institution |
| NCIIPC | National Critical Information Infrastructure Protection Centre |
| NDA | Non-Disclosure Agreement |
| NEFT | National Electronic Funds Transfer |
| NPA | Non-Performing Asset |
| NRE | Non-Resident External Account |
| NRO | Non-Resident Ordinary Account |
| NSE | National Stock Exchange |
| NSIC | National Small Industries Corporation |
| NTB | New To Bank |
| NTP | Network Time Protocol |
| OAUTH | Open Authorization |
| ODS | Operational Data source |
| OOH | Out of Home |
| ORM | Online Reputation Management |
| OS | Operating System |
| OSD | On Screen Display |
| OTT | Over the Top |
| OWASP | Open Web Application Security Project |
| P2P | Person to Person |
| PaaS | Platform-as-a-Service |
| PAT | Profit After Tax |
| PCI | Payment Card Industry |
| PDF | Portable Document Format |
| PII | Personally Identifiable Information |
| PIM | Privileged Identity Management |
| PLR | Prime Lending Rate |
| PO | Purchase Order |
| POS | Point of Sale |
| PPT | Power Point Presentation |
| Psd | Photoshop Document |
| PSE | Public Sector Enterprises |
| PSU | Public Sector Undertaking |
| QA | Quality Assurance |
| QAB | Quarterly Average Balance |
| QR Code | Quick Response Code |
| RAM | Random Access Memory |
| RBI | Reserve Bank of India |
| RCA | Root Cause Analysis |
| RCS | Rich Communication Services |
| RDBMS | Relational Database Management System |
| REST | Representational State transfer |
| RFM | Recency, Frequency, Monetary Value |
| RFP | Request for Proposal |
| ROI | Return on Investment |
| RPO | Recovery Point objective |
| RRB | Regional Rural Bank |
| RSS | Really Simple Syndication |
| RTGS | Real Time Gross Settlement |
| RTL | Right-to-left |
| RTO | Recovery Time objective |
| SaaS | Software-as-a-Service |
| SAML | Security Assertion Mark-up Language |
| SAN | Storage Area Network |
| SAS | Serial attached SCSI |
| SAS | Statistical Analysis System |
| SAST | Static Application Security Testing |
| SB | Savings Bank (Account) |
| SCB | Scheduled Commercial Bank |
| SCD | Slowly Changing Dimension |
| SDKs | Software Development Kits |
| SEBI | Securities Exchange Board of India |
| SEO | Search Engine optimization |
| SFTP | Secure File Transfer Protocol |
| SI | System Integrator |
| SIEM | Security Information & Event Management |
| SIT | System Integration Testing |
| SLA | Service Level Agreement |
| SLR | Statutory Liquidity Ratio |
| SMTP | Simple Mail Transfer Protocol |
| SOAP | Simple Object Access Protocol |
| SOAR | Security Orchestration, Automation and Response |
| SOC | Security Operations Centre |
| SOP | Standard Operating Procedure |
| SOW | Scope of Work |
| SPF | Sender Policy Framework |
| SPII | Sensitive Personally Identifiable Information |
| SPOC | Single Point of Contact |
| SQL | Structured Query Language |
| SRS | Software Requirement Specifications |
| SSL | Secure Sockets Layer |
| SSO | Single Sign On |
| SSP | Supply Side Platform |
| STQC | Standardization Testing and Quality Certification |
| TAM | Technical Account Manager |
| TCO | Total Cost of Ownership |
| TD | Term Deposit |
| TLS | Transport Layer Security |
| TOR | Top of Rack |
| TPS | Transactions Per Second |
| TRAI | Telecom Regulatory Authority of India |
| TXT | Text |
| UAT | User Acceptance Testing |
| UI | User Interface |
| UIDAI | Unique Identification Authority of India |
| URL | Uniform Resource Locator |
| UX | User Experience |
| VA | Vulnerability Assessment |
| VAPT | Vulnerability Assessment and Penetration Testing |
| VPC | Virtual Private Cloud |
| VPN | Virtual Private Network |
| VTR | View Through Rate |
| W3C | World Wide Web Consortium |
| WAF | Web Application Firewall |
| WCAG | Web Content Accessibility Guidelines |
| WYSIWYG | What You See is What You Get |
| XLS | Excel Spreadsheet |
| XML | Extensible Mark-up language |

# Section I – Instructions to Bidders:

# Invitation for Tender Offers:

Central Bank of India, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 having its Central Office at Chander Mukhi, Nariman Point, Mumbai-400021 hereinafter called "Bank" and having 90 Regional Offices (ROs), 12 Zonal Offices (ZOs) and 4600 plus branches spread across India, invites online tender offers (Technical offer and Commercial offer) from eligible Bidders to Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) and Development & Maintenance of Corporate Website along with Facility Management Services.

As part of the Digital Marketing initiative, Bank would like to leverage the new age technology to upsell / cross-sell, monitor and manage the end-to-end customer journey and lifecycle.

The Bank through this Request for Proposal (RFP) is interested in identifying a Solution Provider to supply, install, integrate, run and operate Digital Marketing Solution (MarTech) having major components like Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management.

The Solution Provider will be responsible for ensuring that the value realization happens by implementing the use cases and achieving the key performance indicators (KPIs) defined in the RFP document by leveraging the proposed MarTech Solution.

Bank also intents that its Corporate Website is developed and maintained by the Solution Provider.

For accomplishing the above, the Solution Provider will have to provide adequate resources with relevant skillset.

# Bidding Process:

A complete set of tender documents may be purchased by eligible bidders on payment of non-refundable amount of ₹1,50,000/- (Rupees One Lakh Fifty Thousand only) by Demand Draft/ Banker’s Cheque /RTGS/NEFT in the account no.-3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:NEO:PUR:2024-25:416 in favor of “Central Bank of India” and payable at Mumbai/ Navi Mumbai. The proof of cost paid of Tender Document is to be submitted by Bidders for participating in the pre-bid meeting and a copy of confirmation is to be uploaded with the Technical Bid.

The Bidders should enroll/ register before participating through e-procurement website. Bidder should support all the requisite eligibility criteria mentioned in this RFP document.

Bids have to be submitted online only through e-procurement website. The bidders will also need to submit necessary documents physically through offline mode to the address mentioned in the RFP.

The Commercial Bid (Part II) will be submitted online only through same site and intimation will be given by email to all qualifying bidders about the date and time of opening of Commercial Bids

The pre bid meeting will be held in person with the bidders who have submitted proof of remittance of Document/Tender cost or exemption certificate of MSE by email to the Bank on or before the stipulated time.

For any clarification with respect to this RFP, the bidder may send their queries/suggestions, valuable inputs and proof of remittance of document cost or exemption certificate of MSE by email to the Bank. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only as per Annexure 20 and should be sent to designated email Ids within stipulated time as mentioned.

In accordance with Government of India guidelines, Micro and Small Enterprises are eligible to get tender documents free of cost and exempted from payment of earnest money deposit upon submission of valid MSE certificate copy.

Start-ups (which are not MSEs) are exempted only from Bid security amount.

Tender offers will normally be opened half an hour after the closing time. Any tender received without Document/Tender Cost, will be disqualified.

Technical Specifications, Terms and Conditions and various format and Performa for submitting the tender offer are described in the tender document and its Annexures.

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**DISCLAIMER**: The information contained in this Request for Proposal (RFP) document or information conveyed subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of Central Bank of India (Bank), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice. Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

# Definitions:

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

1. **“The Bank”** means the Central Bank of India (including Branches, Zonal Offices, Regional Offices and Corporate Office, Subsidiaries and Joint Ventures, where the Bank has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures.
2. **“Bidder/Channel Partner”** means an eligible entity/firm submitting the Bid in response to this RFP.
3. “**Bid**” means the written reply or submission of response to this RFP.
4. **“The Contract”** means the agreement entered between the Bank and Service Provider, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
5. **“Total Contract Price/Project Cost/TCO”** means the price payable to Service Provider over the entire period of Contract for the full and proper performance of its contractual obligations.
6. **“Vendor/Service Provider”** is the successful Bidder found eligible as per eligibility criteria set out in this RFP, whose technical Bid has been accepted and who has emerged as successful Bidder as per the selection criteria set out in the RFP and to whom notification of award has been given by the Bank.
7. **“RFP”-** Request for Proposal for the selection of Service Provider to Supply, Implement & Maintain the Digital Marketing Solution (MarTech) and Develop & Maintain the Corporate Website along with Facility Management Services for Bank.
8. **“Technology Solution/Services/System/Platform”** means all software products, services, infrastructure, equipment/products, scope of work and deliverables to be provided by a Bidder along with OEM as described in the RFP and include services ancillary to the development of the solution, such as installation, commissioning, integration with existing systems, provision of technical assistance, knowledge transfer, reporting and other obligation of Service Provider covered under the RFP.
9. **“Annual Maintenance Contract (AMC) / Annual Technical Support (ATS)”** - It would cover comprehensive onsite support for the proposed Solution, Infrastructure and Services during the contract period.
10. **“Equipment”** means all the hardware, it’s all components, associated software/firmware/operating software which the Service Provider is required to supply to the Bank as part of the scope of the RFP.
11. **“Communication channels”** means the mode of communication with the customers, internal and external stakeholders like email, SMS, WhatsApp, Chatbot’s (text and voice), Integrated Customer Care and any other channel which Bank may mandate the vendor to integrate with MarTech solution from time to time during the contract period.
12. **“Digital Marketing Solutions”** means the digital and platforms including but not limited to Bank’s Social Media Platforms, CBS, Data Warehouse, ICC, DLP, Omni Channel, Payment Hub, Bank’s websites and any other platforms which Bank may mandate the vendor to integrate with MarTech solution from time to time during the contract period.
13. **“Bank’s Source Systems”** means the systems including but not limited to Core Banking System, Corporate Website, Internet Banking, Mobile Banking, UPI System, Payment Middleware, Payment Hub, Omni Channel, CRM, Data Lake, Data Warehouse, Customer Complaint System, EFRMS, LMS, LOS, Digital Lending Platform, Integrated Customer Care, Banking Services via WhatsApp and other Communication Channels & any other source systems which bank may mandate the vendor to integrate with MarTech solution from time to time during the contract period.
14. “**Dashboards”** means one of the mechanisms for monitoring and measuring progress and performance of business outcome and health & performance of the systems on real time basis.
15. **“Facility Management Services” (FMS)** means the resources of the successful bidder to be deployed at Bank’s location to monitor, manage, maintain & operate the proposed MarTech Solution and Corporate Website as well as perform towards value realization/KPIs.
16. **“Contract Period”** for MarTech solution will be for a period of five (5) years that will commence upon the Bank's acceptance of the successful implementation of all Phase-1 Use Cases as defined in the RFP document. Similarly, for the Corporate Website, the contract period will begin on the go-live date with all capabilities and features as defined in the RFP document.

# Instructions to Bidders:

1. Bidders are expected to read and follow all instructions, terms and conditions set out in the RFP. In the event of a doubt, the same should be clarified from the Bank before submitting the bid.
2. Pre-Bid Meeting
3. A pre-bid meeting will be held through physical mode (offline) on the date and time mentioned in **TABLE-1**. Bidder’s designated representatives (maximum two persons) may attend the pre-bid meeting.
4. The purpose of the meeting will be to clarify the doubts raised by the probable bidders.
5. The Bidder is requested to submit any queries/clarifications to the Bank on the email ids on or before the date and time mentioned in **TABLE-1.** No more queries will be entertained after the stipulated date and time.
6. Prebid queries of bidders who did not remit bid document cost will not be entertained.
7. Amendment of Bidding document
8. At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification(s) requested by a prospective Bidder may modify/ cancel/ extend/ amend the Bidding Document by modification(s) / amendment(s).
9. The amendments if any will be published in the e-procurement website as well as Banks website and will form part of the Bidding document. Signed copy of the amended document should form part of the Technical Bid.
10. The bid submitted cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

# Technical Bid:

The Bidder shall furnish as part of the technical bid, documents establishing the bidder’s eligibility to bid and their qualifications to perform the Contract. The documentary evidence of the Bidder’s eligibility to bid and qualifications to perform the Contract if its bid is accepted, shall establish to the Bank’s satisfaction that, the Bidder has the financial and technical capability necessary to perform the Contract and that, the Bidder meets the qualification requirements. Any bid document not accompanied by the above will be rejected. As part of the technical bid, the bidder is also required to furnish the details of proposed solution and services to substantiate its capability to meet the technical specification mentioned in this RFP document.

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

# Commercial Bid:

1. The Bank will open Commercial Bids of the technically qualified bidders wherein the date and time will be intimated to technically qualified bidders after eligibility and technical evaluation stages.
2. The calling for quote does not confer any right on the bidder for being awarded any purchase order.

# Bid Security (EMD):

An amount as mentioned in **TABLE-1** in the form of Bank Guarantee issued by a scheduled Commercial Bank other than Central Bank of India for the entire period of Bid validity plus 3 months or by means of Account Payee Demand Draft / Banker’s Cheque /RTGS/NEFT in the account no.-3287810289 of Central Bank of India (IFSC Code – CBIN0283154) with narration Tender ref no CO:NEO:PUR:2024-25:416 in favor of “Central Bank of India” and payable at Mumbai/Navi Mumbai.

# Cost of Bid Document:

1. An amount mentioned in **TABLE-1** along with technical bid to be submitted in the form of DD favoring Central Bank of India or NEFT as mentioned above, payable at Mumbai.
2. MSE/ NSIC registered bidders are exempted from submitting the bid cost. Such bidders should submit the copy of registration certificate and other document as proof which should be valid for the current period.

# Performance Bank Guarantee (PBG):

As mentioned above, the Successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) from scheduled Commercial Bank other than Central Bank of India, in the format given in Annexure-9, for 10% of the total project cost valid for 66 months **post successful implementation** (implementation period + 5 years for total project period plus 6 months for claim period) validity of PBG starting from its date of issuance. The PBG shall be submitted within 21 days of acceptance of Purchase Order by the successful Bidder.

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

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

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

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

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

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

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

The format of PBG is enclosed as Annexure-9.

# Eligibility Criteria:

**The Bidder must fulfil following eligibility criteria:**

| **Sr.No** | **Eligibility of the Bidder** | **Documents to be submitted** |
| --- | --- | --- |
|  | **The Bidder** should be a Registered company under Indian Companies Act. 1956/2013 or LLP/Partnership firm and should have been in existence for a minimum period of 5 years in India, as on date of publishing of this RFP. | Copy of the Certificate of Incorporation issued by Registrar of Companies/ Registrar of firms and full address of the registered office of the bidder. |
|  | **The Bidder** should be registered under G.S.T. and/or tax registration in state where bidder has a registered office. | Proof of registration with GSTIN. |
|  | **The Bidder** must have an **average annual turnover of minimum ₹600 Crores** during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies. | Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs. |
|  | **OEM(s)** of proposed Core MarTech Solution (Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management) must have an **average annual turnover** **of minimum** **₹100 Crores** during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies. | Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs. |
|  | **The Bidder** should be a **profitable organization** on the basis of profit after tax (PAT) for at least 02 (two) of the 03 (three) financial years (2023-24, 2022-23, 2021-22). | Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs. |
|  | **The Bidder** should have **experience in implementation of similar project/s of the MarTech Stack** with at **least three** **key components** out of Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management, with at **least one client reference of 50 lakhs customer base** at the time of implementation, in last 5 years as on date of publishing of this RFP. | Copy of the Purchase Order and Work Completion Certificate.  or  Client Reference as per Annexure-19. |
|  | **At least three key components** of the **proposed/offered MarTech Stack** (Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management) should have been implemented together at **one BFSI client in India or Abroad** with a minimum of **50 lakhs customer base** at the time of implementation. The implementation should be within last 5 years as on date of publishing of this RFP. | Copy of the Purchase Order and Work Completion Certificate.  or  Client Reference as per Annexure-19. |
|  | **Bidder** should have **a full-scale Development and Support center in India with at least 250 resources** like Enterprise Architect, Developer (front end/back end), UI/UX Designer, Data Scientist/Analyst, Integration Specialist, Cloud Engineer etc. with hands-on experience on similar projects. | Self-declaration on Company’s letter head. |
|  | **Bidder** should have **service/support Centre at Mumbai** and should be able to provide efficient and effective support. | Self-declaration on Company’s letter head |
|  | **OEM of MarTech Solution** should have service/ support Centre in India. There should be back-to-back arrangement with OEM for Service and Support to the Bidder for the entire tenure of this contract. | Undertaking of OEM with the level of arrangement with proof. |
|  | OEM should utilize MeitY certified Data Centers in case of cloud-based solution. The Data Centers must be hosted within sovereign international boundary of India | MeitY Certificate. |
|  | At the time of bidding, the **Bidder** **should not have been blacklisted/debarred by any Govt. /IBA/RBI/PSU/PSE/Banks/Financial Institutes** for any reason or non-implementation/ delivery of the order. | Undertaking / self-declaration on Company’s letter head. |
|  | At the time of bidding, there **should not have been any pending litigation or any legal dispute** in the last 2 years, before any Court of Law between the **Bidder** or **OEM** and the Bank regarding supply of goods/services. | Undertaking / self-declaration on Company’s letter head. |
|  | Bidder/OEM should not have:   * **NPA** with any Bank /financial institutions in India * **Any case pending** or otherwise, with any organization which affects the credibility of the Bidder in the opinion of Central Bank of India to service the needs of the Bank. | Undertaking / self-declaration on Company’s letter head. |
|  | If the bidder is from a country which shares a **land border with India**, the bidder should be registered with the Competent Authority. | Certified copy of the registration certificate. |

**Website Development:**

|  |  |  |
| --- | --- | --- |
|  | **Bidder or its Partner** should have successfully completed at least one work order involving Development and Maintenance of Website during last 5 years as on date of bid submission.  The Website developed as part of the experience must be currently operational. | Copy of the Purchase Order and Work Completion Certificate.  or  Client Reference as per Annexure-19. |

**Guidelines for Bidders/OEMs:**

1. Bidders should preferably provide the Single Integrated MarTech Solution; however, Bidders are permitted to partner with multiple Original Equipment Manufacturers (OEMs) within their submitted proposal. In case bidders are proposing multiple Original Equipment Manufacturers (OEMs)/different Solution Providers in such case, the proposed solution stacks should have close integration capabilities.
2. Further, each bidder can submit only one proposal for this project. Duplicate or multiple submissions from the same bidder will not be accepted.
3. An OEM can partner with multiple Bidders to submit the application. OEM can also participate directly in the bidding process.
4. In instances where an OEM chooses to participate directly in the bidding process, then the bidding OEM is permitted to directly associate with other OEMs to fulfill the requirement of the proposed tender, however the bidding OEM’s solution should not be offered by any other Bidder. In such cases, the proposal submitted by other bidders will not be accepted.

1. Bidder can only propose a MarTech stack with the capabilities mentioned in this RFP document that has been successfully implemented and maintained for at least one year. Under implementation projects will not be considered.
2. Bidder should have executed Marketing Campaigns, Monitored & Measured the performance of the Campaign using analytics and other tools for at least one year.
3. In case the Bidder don’t have prior experience of the proposed MarTech Stack then 25% of the implementation team of that Stack should be from the respective OEM.
4. For all the references provided by the Bidder, the Bank or an agency on behalf of the Bank can independently verify by email, telephone interaction, VC or on-site visit. If required, the Bank may seek the help of the Bidder to facilitate such interactions.
5. The proposed system and solution should ensure that the personal information of the customers is secure, encrypted/tokenized (including at rest, in motion) and should comply with regulatory guidelines of RBI, UIDAI, ISO 27001, ISO 22301, ISO 27701 and Digital Personal Data Protection Act (DPDPA 2023).

# Evaluation Criteria:

All bids shall be evaluated by an Evaluation Committee or sub-committee set up for this purpose by the Bank. The evaluation shall be on the basis of technical competence and the price quoted.

The Technical Evaluation and the Commercial Evaluation shall have the weightage of 70% and 30% respectively, and this weightage shall be taken into consideration for arriving at the Successful Bidder. The assessment methodology is covered in the next section. The proposals will be evaluated in three stages.

Stage 1 – Eligibility Criteria

Stage 2 – Technical Bid

Stage 3 – Commercial Bid

1. **Stage 1-Eligibility Criteria**

Eligibility criterion for the Bidders to qualify this stage is clearly mentioned in Section-I Eligibility Criteria to this document. The Bidders who meet all these criteria would only qualify for the second stage of evaluation. The Bidder would also need to provide supporting documents for eligibility proof. All the credentials of the Bidder necessarily need to be relevant to the Indian market.

The decision of the Bank shall be final and binding on all the Bidders to this document. The bank may accept or reject an offer without assigning any reason whatsoever.

1. **Stage 2-Technical Evaluation Criteria**

The technical evaluation criterion would involve the following four sections:

|  |  |  |
| --- | --- | --- |
| **Section 1** | **Credentials & Experience** | **Marks** |
|  | Holistic Experience of Designing, Implementing and Maintaining MarTech Components | 100 |
|  | Experience of Designing, Implementing and Maintaining Individual MarTech Components | 100 |
|  | Integrated Solution | 100 |
|  | Functional Features and Bidder capability to support Banks Marketing requirements | 50 |
|  | Technical Features of OEM Platform | 50 |
|  | Collaboration/Partnership relation of Bidder and OEM | 30 |
|  | **Total** | **430** |

|  |  |  |
| --- | --- | --- |
| **Section 2** | **Presentation, Product Demo & Domain Expertise** | **Marks** |
|  | Presentation of Product Features, Capabilities and Demo | 40 |
|  | Domain Expertise and Execution Capabilities | 40 |
|  | Data Protection & Security | 40 |
|  | Solution Architecture/Design, Project Management/ Approach and Implementation Plan for the Assignment | 40 |
|  | Deployment Model (On-prem/Cloud) with minimal Cloud exposure | 50 |
|  | Experience of Project Director, Project Manager and Team | 40 |
|  | **Total** | **250** |

|  |  |  |
| --- | --- | --- |
| **Section 3** | **Presentation on Commitment for Value Realisation** | **Marks** |
|  | Designing and Running Marketing Campaigns | 75 |
|  | Number of Use Cases, Analytics, Monitoring and Measuring Methodology | 75 |
|  | Key Performance Indicators performance and Value Realisation Commitments along with the approach/strategy | 100 |
|  | **Total** | **250** |

|  |  |  |
| --- | --- | --- |
| **Section 4** | **Website Development** | **Marks** |
|  | Credential and Experience | 30 |
|  | Presentation on Features & Functionalities and Commitment on value realization | 40 |
|  | **Total** | **70** |

**Total marks for technical evaluation criteria = 1,000 marks**

**The Minimum Qualifying Marks for next stage of evaluation is 60% for each of the above-mentioned four sections independently.**

Documentary proof from Client(s) having implemented respective solution should be submitted for all the evaluation criteria mentioned hereunder.

The soft/hard copy of the presentation documents are to be submitted to the Bank on the day of presentation and demo.

**Section 1: Credentials & Experience**

Total = **430** marks

Minimum Score required by the Bidder = **258** marks

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Component Details** | **Marks Criteria** |
| a. | **Holistic Experience of Designing, Implementing and Maintaining** **MarTech Components** and their capabilities as described in this RFP document with minimum Customer base of 25 lakhs in Bank/BFSI/ Any Industry in India or abroad.   1. **Campaign Management Solution:**   Launch campaigns for owned/paid channels and automate campaigns across all channels.   1. **Content Management System:**   Create, manage, and publish engaging content across websites, mobile apps, and other digital channels.   1. **Web/App Analytics:**   For tracking user behaviour on websites and mobile apps, understand campaign performance, and optimize user experience.   1. **Digital Asset Storage and Management:**   Store, organize, and access digital assets like images, videos, logos, and marketing materials.   1. **Customer Data Platform (CDP):**   Unify customer data from various sources to create a single, holistic view of each customer. Ensure compliance with data privacy regulations and protect customer data. | Credentials and Experience –  **Maximum 100 Marks** for two holistic experience (50 marks each). Each holistic experience should cover a minimum of three out of five capabilities mentioned from 1 to 5.   1. **Campaign Management Solution:**   (10 marks for each implementation experience as part of holistic experience)   1. **Content Management System:**   (10 marks for each implementation experience as part of holistic experience)   1. **Web/App Analytics:**   (10 marks for each implementation experience as part of holistic experience)   1. **Digital Asset Storage and Management:**   (10 marks for each implementation experience as part of holistic experience)   1. **Customer Data Platform:**   (10 marks for each implementation experience as part of holistic experience) |
| b. | **Experience of Designing, Implementing and Maintaining** **Individual MarTech Components** and their capabilities as described in this RFP document with minimum Customer base of 25 lakhs in Bank/BFSI/ Any Industry in India or abroad.   1. **Campaign Management Solution:**   Launch campaigns for owned/paid channels and automate campaigns across all channels.   1. **Content Management System:** Create, manage, and publish engaging content across websites, mobile apps and other digital channels. 2. **Web/App Analytics:**   For tracking user behavior on websites and mobile apps, understand campaign performance, and optimize user experience.   1. **Digital Asset Storage and Management:**   Store, organize, and access digital assets like images, videos, logos, and marketing materials.   1. **Customer Data Platform (CDP):**   Unify customer data from various sources to create a single, holistic view of each customer. Ensure compliance with data privacy regulations and protect customer data. | Credentials and Experience –  **Maximum of 100 marks** to be scored.  Each of the capabilities will carry respective marks if implemented with a minimum customer base of 25 lakhs.   1. **Campaign Management Solution** – 10 marks each, up to a maximum of 20 marks 2. **Content Management System** - 10 marks each up to a max of 20 marks 3. **Web/App Analytics** – 10 marks each up to a max of 20 marks 4. **Digital Asset Storage and Management** - 5 marks each up to a max of 10 marks. 5. **CDP Implementation** – 15 marks each Sup to a maximum of 30 marks |
| c. | **Integrated Solution:**  The solution offered to the Bank to be an integrated solution where **minimum three components of the MarTech Stack** such asCampaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management **are provided by single OEM** with in-built integrations of various capabilities being **proposed** as part of MarTech solution. | The bidder providing **integrated solution** of all five MarTech components from single OEM solution will get **maximum 100 marks.**  80 marks for four integrated components of a single OEM solution.  Minimum 60 marks for three integrated components of a single OEM solution.  Less than three integrated components of a single OEM solution will get zero mark. |
| d. | **Functional Features and Bidder capability to support Banks Marketing requirements:**  Refer to Annexure 25 of the RFP for complete list of functional features. | **Maximum of 50 marks** to be scored.  Marks obtained = 50 x (No. of points awarded based on Functional Features available in the Proposed Solution/Total No. of Functional Features mentioned in Annxure-25) |
| e. | **Technical Features of OEM Platform:**  Refer to Annexure 25 of the RFP for complete list of technical features. | **Maximum of 50 marks** to be scored.  Marks obtained = 50 x (No. of points awarded based on Technical Features available in the Proposed Solution/Total No. of Technical Features mentioned in Annexure-25) |
| f. | **Collaboration/Partnership relation of Bidder and OEM.** | **Maximum 30 Marks:**  Bidder’s track record of successfully implementing OEM’s proposed MarTech Components (15 marks for each implementation with at least three components respectively). |
|  | **Total** | **430 marks** |

**Section 2: Presentation, Product Demo & Domain Expertise**

Total = **250** marks

Minimum Score required by the Bidder = **150** marks

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Component Details** | **Marks Criteria** |
| g. | **Presentation of Product Features, Capabilities and Demo:**  Presentation will be scored against the following criteria:   * Campaign Management * Content Management * Web and App Analytics * Customer Data Platform * Digital Asset Storage & Management * Reports and Dashboard * Differentiation of product | **Maximum of 40 marks** to be scored for the entire presentation and demo. |
| h. | **Domain Expertise and Execution Capabilities:**  Implementation of Mar Tech Solution Case Studies and References:  Two case studies that best showcase the bidder's successful implementations in Bank/BFSI. Focus on projects that address similar challenges or implemented similar MarTech solutions. References should give firsthand insights into the bidder's capabilities and approach for such projects.  Understanding of Banking Landscape: Bidder's experience working with banks, particularly in the Indian context. This includes familiarity with regulations, compliance requirements, and the specific needs of Bank. | **Maximum of 40 marks** to be scored. |
| i. | **Data Protection & Security:**  The bidder has to showcase the capabilities of the MarTech Solution in terms of Protection and Security of Data in Rest as well as Data in Motion covering the aspects like Role based Access Control, User Management, Data tokenization and encryption, Secure Integration, Cryptographic techniques. | **Maximum of 40 marks** to be scored. |
| j. | **Solution Architecture/Design, Project Management / Approach and Implementation Plan for the Assignment covering following areas:**  **Overall Solution Architecture:** A well-defined Overall Solution Architecture for a successful MarTech implementation. It will serve as a blueprint for integrating various components and ensuring they work seamlessly together to meet the Bank’s business goals and KPIs.    **Phased Approach:**  Break down the project into distinct phases (Discovery, Selection, Implementation, system integration, knowledge transfers) with well-defined deliverables and timelines for each.  **Discovery Workshop:**  Explain how you'll assess current marketing processes, pain points, and goals through data analysis and stakeholder input.  **Go-Live & Optimization:**  Describe the plan for launching the Solution, monitoring performance through KPIs, gathering user feedback, and iteratively improving based on data insights.  Approach to Deliver the Business Outcomes mentioned in the RFP. | **Maximum of 40 marks** to be scored based on the given parameters: |
| k. | Deployment Model (On-prem/Cloud) which includes the major components are deployed on-premises and a minimal cloud exposure for limited Services/ Processing.  Bank prefers an on-prem solution wherein all the components of the proposed MarTech Solution should be deployed in the Bank’s premises (DC and DRC). Alternatively, if the Solution Provider proposes a hybrid deployment model for the MarTech solution, Bank prefers majority of the MarTech Solution components to be deployed on-premise and only for certain inevitable components, it may use Cloud Infrastructure for a limited processing. No PII data should be moved to cloud.  However, weightage will be given to the on-premises deployment for MarTech Solution. | **Maximum of 50 marks** to be scored.  The architecture of the solution with respect to On-prem and cloud deployment will be evaluated. This will include criticality of the components, Data handling methodology, Integration mechanisms etc. All these aspects will be evaluated by Bank for allocating maximum of 50 Marks based on on-prem / cloud deployment model proposed by Bidder. |
| l. | **Experience of Project Director, Project Manager and Team**  Experience of onsite Project Director, Project Manager and Team to be deployed who have prior experience in the implementation of similar projects and able to deliver key results mentioned in the RFP. | **Maximum of 40 marks** to be scored. |
|  | **Total** | **250 marks** |

**Section 3: Presentation and Commitment for Value Realization**

Total = **250** marks

Minimum Score required by the Bidder = **150** marks

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Component Details** | **Marks Criteria** |
| m. | **Designing and Running Marketing Campaigns**:  Bidder to showcase a minimum of 3 experience (25 marks each) of successfully managing and optimizing marketing campaigns including performance reports in the last 3 years for BFSIs. | **Maximum of 75 marks** to be scored. |
| n. | **Use Cases, Analytics, Monitoring and Measuring Methodology:**  Bidder to articulate at least 10 unique customer use cases tracking and positively impacting the business growth of the Bank. | **Maximum of 75 marks** to be scored. |
| o. | **Key Performance Indicators and Value Realization Commitments along with the approach/strategy:**  The Bidder has to provide KPI commitments based on the business parameter and target with a minimum threshold as defined in Annexure-24. Higher commitment will fetch higher marks, and the Bidder has to clearly explain the strategy, ways and means to achieve the committed KPIs. The Target is lower for the first year to accommodate the time taken for deployment of the MarTech Solution.  Refer Annexure 24 for the details of KPI | **Maximum of 100 marks** can be scored.  Marks will have calculated based on the Value Realization commitment made by the Bidder on all parameters defined in Annexure-24 for MarTech. |
|  | **Total** | **250 marks** |

**Section 4: Website Development**

Total = **70** marks

Minimum Score required by the Bidder = **42** marks

Technical Proposal for Website Development will be evaluated for technical suitability, competence and proposal to meet bank’s specified requirements. The criteria for evaluation of technical bids are as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Criteria** | **Evaluation Parameters** | **Marks** |
| p. | Credential & Experience | **Maximum of 30 marks** to be scored based on the below given parameters:  Experience of successfully completing 2 work orders (15 marks each) involving Development and Maintenance of Corporate Websites or Web Portals with personalization in the last 3 Years. The websites developed as part of the experience must be in operations as on date. | 30 marks |
| q. | Presentation on Features & Functionalities and Commitment on value realization | **Maximum of 40** marks to be scored.  Presentation on the approach towards Development and Maintenance of proposed Corporate Website with state of art methodology aligned with the scope of work covering following areas:  a. Website Features/Modules  b. UI/UX  c. Security  d. Content Management  e. Scalability  f. SEO & Digital Marketing  g. Website Maintenance  h. SEO & Analytics  i. General  j. Personalization Engine  Marks will also be calculated based on the Value Realization commitment made by the Bidder on parameters on Website defined in Annexure-24.  The Bidder has to provide KPI commitments based on the Website parameter and target with a minimum threshold as defined in Annexure-24. Higher commitment will fetch higher marks, and the Bidder has to clearly explain the strategy, ways and means to achieve the committed KPIs. | 40 marks |
|  | **Total** |  | **70 marks** |

1. **Stage 3 -Commercial Evaluation Criteria**
2. Only those Bidders who have qualified after Stage 2 of technical evaluation will be eligible for the further participation in the Procurement process. The total cost of ownership for the purpose of evaluation shall be calculated over the contract period of 5 years, (total cost of products & services).
3. The score(s) will be calculated for all technically qualified bidders using the formula:
4. S = (30 x C\_minimum/C\_quoted ) + (70 x T\_obtained/T\_highest )
5. (Minimum Commercial Quote/Quoted Price) x 30 + (Technical Score/Highest Technical Score) x 70.
6. Technical will carry 70% weightage and Commercial will carry weightage of 30%)
7. Bank will award the contract to the successful Bidder whose score “S” is the highest as per the above-mentioned formula.
8. The Bidder shall not add any conditions / deviations in the Commercial Bid. Any such conditions / deviations may make the bid liable for disqualification.
9. The commercial evaluation would cover Compliance to the Commercial Bid as in Annexure 30: The Bidder is expected to provide their “compliance” against each item stated in the Commercial Bid, this means that the Bidder confirms to the provisioning of the stated product or service and the terms of the RFP and subsequent addendums.
10. Deviations to the Compliance requirements may lead to disqualification.

**Normalization of Bids**

The Bank may go through a process of technical and/ or commercial evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the bids need to be normalized and that such normalization has a bearing on the Commercial Bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the updated technical and Commercial Bids once again for scrutiny. The Bank can repeat this normalization process at every stage of technical submission till the Bank is reasonably satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed bidders will, by responding to this detailed document, agree to participate in the normalization process and extend their co‐operation to the Bank during this process. The Bidders, by submitting the response to this detailed document, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned Bidder.

Bank may call for any clarifications/ additional particulars required, if any, on the technical/ Commercial Bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder’s offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank shall call for presentation(s), product demo/walkthroughs, on the features of the solution offered etc., from the bidders based on the technical bids submitted by them. Bank also reserves the right to conduct reference site visits at the Bidder’s client sites. Based upon the final technical scoring, short listing would be made of the eligible bidders for final Commercial Bidding.

**Note**: Tendering process need not be cancelled merely on the grounds that a single tender was received provided that the single bid received is evaluated to be substantially responsive and deemed fit for award. Bank reserves right to proceed and award the tender to single bidder in case only one bidder participates in the tender / qualifies in the technical bid evaluation. Bank can negotiate with such single bidder, if required.

# Manufacturer’s Authorization Form:

Bidders must submit a letter of authority from their manufacturers in Annexure-6 that they have been authorized to quote OEM Product.

# Section II- Scope of Work:



# Introduction:

Bank through this RFP is interested in procuring MarTech Solution and onboarding Service Provider for 5 Years and extendable for further 2 years. Bank intends to select a bidder to supply, install, integrate, run and operate the Digital Marketing (MarTech) Solution as well as develop and maintain a hyper-personal Corporate Website.

The Bidder has to create a comprehensive digital marketing plan that will ensure that the Bank achieves business objectives of enhancing:

1. Customer Acquisition & Onboarding
2. Customer Activation & Engagement
3. Customer Experience Across Platform
4. Extensive & Dynamic Customer Segmentation
5. Advanced Analytics Across Platforms (Web and App)
6. Streamlined Communication
7. Campaign Optimization Across Platforms

The Bank is aiming to elevate its digital marketing capabilities to a best-in-class standard, enabling the creation of hyper-personalized customer experiences. This includes but is not limited to high-quality insights (e.g., spend analytics, product advisory, etc.), customized offers (e.g., next product to buy and pre-approved loans offered via different channels with highest propensity to sell), targeted digital marketing outreach to list a few.

The Bidder is required to supply, install, integrate, run and operate the Digital Marketing Solution (MarTech) with below given capabilities. This includes required infrastructure procurement and configuration, software licenses, services etc. The bidder is also required to develop & Maintain Corporate Website as per the scope defined in the RFP. The Bidder will be responsible for value realization through achievement of the defined KPIs and use cases. They will also be responsible for providing the required resources to effectively run the solution and achieve the KPIs.

|  |  |  |
| --- | --- | --- |
| **Functions** | **Tech Capabilities /Tools** | |
| **1. Measurement** | **Web /App Analytics** | |
| Source of real-time customer behaviour data across owned web and app channels, to enable tracking of customer behaviour journey and impact of campaigns | For tracking user behaviour on the Bank’s websites and mobile apps, understand campaign performance, and optimize user experience.  Create reporting dashboards on measurement of campaigns and provides data on what customers do on the website at different website pages. | |
| **2. Distribution** | **Campaign Management Solution** | |
| Systems for automating delivery of marketing communications to customers, across paid and owned media channels and workflow management | Launch campaigns for owned/paid channels and automate campaigns across channels. ​ Enables nudges to be sent through different mechanisms in the app. ​Helps in personalizing offers at scale based on data through various sources. | |
| **3. Design** | **Content Management System** | **Digital Asset Storage and Management** |
| Repository for content and promotional offer data delivered to customers through the distribution and decisioning channels | Create and manage digital content to be used across the digital channels | Store, manage, scale digital image and video content assets |
| **4. Data and Decisioning**  Algorithmic models, triggers & business rules to deliver the next best product or experience. Source of truth for customer data to be used for creating targeted audience segments. | **Customer Data Platform**  Consolidate owned 1st party data across systems to create detailed audience segments with 360-degree customer view. | |
| **5. Value Realization & Adoption** | Designing and Running Marketing Campaigns  Realization of Use Cases, Analytics, Monitoring and Measuring Mechanism. Delivering Key Performance Indicators and Value Realization | |
| **6. Website Development & Maintenance** | To revamp Corporate Website with a hyper-personal interface which dynamically adapts to each user's individual needs, preferences, and behavior. | |

**Bank prefers an on-prem solution wherein all the components of the proposed MarTech Solution should be deployed in the Bank’s premises (DC and DRC). Alternatively, if the Solution Provider proposes a hybrid deployment model for the MarTech solution, Bank prefers majority of the MarTech Solution components to be deployed on-premise and only for certain inevitable components, it may use Cloud Infrastructure for a limited processing. No PII data should be moved to cloud.**

**However, weightage will be given to the on-premises deployment for MarTech Solution.**

Irrespective of deployment methodology i.e. On-Premises/Hybrid/Cloud deployment, the critical aspects for Production Setups like High Availability/Redundancy, Fault Tolerance, Agile, Responsive, Data Privacy and Security approaches should be mandatorily ensured both at Primary and Secondary location. Detail requirements are mentioned in the respective MarTech Component scope. The approach being suggested or followed as part of solutioning should be clearly submitted with details for Bank’s scrutiny and Bank would suggest some changes which would be required to be complied with as part of the proposed solution deployment and implementation.

Each MarTech Component including Corporate Website should have Development/SIT and UAT setup at one location, preferably at Primary (DC) Site. Production setup should be available both at Primary (DC) and Secondary (DRC) location wherein real-time replication of Data, Application and File Systems between Primary and Secondary site is under the scope of the Bidder. In Cloud deployment, the physical location of DRC must be in different location and seismic zone with that of DC. Development/SIT and UAT setup should be isolated from that of Production setup.

The Development/SIT, UAT and Production (both DC and DRC) setup of proposed Corporate Website will be hosted only at Bank’s Data Centre and Disaster Recovery Centre.

Onsite Facility Management Resources with required experience and skillset should be provided by the Bidder for successful operation and value realization of MarTech Components and operation Corporate Website as per the scope mentioned in the RFP document.

Bidder shall deliver the documents to the Bank for every Solution including third party software before software/ service become operational, which includes, user manuals, installation manuals, operation manuals, design documents, process documents, technical manuals, functional specification, software requirement specification, system configuration documents, system/database administrative documents, debugging/diagnostics documents, test procedures etc.

# Channels/Source Systems in Scope:

Bank plans to drive its digital marketing approach by providing a seamless technology stack, to provide a personalized, contextual and consistent experience while offering new products and services to its customers.

Following is the list of application/channels (non-exhaustive) to be integrated with the MarTech Solution as part of the scope of the RFP:

1. Core Banking System
2. Data Warehouse (Single Data Repository)
3. Internet Banking
4. Mobile Banking
5. UPI
6. Omni-channel
7. Digital Lending Platform
8. Loan Originating System
9. Payment Systems
10. Integrated Customer Care
11. Digital Collections
12. CRM (planned)
13. Corporate Website (to be revamped by the selected bidder)
14. Payment Hub & Middleware
15. Trade Finance
16. WhatsApp
17. SMS
18. E-mail
19. ATM and Kiosks
20. Social Media
21. Branch
22. HRMS
23. Other Channels/Sources Systems

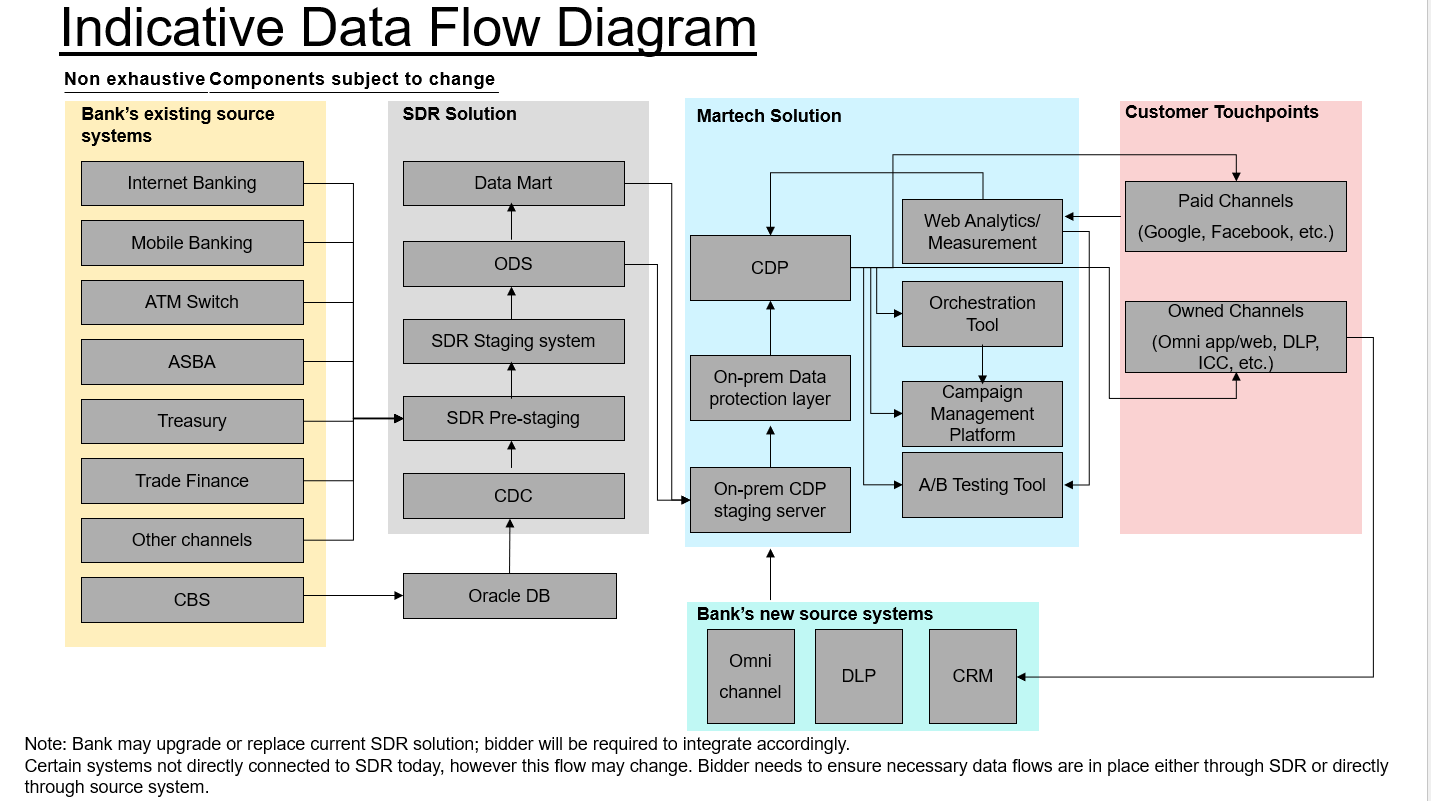
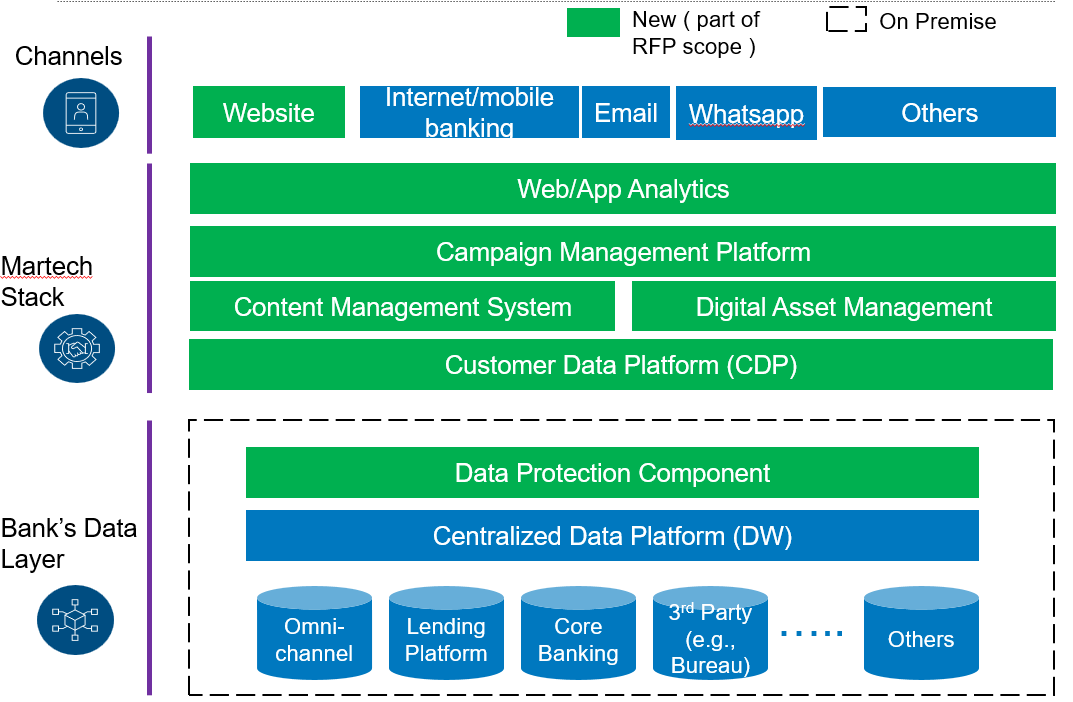
The proposed Solution should consume real-time and historical customer data from various channels and data sources and should be able to develop customer profile, run marketing campaigns and generate analytical and predictive modeling based on customer profile. The bidder is responsible to ensure the integrations and creation of required pipelines.

The selected bidder will need to collaborate with Bank’s Partners who are managing these channels or any additional channels as defined by the Bank at a later stage for successful delivery of the business use-cases identified.

**The integration should be made with minimal customization in existing system.**

# High Level Architecture:

The indicative high level technical stack capabilities (non-exclusive) for the proposed MarTech Solution and Corporate Website are given below:

INDICATIVE HIGH-LEVEL DIAGRAM

The selected bidder will need to provide a detailed architecture diagram (including solution, deployment, data flows etc.) based on the requirements mentioned in the RFP document.

# Implementation Methodology (Onsite):

Implementation, Integration and Commissioning of MarTech Solution and Corporate Website will be performed onsite i.e. at Bank premises only. Comprehensive Project Plan along with detailed sub milestones of implementation and high level and low-level data flow diagrams should be shared with the Bank during kick-off meeting post issuance of purchase Order.

Project Manager should be available ONSITE on all regular days and should update the project status on daily basis. The complete Implementation Team should also be stationed at Bank’s location in Mumbai/Navi-Mumbai. The successful bidder should provide enough resources to complete the project as per the timelines mentioned in the RFP document considering various dependencies on integrations with internal & external channels.

# Overarching Principles for the Proposed Solution:

The bidder must ensure that the proposed solution has the functional and technical capability to meet the expected outcomes based on the principles given below

1. **Data Management and Utilization**
2. Prioritize "Insight" Over "Data": Provide tailored access for stakeholders, combining automation for technical users and intuitive UI-based insights for business users
3. Effective Use of Real-Time Customer Data: Utilize real-time data for immediate actions and scheduled model scoring
4. View Data as a Strategic Asset: Promote collection and sharing of structured and unstructured data with flexible structures
5. Data Capabilities for MarTech: Use data lakes for user segmentation, analytics, and contact details
6. Support User Communication Preferences: Analyze and store user communication preferences for targeted messaging
7. Curate Leads for High Conversion: Identify and manage lead data for high-conversion prospects
8. **Campaign Management and Execution**
9. Quick Campaign Execution: Design campaigns for agility with standardized schemas, content templates, and measurement practices
10. Focus on Portability and Standards: Use flexible campaign management schemas for multi-channel and multi-region compatibility
11. Unified Real-Time Communications: Support real-time communication across channels for cohesive messaging
12. **Customer Experience and Engagement**
13. Deliver a Unified Customer Experience: Ensure a seamless experience across all customer-facing channels
14. Enhance Customer Experience: Elevate customer journeys through usability optimization and personalized experiences
15. Service-Oriented Product Design: Design for Omni-channel products and services for both digital and non-digital channels
16. **Technology Integration and Interoperability**
17. Platform-Based Approach: Use interoperable technologies for consistent cross-channel marketing
18. Open Ecosystem with API Standards: Design APIs using open standards for easy integration and flexibility
19. Optimize Interoperability: Maximize interoperability across the platform ecosystem with industry-standard protocols
20. API and Channel Integration: Expose APIs and data channels for data sharing and integration
21. Integrate with Bank’s Solutions: Ensure compatibility with existing tools and platforms to avoid redundancy
22. **Security, Privacy, and Compliance**
23. Prioritize Information Security and Traceability: Protect information integrity, availability, confidentiality, and authenticity
24. Enable Privacy-Compliant Data Sharing: Facilitate ethical and compliant data sharing in third-party cloud environments
25. Embed Security by Design: Integrate security at every layer with role-based access control
26. **Scalability and Reusability**
27. Reusability of the Solution: Ensure the solution is reusable by the bank and future vendors
28. Enable Scalability: Deploy on a scalable infrastructure and platform adhering to data privacy and security guidelines
29. **Autonomy and Agile Practices**
30. Move Towards an Autonomous Organization: Enable greater autonomy through self-service options
31. Adopt Agile Practices: Use Agile methodologies for continuous delivery of incremental updates
32. Implement DevSecOps: Automate software delivery and operations using DevSecOps principles
33. **Configurable and Extensible Design:** Ensure easy deployment of new features through a configurable, tiered environment and micro-services-based architecture
34. **Alignment with Business Strategy:** Ensure technology decisions support and enhance the business strategy
35. **Marketing Fundamentals and Best Practices**
36. Develop and Optimize Acquisition Campaigns: Focus on acquisition campaigns across digital channels like Search, Display, Mobile, and Social
37. Leverage Digital Channels and Strategies: Enhance customer engagement and growth through innovative techniques and technologies
38. Collaborate Cross-Functionally: Use a shared taxonomy to ensure strategy alignment and effective collaboration with marketing-adjacent teams
39. Full Funnel Optimization: Implement data-driven full funnel optimization and robust marketing tech stack
40. Personalized Marketing: Tailor marketing efforts to individual needs and preferences, leveraging personalized digital experiences

# Projections & Considerations:

Some of the important considerations to factor the licenses and sizing for implementation of proposed MarTech Solution and Corporate Website is as under:

|  |  |  |
| --- | --- | --- |
| **Particulars** | **Metric** | **Approx. Value** |
| Total Active Customers | Operating for last 1 year through Branch and Channels | 6.2 Crore |
| Mobile Banking Channel | Customers operating for last 1 year (Unique users) | 47 Lakh |
| Daily Active Users (Unique users) for last 3 months | 1.7 Lakh |
| Average Logins Per Day (Not unique users) | 10 Lakh |
| Average Monthly Transactions (Financial and non-financial) for last 3 months | 2.5 Cr |
| Approx. YoY Increase in Logins and Transactions | 40% |
| Internet Banking Channel | Customers operating for last 1 year (Unique users) | 1 Lakh |
| Daily Active Users (Unique users) | 50 Thousand |
| Average Daily Logins (Not Unique users) for last 3 months | 1 Lakh |
| Average Monthly Transactions (Financial and non-financial) for last 3 months | 15 Lakh |
| YoY Increase in Logins (Average & Peak) and Transactions | 40% |
| Throughput | TPS in year 1 | 300 TPS |
| YoY growth in TPS | 25% |

Typical usage projections for MarTech:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Metrics** |  | **Year 1 (FY25) projection figures** | | **Year 2 projected figures** | **Year 3 projected figures** | **Year 4 projected figures** | **Year 5 projected figures** |
| **UOM** | **0-6 months** | **6-12 months** |
| 1 | Registered digital banking users on bank’s platforms and source systems | L | 5.0 | 7.5 | 12.0 | 18.0 | 28.0 | 45.0 |
| 2 | SMS | L/Day | ~1 | 1 to 2 | 2 to 3 | 3 to 4 | 4 to 5 | 5 to 6 |
| 3 | Email | L/Day | ~1 | 1 to 2 | 1 to 2 | 2 to 3 | 2 to 3 | 3 to 4 |
| 4 | WhatsApp | L/Day | ~1 | <2 | <2 | 2 to 3 | 2 to 3 | 3 to 4 |
| 5 | Push notifications | L/Day | 2 to 3 | 5 to 6 | 6 to 7 | 7 to 8 | 9 to 10 | 10 to 11 |
| 6 | Integrated Customer Care Calls | L/Day | ~1 | 1 to 2 | 3 to 4 | 4 to 5 | 5 to 6 | 6 to 7 |
| 7 | BAU Campaigns | # | ~100 | 100-200 | 200-250 | 250-300 | 300-320 | 320-350 |
| 8 | New Campaigns | # per month | 10 to 20 | 20 to 30 | 30 to 40 | 40 to 50 | 40 to 50 | 50 to 60 |

Note: the above projections are based on average or typical campaign usage. However, the selected bidder must indicate their capability to scale and handle volume spikes for use cases where Bank launches specific campaigns targeting a large number of users synchronously

Particulars of existing Corporate Website is as under:

|  |  |  |
| --- | --- | --- |
| **Particulars** | **Approx. Value** | **YoY projected growth** |
| Existing number of pages in Corporate Website | 1363 nos. | - |
| Total traffic on Corporate Website for last 1 year: Approx. | 80 Lakhs | 30% |
| Total organic traffic on Corporate Website for last 1 year | 55 Lakhs | 30% |

**Key considerations for the bidder**

1. **For On-premises deployment:** Bank will provide following facilities, tools and utilities to be utilized for implementation and maintenance of proposed MarTech Solution and Corporate Website like Data Centre Space, Power and Cooling, Network Connectivity, Firewall, Patch Management Tool, Antivirus Tool, Infrastructure Monitoring Tool, DevSecOps Utility, SSL/TLS Certificate in the name of Bank’s Domain, FQDN, Public IPs, DNS Service, Oracle Database & WebLogic License, Database Access Monitoring (DAM), Network Time Protocol (NTP) Service.

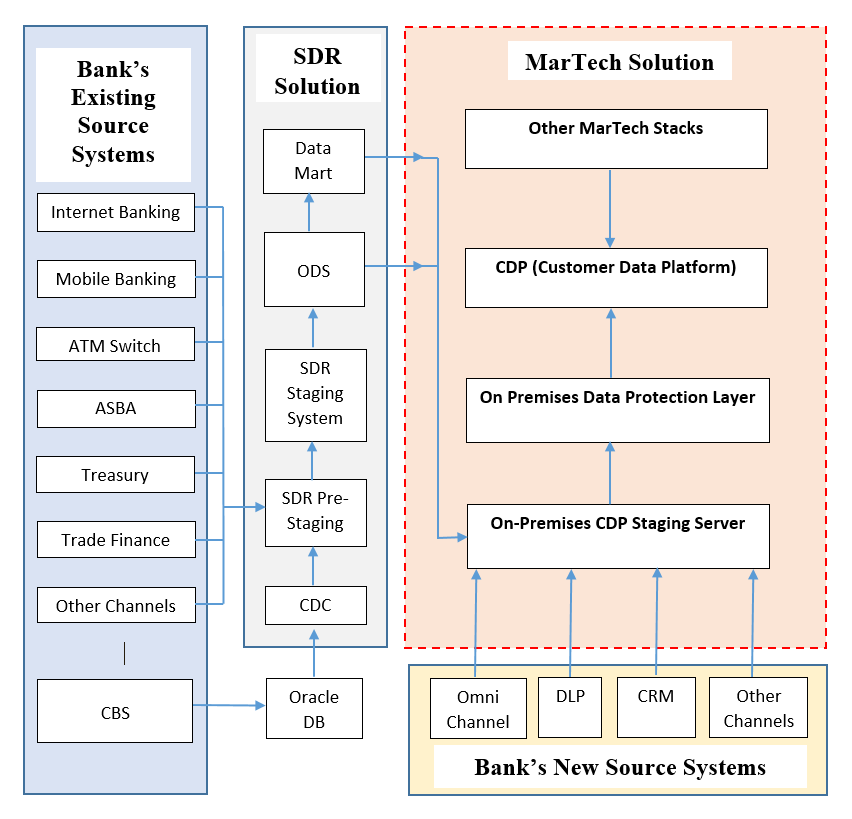
As per the scope of the RFP, implementation and hosting of the proposed Corporate Website and Data Protection Layer of MarTech Solution should be on-site/on-prem deployment at Bank’s DC and DRC for which Bank will provide VMs on IBM LinuxONE systems with S390X architecture, SAN & Object Storage, HSM, RHEL on IBM LinuxONE, Red Hat OpenShift Container Platform for IBM LinuxONE.

For on-site/on-prem deployment of any other components of MarTech Solution at Bank’s DC and DRC, successful bidder has to provide, install and commission all the requisite Hardware and software components and quote the price of such components in the Bill of Material. The licenses of such components should be in the name of Central Bank of India.

1. **For limited Cloud Deployment:** Bank will provide only Network connectivity from Bank’s Intranet systems, Domain Name and SSL/TLS Certificates in the name of Bank, if required. All other utilities and services required for successful implementation and maintenance of proposed MarTech Solution are to be provided by the Bidder and cost towards such utilities and services are to be factored and included in the Bill of Material. Further, the Bidder has to mandatorily ensure compliance to Cloud Security Control as per Annexure-26.

1. Seating Space and Workstations for onsite implementation and FMS Teams will be provided by Bank.
2. Direct Internet connection will not be provided from any Workstation/Systems/ Servers. Restricted Internet access to reputed OEM Sites may be allowed through Proxy Server as per Bank’s Security Policy. Any mode of remote access like VPN, Webex, Remote login etc. will not be allowed from any network outside Bank’s Network at any point of time.
3. Bank is implementing CRM with limited capabilities like customer profile (indicating their likes, dislikes and preferences), cross-sell / up sell predictor, churn reduction predictor, loyalty predictor etc. The Bidder has to integrate with Bank’s CRM for effective implementation and complete value realization while leveraging all capabilities of the proposed MarTech Solution. However, the Bidder should not create a dependency on Bank’s CRM for the successful implementation of MarTech Solution.
4. Bank is having Single Data Repository (SDR) Solution viz Data Warehouse which is the centralized system for consolidating customer data across the databases of Core Banking System and Channels like Internet Banking, Mobile Banking, ATM Switch etc.
5. Currently, the CBS data is being consumed by SDR Solution on near real-time basis (chatbot. 30 minutes latency) and the data of other channels are being consumed on T+1 basis (24-hour latency).
6. Some of the existing channels like Loan Originating System, Digital Lending Platform, Corporate Website, Integrated Customer Care, Collection as well as the channels that are under implementation like Omni Channel and CRM are not integrated with SDR Solution.
7. The bidder is required to integrate the proposed MarTech Solution, preferably the CDP with SDR and all channels for seamless ingress of the data on real-time with limited change in the source systems. All the data pipelines must have the technical capability to fulfill the functional requirements of MarTech Solution.
8. The Bidder is required to provide staging Server, Storage, Solution and any such requirements for getting the real-time data from SDR and all channels as part of the scope of the RFP. Bidder is required to do adequate sizing of proposed Infra, platform and solution considering the number of customers, number of channels and transaction volume.
9. The data captured/generated through the MarTech Solution as part of Digital Marketing should be fed into Bank’s SDR solution on real-time basis. Solution should give external and internal systems/channels real-time access to any data in the unified customer profiles via API connections, Webhooks or query. The CDP should support creation of additional fields and attributes as per Bank’s requirement.
10. The SDR is having more than 3 years’ historical data, which should be leveraged by the CDP for all in-scope data modelling for digital marketing. Bank has also built some models on the SDR solution, which shall be leveraged by the MarTech Solution.
11. In case of revamping/replacement of Bank’s existing SDR Solution and channels, Bidder has to integrate the MarTech Solution with the refreshed/new SDR and channels for the data exchange without any additional cost to Bank.
12. For Integration of the MarTech Solution with Bank’s SDR and channels mentioned in the RFP document, Bank will facilitate discussion and handholding from respective System Integrators.
13. An indicative high level data flow diagram for Bank’s channels and CDP is given below, the Bidder should propose the data flow diagrams for other MarTech components.

INDICATIVE HIGHLEVEL DATA FLOW DIAGRAM FOR CDP



# Bidder’s Responsibilities:

The successful bidder will be responsible for the execution of activities including but not limited to the following for successful implementation of MarTech Solution and Corporate Website:

1. The bidder is required to provide MarTech Solution, which also includes but not limited to:
2. Supply, configure, install, integrate and operationalize the required infrastructure, solutions, licenses, etc.
3. Devise strategies, run marketing campaigns, operate and support customization, development, testing and upgrade of required solution.
4. Provide required onsite resources with adequate skillset to effectively run the solution and ensure value realization by achieving KPIs and Use Cases throughout the contract period.
5. Maintenance and support of the solution and associated software for a period of five years.
6. Integration of the solution with Loan Originating Solution, loan management system, Digital Lending Platform, CRM, Omni channel Mobile Banking system, middleware, data layer, payment systems, Integration Bus, Payment Hub, Data warehouse, Website, Mobile app, Portals, Integrated Customer Care and other systems in-scope including 3rd party ecosystems as maybe required.
7. Integration of the solution with current and proposed new website.
8. Provide Annual Technical Support (ATS)/ Warranty support of the MarTech Solution
9. The bidder is required to develop on-premises Corporate Website for Bank with a hyper-personal interface, wherein it dynamically adapts to each user’s individual needs, preferences, and behavior. The new website will be developed to give new look and feel to attract and service customers from all age group.
10. Propose a comprehensive digital marketing strategy taking into account Bank’s source systems, data volumes, banks products, personalization plans and create marketing use-cases (30 unique use cases) for the same. These use cases along with the use cases mentioned in Annexure 23 of the RFP document has to be achieved by the bidder.
11. Review all of Bank’s current integrations and understand Bank’s data architecture. Integrate MarTech components in a detailed implementation plan and articulate a successful digital marketing strategy. Design mockups of digital journeys for all the MarTech components.
12. Supply the requisite MarTech components and ensure data flow management to enable the digital marketing capabilities planned by the bank, while providing support and maintenance for the components.
13. Contribute and provide support towards marketing strategy for MarTech Solution and Website development, which also includes designing of creatives for the corporate website.
14. Integrate seamlessly with Bank’s source systems and communication channels such as Email and SMS Gateways and other communication channels like WhatsApp etc. as mandated by the bank during the engagement period in accordance with the list of prioritized functionalities and guidelines. The entire integration and communication shall follow latest security technologies and processes and should be integrated in accordance with the list of prioritized functionalities and guidelines to bring out the best value for the MarTech stack.
15. Bidder should propose and ensure the MarTech architecture and Corporate Website with scalability, agility, resilience, reliability and robustness.
16. Bidder should design and implement the deployment architecture in co-ordination with OEM for the proposed MarTech Solution and Corporate Website without disturbing the existing ecosystem of the Bank.
17. Execute and manage the entire deployment for components both for on-premises and cloud-based tech stack and set up the environments for integration development, testing and production.
18. Implement the requirements on an ongoing basis as per the digital marketing roadmap and ensure change management and monitoring as required.
19. Collaborate with other third parties (e.g., existing various applications and technology partners, project management garages, external FinTech partners, regulators, internal and external stakeholders including bank’s subsidiaries, and JVs, etc.) during the project.
20. Bring in requisite technical expertise to avoid scenarios of adverse impact on the BAU functions of the existing communication channels, platforms, Bank’s source systems at all stages of development and operations.
21. Adopt Agile ways of working to ensure faster development & delivery; setup and participate in ceremonies.
22. Provide additional support for essential processes including but not limited to those listed in this RFP.
23. Provide a detailed implementation plan for execution of all requirements as given in the RFP.
24. All the features and capabilities mentioned in the technical and functional requirement of the proposed MarTech solution and Corporate Website should be leveraged and made available to Bank as part of the scope of the RFP.
25. Provide knowledge transfer/certification to the Banks’s core staff to configure, use and maintain the MarTech Solution and Corporate Website. Any activity not mentioned in the scope of the work, however required for successful implementation and management of MarTech solution, should be carried out by the bidder without any additional cost to the Bank.
26. All the features of the proposed MarTech solution and Corporate Website as mentioned in the technical specification should be made available without any additional cost to Bank.
27. Please note that the above list of responsibilities is not exhaustive, the Bank reserves its right to extend/modify the same as the project evolves at its own discretion without impact on commercials.
28. Post successful implementation of the proposed MarTech Stack and Corporate Website, in case of any additional enhancement/customization is asked by the Bank other than the scope mentioned in the RFP document, the Successful Bidder and Bank will mutually arrive at the effort estimate based on Function Point Analysis (FPA) mechanism.
29. The rate card quoted by the Bidder in the Bill of Material for the respective year will be factored for the cost of enhancement/customization. The 100 Man-days per year will be paid as per actual usage after completion of the respective work.
30. The unutilized Man-days will be carried forward to subsequent year at the discretion of Bank, however the Man-day rate for carried forward days would be as that of the previous year.
31. The Bidder is required to ensure that any future upgrades, modifications or enhancements should not affect the working of already deployed System and Solution, and all current functionalities should be migrated to the new / enhanced version.
32. The Bidder shall implement any new/enhanced version of System, Platform and Solution released by the OEM, after getting confirmation from Bank and the Bank will bear no cost for migrating the existing functionality to the new / enhanced version.
33. All changes/customizations/enhancements related to existing or new regulatory / statutory requirements should be done by the Bidder in prescribed period without any additional cost to the Bank.
34. The Bidder is required to perform Patching, Bug fixing, Customization, Upgradation, VAPT & Audit compliance, Backup & Restoration, DR Drill and other activities on Proposed MarTech Components and Corporate Website as per Bank’s Policy and Statutory/regulatory guidelines.

# Overall Technical Requirements for MarTech Components:

To be supported across all core MarTech Components including- Web/App Analytics, Content Management System, Campaign Management Solution, Digital Asset Storage and Management, Customer Data Platform.

* + 1. Automate customer communication vide the campaign.
    2. Should be scalable through both on-prem solutions and/or SaaS based.
    3. Enable accurate data capture for attribution reporting and ROI of digital marketing spends.
    4. Should support real-time monitoring of campaign performance.
    5. Should support Hyper Personalization at scale (N=1 level)
    6. User departments should be able to adjust campaign parameters, build dashboards, create new campaigns quickly and without dependencies on Data scientists, IT departments, vendors etc.
    7. Provide analytical models on data relevant to the marketing data flow.
    8. Bidder should discuss the models built for MarTech with relevant bank stakeholder and seek sign off from them before utilizing the models for campaign creation.
    9. Bidder should be able to use 3rd party unstructured data sources to derive insights about existing or potential customers.
    10. Development of new capabilities, enhancement of existing capabilities, integration with new components procured to service bank’s evolving business objectives during the engagement.
    11. Get an integrated view of customer preferences, disposition, and propensity to purchase other products.
    12. Get a 360-degree view of customer, real or near real time insights based on use cases, and customer profile linking of known as well as unknown profiles.
    13. Predictive analysis to use real time data for marketing purposes, predict campaign effectiveness and optimize accordingly.
    14. Data archival and backup of entire MarTech solution including on premise/SaaS-based setup shall be done daily, weekly etc. as mandated by the Bank.
    15. Provide dashboard and reports on the app to senior management based on behavioral insights on Bank’s website and app.
    16. The overall performance of the MarTech Solution should be available in the form of Dashboard for real-time monitoring.
    17. The proposed solution should support IP Version 6 (IPV6) with backward compatibility with IP version 4 (IPV4).

# Overall Functional Requirements for MarTech Components:

To be supported across all core MarTech Components including- Web/App Analytics, Content Management System, Campaign Management Solution, Digital Asset Storage and Management, Customer Data Platform.

1. Acquiring new customers – this includes targeting prospective customers on website, social media channels, internet and mobile banking application as well as all other channels including cross-channel targeting.
2. Activate and Onboard new to bank customers: including cross channel and cross device e.g., website/mobile/ATM etc. target NTB customers using marketing campaigns.
3. Customer Engagement for both ETB and NTB customers.
4. Hyper-personalization and contextualization of customer communication
5. Manage drop-offs towards re-initiating purchase journeys.
6. Journey mapping, audience segmentation and predictive modeling
7. Improve customer experience – get a 360-degree view of customer, enable better understanding of customer behavior across channels.
8. Cross Sell and Up Sell.
9. Customer retention and loyalty- Get a unified view of the customer, understand customer sentiment.
10. Multi-channel Communication for promotional purposes.
11. Streamline communication through monitoring and tracking of customer communications.
12. Customize content for different channel.
13. Optimize campaigns across platforms.
14. Target opportunities based on demographics and reduced churn rates.
15. Improve customer lifetime value.
16. To launch Geo targeted campaigns based on triggers and batches
17. Flexibility on showcasing campaigns and offers on specific channels along with flexibility on communicating offers on an Omni-channel, multi-channel, and other approaches.

# Detailed Functional Requirements for MarTech Components:

* 1. **Orchestration of Campaigns:** The stack should enable the following:

1. To construct campaign by simultaneously choosing target segment, type of campaign, business objective, Criteria, Reward and Channel:
2. To facilitate personalizing of content and design at each individual customer level basis timing (hour, day, week, month), channel, device, customer segment and type of campaign
3. To configure the duration of the campaigns / use-cases for hours, days, months, years, or perpetual
4. To customize next best actions basis customer’s view, hover, click on a specific section of a landing page.
5. To enroll customers through multiple channels and auto-enroll
6. To support any future personalization use cases
7. To construct campaign by choosing different target segments/cohorts, Type of campaign (i.e., informatory, Promotional, offers etc.)

The stack should allow quick creation of campaigns and have the flexibility in terms of campaign construct by:

1. Choosing any target segments based on the parameters captured
2. Classifying the campaign into a category (informatory, Promotional, Offer, retargeting, retention etc.)
3. To drive business objectives (activation, acquisition etc.)
4. Applying qualifying criteria (transaction analysis, aggregate spends etc.)
5. Provide a promotional offer (cashback, vouchers etc.)

Any campaign from the Bank could be constituted from each of the rows given below and the integrated MarTech stack should facilitate in doing so. (Non-Exhaustive)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target Segments** | **Campaign Category** | **Business Objectives** | **Qualifying Criteria** | **Suggestive Promotions/ Offers** | **Channel** | **Action Items** | |
| **New to Bank Customers** | Acquisition | New Account Opening, Lead Generation | Demographics, Interest in financial products | Welcome gifts for opening accounts, Interest rates, account features such as auto sweep etc. | Website, Landing Pages, Social Media Ads, Search Ads | Integrated Customer Care for Lead qualification & nurturing, Marketing Automation for personalized communication | |
| **Existing Account Holders** | Cross-Sell, Up-Sell | Increase Deposit Products, Loans | Account holder with good MAB/QAB, existing loans. Existing loans accounts with good repayment history. | High-interest rate on savings accounts linked to salary accounts, Personalized loan offers based on criteria like credit score, repayment history etc. | Mobile Banking App, SMS, Email, In-app Notifications, email. | Customer Segmentation for targeted campaigns, Lead Scoring to prioritize high-potential customers | |
| **Young Professionals (22-35 years)** | Engagement, Product Adoption | Increase Debit/Credit Card Usage, Mobile Banking Adoption | Age group, , student loan history ,salary etc. (if applicable) | Cashback offers on debit/credit card, Gamification for using internet/mobile banking features | Social media (Targeted Ads), In-App Messaging | Integration with Social Listening tools to understand customer preferences. Real-time analytics for campaign performance monitoring | |
| **High Net-Worth Individuals (HNIs)** | Wealth Management | Investment Product Sales, Private Banking Services | High account balance, investment history | Exclusive wealth management consultations, Priority customer service channels | Wealth Management Platform, Personalized Emails | Integrated Customer Care for lead nurturing, Customer Data Platforms (CDPs) for unified customer view | |
| **Dormant Account Holders** | Reactivation | Increase Account Activity | Inactive accounts for a specific period | Limited-time waivers on account maintenance balance, Special offers on dormant accounts upon reactivation | Email, SMS, Push Notifications | Win-back campaigns with personalized reactivation offers, Marketing Automation for triggered messaging based on inactivity | |
| **Senior Citizens** | Convenience, Security Awareness | Mobile Banking Promotion, Fraud Prevention Education | Existing account holders above 60 years, pensioners | Simplified mobile banking tutorials, Free secure transaction monitoring | Senior Citizen Focused Events, Vernacular Language Communication Channels, SMS Alerts | Marketing Automation for personalized communication | |
|  | | | | | | |

* 1. **Usage and Functionalities**

The Bank has defined the digital marketing use cases in Annexure 23, required to be fulfilled as part of its business objectives along with the use cases submitted by the bidder as part of evaluation. These use cases need to be enabled through certain functional capabilities, which the selected bidder needs to build which will be continually extended to implement a robust digital marketing ecosystem.

Additionally, the selected bidder is required to build the analytical models using the data required for appropriately segmenting the current and prospective customers. The marketing technology stack should be capable to ingest the required data volume, in real-time to deliver the output.

The marketing technology stack should fulfill the following functionalities (non-exhaustive):

1. **Ingestion and Usage of Customer Data**:
2. Customer profile creation with unique ID in the data platform with all available customer information such as age, city, Income, surrogate, product, unique customer identification, CIBIL etc.
3. Aggregate data from disparate sources and centralize it under one profile to understand its journey to the website, mobile app and other channels.
4. Customer profile enrichment based on 3rd party data for improved targeting
5. Visibility of online chatbot of customers to offline agents/branch/RM for better understanding of customer
6. **Comprehensive & Flexible Customer Segmentation:**
7. Providing 360-degree view of customer by enabling automated data extraction, ingestion and scoring of all users.
8. Real-time data driven micro-segmentation based on key attributes driven from various owned, paid, earned and other media channels, such as customer demographics, product engagement & drop-off pattern on owned channels, user behavior across channels and devices, etc.
9. **Customer Engagement and Retention Management:**
10. Tracking in-app user chatbot using Technology Solutions and real time notification broadcast for dropped users through integrations with Integrated Customer Care, WhatsApp Banking, transactional chatbot, email, SMS, WhatsApp Banking, and push notification, etc.
11. Real-time targeting of dropped off customers in different journeys on app & web platform
12. Gamification to improve customer engagement metrics.
13. Digital marketing capabilities to analyze customer funnels and build personalized campaigns.
14. Track customer path flow for customers arriving from social media campaign for measurement of specific campaign success and use the data for designing the marketing/remarketing strategies
15. **Personalization**
16. Trigger based personalized marketing campaigns across channels (SMS, Emails, push notifications, WhatsApp Banking, etc.) along with showing active offers within in-app inbox.
17. Personalized avatars/profiles for every customer using the available or model attributes
18. Personalize user specific landing page on App & Website for both Logged-in & Anonymous customer (Personalized use case)
19. Personalized on boarding communication on App / Website – Personalized communication depending on the campaign the user has been acquired from
20. Customize offering, content, channel, timing along with rapid A/B testing on the fly.
21. Personalized, contextual assistance and Omni channel experience by integrating various channels (Online to Offline)
22. Personalized offer and communication to retain customers to reduce attrition
23. Digital on boarding journey on App / Website (Personalization use case)
24. Determine next best action, profile, interaction history and offer for every customer to be shared across all Omni channels (Branch, Integrated Customer Care, etc.)
25. **Measurement, Optimization, and Management**
26. Tracking and measuring the effectiveness of campaign and design elements for curated communication.
27. Ability to customize offering, content, channel, timing along with rapid A/B testing on the fly.
28. Automated customizable and comprehensive reporting dashboards utilizing data from all available systems and channels including but not limited to website, application, SMS, email, chatbot, WhatsApp to track and measure impact.
29. Automated campaign orchestration based on triggers (e.g., social media data, app engagement data, drop-off data etc.) on all the channels listed above.
30. Automation of real-time notifications (e.g., email, SMS, push notifications, etc.)
31. Tracking of customer interaction with content example: opened email, clicked article on website or app etc.
32. **Others**
33. Improve quality of Integrated Customer Care communication by providing online activity/experience data of customer to calling agent
34. Ability to customize offering, content, channel, timing along with rapid A/B testing on the fly
35. A/B and multivariate testing ability for push, Email, SMS, in app banner (own media channels) – Test different content in different channels
36. Loyalty / Point management system: A common system across all products
37. Content continuation across Web and App: customer to see similar/consistent content when targeted with a campaign

The selected bidder is required to perform the integration with various services of FinTech partners for personalization, special services, customer data tracking, customer data analysis, chatbot, voice bot, handling cashbacks & rewards, gamification etc.

**10.3 Advanced Analytical Models:**

The Bank has some marketing related analytics models in place, which needs to be integrated with MarTech stack by the selected bidder. Any prospective marketing related model to be enhanced or developed (by the Bank or third-party vendors) will also be integrated by the selected bidder, if requested by the Bank. These integrations will enable the digital marketing use cases across channels for customer journeys. A snapshot of representative models that the selected bidder is expected to incorporate includes (but is not limited to) the following:

1. **Drop-off Analytics**
2. Analysis of promotional ads, lead generation journeys, product sign-up journeys chatbot in web and mobile app to capture customer chatbot specific data points
3. Identifying top impression and drop-offs on offer pages and products to customize future offerings and discounts. Example – Capturing user drop off point to ensure the more relevant offers are displayed during next visit
4. **Hyper-Personalization**
5. Capturing customer persona with implemented advanced AI/ML models for detailed insights
6. Offer tailer made personalized offerings like optimized pricing or solutions to customer query like personalized chatbot responses
7. Offer a personalized promotional content (powered by analytics such as, most frequently used features, transactions, usage behavior, chatbot etc.) for an enhanced targeting across channels
8. Capture social media campaign data to stitch 360-degree view of customer engagement and use the same for designing personalized marketing/remarketing strategies using AI/ML models
9. Utilize customer’s current & past investments, inquiries, interests, and transactions to predict propensity to adopt other investment products and provide suggestions for the same
10. Capturing channel preference and preferred time of usage of the channels
11. **MIS and Dashboarding**
12. Developing models to draw deep insights of campaign data captured across channels
13. Detailed reports delivering smart insights and identifies key areas of improvement
14. The bidder is required to provide the relevant capabilities, dashboard, and calculation logic necessary to measure the success of the marketing campaigns.
15. Engagement Optimization
16. Optimizing algorithms to encourage high online and in app offer engagement and transactions.

# Detailed Techno-Functional Requirements for MarTech Components:

|  |  |  |
| --- | --- | --- |
| * + 1. **Measurement & Attribution** | | |
|  | **Web & App Analytics** | |
| 1 | **Tracking** | Solution should enable displaying of anonymous visitors to bank’s websites, mobile applications, the locations they’re coming from with metrics tracked against visitors, visits, views and the impressions loaded, viewed, clicked, conversion tracking, ROI measurement |
| 2 | Solution should support the use and tracking of video content. |
| 3 | Solution should facilitate in tracking multiple sources including but not limited to web, app, email, social media campaigns – which campaign, mobile devices, client server applications, OS, browser etc. |
| 4 | Solution should enable setting up the tracking codes and capabilities for non-technical people. |
| 5 | Solution should have capabilities for site tagging: ability to track Cookie Ids, Device Ids, Social Ids, Geo-location etc. |
| 6 | **Integration** | Real time data transfer should be possible from proposed Solution to Bank’s Single Data Repository Solution |
| 7 | Solution should integrate with Campaign Manager for real time offers and communications to be sent out. |
| 8 | **Insights & Reporting** | Solution should facilitate in getting real time insights across views, visits, visitors by multiple customer demographic segments and other relevant metrics. |
| 9 | Solution should facilitate ad-hoc analysis on the reporting tool. |
| 10 | Solution should facilitate analysis like cohort, top journeys, flows, device and other relevant analysis. |
| 11 | Solution should facilitate audience, advertising and mobile marketing analysis. |
| 12 | Solution should provide details of digital promotional communications, including percentage of real time transaction/profile-based triggers etc. |
|  | **Attribution Platform** | |
| 1 | **Attribution** | Solution should offer attribution solution across multiple campaigns and channels (social media, Bank’s channels and others). |
| 2 | Solution should be able to identify channels responsible for driving app installations. |
| 3 | Solution should help enable attribution across online and offline channels. |
| 4 | Solution should facilitate in cohort-based lifetime value (LTV) for customers. |
|  | The Solution should be able to show return on ad spend by pulling cost data from all major ad platforms, correlating that spend to specific users or accounts, and then tracking ROI from those over time. |
| 5 | Solution should facilitate influencer analytics. |
| 6 | Solution should generate referral logs of the source website / app in Bank e.g., in the web server logs. |
| 7 | **Integration** | Solution should integrate with CRM, email provider, SMS provider, push notification, online ad platforms, SEO tools etc. |
| 8 | Solution should support and integrate with platforms for mobile app. |
| 9 | Solution should support integration with all leading channels and platforms. |
|  | **Reporting and Dashboards** | |
| 1 | **Pre-built reports** | Solution should have reporting and dashboard capabilities. |
| 2 | Solution should support standard reports for leads, emails, campaigns, and web analytics. |
| 3 | Solution should provide a full-funnel view of all touchpoints in a single platform i.e., marketing campaigns, paid media, website interaction such as chat support, offline marketing activities and sales contribution to revenue closed. |
| 4 | Solution should have capabilities to automatically schedule delivery of campaigns |
| 5 | Solution should generate reports that display comparison of revenue performance by channel or campaign. |
| 6 | Solution should provide role-based dashboard views with pre-built analytics. |
| 7 | **Add-on insights/ dashboard view** | Solution should offer a dashboard showing key aggregate marketing insights, such as best performing channel or campaign. Solution should also provide competitive benchmarking analysis. |
| 8 | Solution should enable bank to understand – campaigns and content that are most effective, that are trending at specific times, and the programs that are working within very fine segments. |
| 9 | Solution should provide data related to pages which drive the most visits, contacts, and customers. |
| 10 | Solution should have web reporting, including IP lookup and geocoding by pin code, state, region, etc. |
| 11 | Solution should provide device fingerprinting. |
| 12 | Solution should provide complete flexibility to the bank to drag and drop various fields/ filter, sort mechanism from all the data fields. |
| 13 | **Integration with social & 3rd Party applications** | Solution should integrate with any third-party analytics applications like Google Ads, Facebook campaigns, Facebook analytics integration, and demand side platforms like DV 360. |
| 14 | Solution should generate analytics that highlights the posts that are generating interactions, visits, leads and customers. |
| 15 | Solution should have the capability such that web reporting includes known and anonymous visitors. |
| 16 | Solution should be able to aggregate digital footprint data (i.e., app, web, chatbot, WhatsApp) by time period. |
| 17 | Solution should capture the spend across all Marketing efforts including paid media in real-time. |
| 18 | **QA functionality** | Solution should run QA reports against the data and perform data transformation functions / validation. |
| 19 | **Ad-hoc reporting** | Solution should have capability to create ad-hoc dashboards. |
| 20 | Solution should support configuration reports based on ad-hoc requirements with minimal programming or technical expertise for business users. |
| 21 | Solution should be able to filter reports by a custom segment. |
| 22 | Solution should have the ability to copy a standard report and save a custom version. |
| 23 | **Report delivery** | Solution should provide various options for reporting format and delivery such as that reports can be downloaded to Excel, pdf, csv, text etc.., |
| 24 | Solution should have the functionality such that reports can be configured to be sent to a specified group of people on a continual basis by email. |
| 25 | Solution should have the functionality such that dashboards and reporting can be shared with non-users of the application. |
| 26 | Solution should automatically detect any anomaly in the incoming data and triggers notification immediately. |
| 27 | Solution should have schema management features. |
|  | Solution should support automatic report delivery on defined timelines |
| 28 | Solution should automatically handle all future schema changes in the incoming data feed. |
| 29 | Solution should have real-time streaming architecture to get analysis-ready data instantly. |
| 30 | Solution should support interactive and self-service setup. |
| 31 | Solution should complete functionality to drag and drop, filters, sort mechanism from all the data fields. |
|  | **Survey Research** | |
| 1 | **Core Questionnaire** | Solution should create surveys & questionnaires which can be shared in multiple channels including but not limited to Mobile, Website, social media etc. and the response should be stored and used in the campaign workflow. |
| 2 | Solution should have intelligence built-in to change questionnaire basis customer response in real time. The functionality should also support for questions having multiple options to be selected. |
| 3 | Solution should have functionalities and features to create different types of questions and control the responses fed in by the customer. |
| 4 | Solution should facilitate prompting the customer for valid response format. |
| 5 | Solution should have end-to-end digital document solution that makes it easy to create responsive forms that customers can easily complete and securely e-sign, making a seamless customer journey from acquisition through retention. |
| 6 | **File Format** | Solution should support survey management tools that accept different file formats as responses. |
| 7 | **Vernacular** | Solution should support survey management tool with vernacular Indian languages. |
| 8 | Solution should support pre-loading content in various languages and also translating same content into various languages |
| 9 | **Integration** | Solution should have the capability to integrate with the existing and new channels (Website, Mobile App, Chatbot/ Conversational AI, etc.). |
| 10 | Solution should have the capability to integrate with the Campaign Management Platform and A/B testing tool(s). |
|  | **Website and App Heatmaps** | |
| 1 | **Features** | Solution should provide insights on click map, scroll map and move area. |
| 2 | Solution should allow segmentation of information e.g., demographic, device, custom segments etc. |
| 3 | Solution should facilitate in changing the position of Call to Action (CTA) accordingly to improve click through rates and on page engagement. |
| 4 | Solution should have capability to chatbot data / logs for app and other platforms. |
| 5 | **Integration** | Solution should have features to get customer level information (click, scroll, move) data back into the data-lake. |
| 6 | Solution should have integration capabilities with web & app analytics, WhatsApp and Chatbot to match impression data. |
| 7 | Solution should have integration capabilities with the Campaign Management Tool and Decision engine to provide feedback on CTA placement |
| 8 | Solution should have capabilities for real time integration of the insights and feedback at a customer level. |
| * + 1. **Distribution** | | |
| **Content Management** | | |
| 1 | **Built-in features** | Solution should have pre-loaded artifacts and templates to support content marketing in all relevant formats as per the requirements mentioned in the RFP document. The solution should have image, posters, web banner, logo, animations and video creation and editing capabilities to support digital marketing activities as per the requirements mentioned in the RFP document. |
| 2 | Solution should take input on brand guidelines & give suggested creative output for ready use. |
| 3 | Solution should have capability to trigger campaigns by engagement with specific content. |
| 4 | Solution should have language translation capability to support Indian languages. |
| 5 | **Measurement & KPI Matrix** | Solution should have capabilities to evaluate campaign conversion into business for NTB and ETB. Bank’s Internal and external channels for journeys / campaigns to be incorporated. |
| 6 | **Content Creation** | The proposed solution should incorporate powerful design tool for both video and images to ensure high quality engaging content that aligns with our marketing goals. |
| 7 | Solution should provide auto-text summarization facility to summarize content for smaller screen-size. Solution should have content tagging functionality for tagging and categorization. |
| 8 | Solution should provide searchable content tagging functionality. |
| 9 | Solution should have a What You See Is What You Get (WYSIWYG) editor with drag-and-drop and shortcuts enabled. |
| 10 | Solution should support components like crumbs, forms, navigation, search teasers and search. |
| 11 | Solution should allow for SEO tags creation and management without technical development. |
| 12 | Solution should be responsive for multiple screen sizes to change layout, text size, content, navigation, and images |
| 13 | Solution should allow for a master access without any coding requirement to create pre-approved templates for email or webpages. |
| 14 | **On the fly content modification** | Solution should allow defining and content metadata and properties using a GUI without the need for writing code. |
| 15 | Solution should allow multiple collaborators to make changes simultaneously. Specifically, if there are any limitations on concurrent users |
| 16 | Solution should facilitate language change basis location and customer’s preference. |
| 17 | Solution should remember the previous customer preference to auto-fetch content in same language. |
| 18 | Solution should have version control and flexibility in reverting back to any of the previously published versions. |
| 19 | Solution should have additional capabilities to identify users’ preferred language to serve content. |
| 20 | **Creative library** | Solution should come with a stock image and video library. |
| • Strength of the library |
| • Image rights management |
| • Type of images available |
| 21 | Solution should have the capability to add external creative elements (images, fonts, logos, table designs, mnemonics etc.) as we go along. |
| 22 | **Content Delivery** | Solution should facilitate content delivery to new age channels including but not limited to like chatbots, smart devices, mobile apps. |
| 23 | Solution should provide option to share a content via WhatsApp, X (formerly Twitter), Facebook, Instagram, LinkedIn and any other channel as decided by Bank. |
| 24 | Solution should facilitate commerce integration. |
| 25 | Solution should facilitate in powering content to digital displays like kiosks, digital signages. |
| 26 | **Controls and approvals** | Solution should allow the user to have the authority for using /adding /approving content. |
| 27 | Solution should allow for feedback to be captured along with approval dates and expiry. |
| 28 | Solution should allow audit trail retrieval for the users. |
| 29 | Solution should allow users to control how and where content is displayed on the web: in-line, pop-up, slide in etc. |
| 30 | Solution should provide users with the ability to automatically discover and curate dynamic content from website. |
| 31 | Solution should provide an automated opt-in and consent management in place. Should take TRAI regulations and customer consent (at product, channel, and type of communication) into account with an option to take additional consent as and when required to be considered. |
| 32 | Solution should use the previously taken consent from customer (opt-in/opt-out by channel) for sending communications. |
| 33 | **Integration capabilities** | Solution should automatically integrate with mobile application frameworks or platforms. |
| 34 | Solution should have integration capabilities (APIs, SDKs etc.) with digital channels (website/mobile app/chatbot etc.). |
| 35 | Solution should support API integration with third party data sources as part of journey flow. |
| 36 | **Insights and dashboards** | Solution should provide web analytics and SEO recommendations for the content in the page |
| 37 | Solution should facilitate rule-based targeting in real time from the website and app audience profiles. |
| 38 | Solution should allow the specifics of the content, such as graphics, be updated once the content is in use. |
| 39 | Solution should generate reports on content by conversion rate. |
| 40 | Solution should provide dashboard level analytics on Content Usage. |
| 41 | Solution should have capability to show how content is trending over time. |
| 42 | Solution should provide a view of the content by best performing category. |
| 43 | Solution should provide insight around general content and predictive content. |
|  | **Push notifications** | |
| 1 | **Personalization** | Solution should allow customization in push notifications, such as content, display elements, colors, CTA etc. |
| 2 | Solution should learn from real time data and optimize on delivery of content and timing. |
| 3 | **Triggers** | Solution should have the capability to trigger sending push notifications basis purchases, digital journeys, and location movements. The solution should support all the relevant dynamic parameters as per the scope of work. |
| 4 | **A/B Testing** | Solution should support A/B testing. |
| 5 | **Reporting & Tracking** | Solution should have tools for tracking of push notification funnel sent, delivered, seen, opened, and completed journey. |
| 6 | Solution should have a built-in dashboard or reporting suite. The solution should support customization of segments as defined by the Bank. |
| 7 | **Integration** | Solution should integrate with paid and social media. |
| 8 | Solutions should allow triggering of push notifications from CRM and Campaign Management. |
| 9 | Solution should have capability of sending push notification to existing website or mobile apps. |
| 10 | Solution should support sending push notifications for mobile site through mainstream browsers like Chrome, Firefox, Edge etc. |
| **Nudges** | | |
| 1 | **Availability** | Solution should have capability to provide nudges including but not limited to feature adoption, forms, reminders on offers, announcements, feedback & user preferences, surveys etc. |
| 2 | **Channels** | Solution should support nudge for channels including but not limited to website, app, chatbot and others. |
| 3 | **Personalize the nudge** | Solution should have the capability of personalizing the UI of the nudge on the fly. |
| 4 | Solution should have the capability of personalizing the content in the nudges. |
| 5 | Solution should have features for data security in place for Personal Identifiable Information data handling. |
| 6 | Solution should have custom CTAs available. |
| 7 | Solution should have the capability to trigger nudges basis of customer’s behavioral actions and transactions |
| 8 | **Vernacular content** | Solution should have capability to manage vernacular Indian language for nudges. |
| **A/B Testing Utility** | | |
| 1 | **A/B and multivariate Testing** | Solution should allow creation of experiments where different versions of the page / website/app/push notifications are shown to different users for a set period of time. |
| 2 | Solution should provide facility for multivariate testing. |
| 3 | Solution should have capability to uncover insights at a customer level to understand sentiment, color, graphic inclination. |
| 4 | Solution should support web, mobile, app, push notifications, in-app messaging, email, IVR, chatbot, WhatsApp and social media for A/B and multivariate testing. |
| 5 | Solution should support on/off switch to test new features without change of code every time. |
| 6 | Solution should allow regulation and monitoring of users exposed to a feature with incremental releases before the actual feature launch. |
| 7 | Solution should allow funnel analysis that outlines steps to reach an outcome. |
| 8 | Solution should help analyses how users are interacting with a service at each of the steps. |
| 9 | Solution should showcase the winner of the test and accordingly scale-up for entire Solution. |
| 10 | **Controls** | Solution should have a maker-checker mechanism for a round of validation before any testing element is pushed to Production. |
|  | **Cross channel campaign management platform** | |
| 1 | **CRM Integration** | Solution should enable bi-directional synchronization of data between MarTech platform and CRM. |
| 2 | Solution should support campaign modification based on feedback from CRM |
| 3 | Solution should allow sending of person-level behavioral information to CRM Solution., including real time data transfer capacity |
| 4 | Solution should enable integration build even if CRM Solution does not have a native integration |
| 5 | Solution should allow enrichment of CRM data based on user data captured in CDP. |
| 6 | **Real time communication** | Solution should have capability to trigger on demand (over the call & self-serve by customer) real-time offer communication to the customer across the channels through SMS, e-mail, WhatsApp. |
| 7 | Solution should allow tracking on the progress of the offer fulfilment, should be able to show to the enrolled customers and the status should be updated in real time. |
| 8 | **Web & Paid Media Integration** | Solution should have ability to integrate campaign manager with DSP, DMP, Analytics & Personalization tool. |
| 9 | Solution should offer the ability to do personalization at scale for existing customer and new customer visiting similar web pages (Retargeting). |
| 10 | Solution should have ability to integrate with an app, either custom or 3rd party. |
| 11 | Solution should support integration with platforms like Google AdWords, Adobe Analytics or Facebook Business Manager, DV360 and other relevant demand side platforms. |
| 12 | Solution should have the capability to be comprehensively integrated with Facebook’s and Google’s Lead Ad functionality. |
| 13 | Solution should have ability to synchronize the lists of leads with audiences of Facebook and Google ads campaigns. |
| 14 | **Mobile Readiness** | Solution should have the capability to be available on a mobile device. |
| 15 | Solution should be mobile optimized and are all features should be available on mobile version. |
| 16 | **Delivery Capabilities** | Solution should offer the ability to send a push notification on mobile app and website. |
| 17 | Solution should facilitate in sending bulk push notifications. |
| 18 | Solution should offer the ability to send an in-app message and nudges. |
| 19 | Solution should automatically decide alternate mode of communication based on the delivery / read status of one mode. |
| 20 | Solution should facilitate in sending communications to 3rd party sources of customer contact. |
| 21 | Solution should offer SMS texting capabilities. |
| 22 | Solution should integrate with third party SMS/Email service provider. |
| 23 | Solution should allow personalization of SMS texts and app notifications. Like content, layout, CTA, landing page etc. |
| 24 | Solution should allow sending of SMS texts or app notifications in real time. |
| 25 | Solution should support design of multiple pre-defined SMS verbiages, which can be triggered based on various conditions. |
| 26 | Solution should support virtual mobile number services (short code/long code), on which incoming SMS can be configured |
| 27 | **WhatsApp** | Solution should integrate with WhatsApp. |
| 28 | **Other Channels** | Solution should integrate with channels like Amazon Alexa, Apple’s Siri, Google Assistant, Microsoft Cortana, RCS, Google Chat. |
| 29 | Solution should have the capability to have Direct publisher integration |
| 30 | Solution should facilitate in consolidating all the active offers to the customers while sending the softcopy of the statement. |
| 31 | **Customer Care Integration** | Solution should have packaged or published API integrations to connect to Bank’s Integrated Customer Care. |
| 32 | Solution should have capability to read customer response to a given SMS (PULL SMS) and the response should be fed into CRM automatically. |
| 33 | Solution should integrate with Bank’s Integrated Customer Care to ensure seamless customer experience. |
| 34 | Solution should facilitate leads from social, paid, and programmatic channels to be shared to the Customer Care CRM. |
| 35 | **Overall functionality** | Solution should intuitively set up and manage campaigns across multiple segments, leveraging parameters for individual customers |
| 36 | Solution should enable users to easily create and manage cross-channel, multistage, recurring, and customer behavior-triggered (e.g., purchase, return, browsing, call, cancellation, etc.) or event-triggered (e.g., promotion, discount, birthday, anniversary, renewal date, etc.) campaigns. |
| 37 | Solution should have ability to modify existing workflows to leverage insights from testing and optimization |
| 38 | Solution should have capability to schedule processes/campaign. |
| 39 | Solution should support both batch and triggered campaigns. |
| 40 | Solution should support campaign prioritization. |
| 41 | Solution should support cross channel, multi-channel, and/or Omni channel campaigns. |
| 42 | Solution should have campaign capabilities in social channels. |
| 43 | Solution should have campaign capabilities on mobile devices. |
| 44 | Solution should support the use of video in campaigns. |
| 45 | Solution should allow multiple users to concurrently log into the Solution. |
| 46 | Solution should be able to write data to any external Solution / databases as a part of the flow. |
| 47 | Solution should provide drag-drop data visualization tool. |
| 48 | Solution should generate files which can be used for mass SMS, Email and Social media campaign. |
| 49 | Solution should have a Webhook which can be consumed by any external Solution to pass data snippet or information about an event. |
| 50 | Solution should handle marketing emails as well as operational, or transactional, emails. |
| 51 | Solution should support translation and storage of vernacular Indian language communication. |
| 52 | **Workflow Management** | Solution should have a drag-and-drop interface for campaign workflow editing. |
| 53 | Solution should provide visualization tools that facilitate designing of campaign workflow management |
| 54 | **Cross channel capabilities** | Solution should manage cross-channel campaign schedules including recency, frequency, and monetary (RFM) guidelines. |
| 55 | Solution should support automation, deduplication, and consistency across channels as part of continuously running campaigns. |
| 56 | Solution should take into account customer’s channel, language, timing, and content type of communication: offer, informatory, regulatory etc. |
| 57 | Solution should offer user-friendly visualization tools to facilitate, manage, track, and automatically optimize campaign orchestration. Solution should support reporting and tracking management across platforms like Facebook, Google, publishers etc. |
| 58 | **Triggers** | Solution should have triggers available for use in the campaign workflow. |
| 59 | Solution should have capability for triggering a response to buyer behavior in real time, not just based on campaign schedule. |
| 60 | Solution should have the capability to trigger workflows based on data changes in other e.g., Website/CRM/CDP. |
| 61 | **Segmentation** | Solution should have the capability for setting up behavioral and demographic segments in the same module where campaign workflow steps are set up. |
| 62 | Campaign should use a segmentation that has been created or stored outside of the campaign/outside of the Solution. |
| 63 | Solution should allow RFM based segmentation. |
| 64 | Real-time segmentation should be possible on the Solution. |
| 65 | Solution should facilitate writing of SQL queries as a part of the workflow to use data from other Solution. |
| 66 | Solution should allow reuse of target customer base from one campaign to another. |
| 67 | Solution should allow personalization with Honorifics, Titles, First name etc. |
| 68 | **Setup of campaigns** | Solution should allow to put comment/notes in the campaign flow diagram |
| 69 | Rules should be allowed to be added for limiting the frequency of communication per channel. |
| 70 | Solution should ensure that bank’s customers do not receive untimely and out of date communications. |
| 71 | Solution should have customer opt-out of offer communication management process. |
| 72 | Solution should handle both hard and soft bounced emails. |
| 73 | Solution should provide deliverability support overall. |
| 74 | Solution should provide deliverability metrics. |
| 75 | Solution should allow users to upload content into a campaign that has already been made. |
| 76 | Solution should allow reuse of an existing campaign to create a new campaign instead of designing it from scratch. |
| 77 | Solution should have features to clone an entire marketing program with multiple emails, landing pages, links, and segments intact. |
| 78 | Solution should have an auto complete feature that suggests a campaign or field name. |
| 79 | Solution should have ability to pause and restart scheduled campaigns or make changes after activation. |
| 80 | Solution should allow to hold of campaign for a specific period for specific customers within a campaign. It should also allow to deactivate some of the customers within a campaign selectively or conditionally within a campaign. |
| 81 | Solution should allow for modifications to running campaigns such that content can be modified, paused, removed. |
| 82 | Solution should support content effective and validity period and dates. |
| 83 | Solution should allow that once a campaign is activated, an individual step can be changed without disrupting the campaign. |
| 84 | Solution should easily identify and display people that are Unsubscribed, Marketing Suspended, Blacklisted, Bounced Address. |
| 85 | Solution should monitor and tracking of the progress of live campaigns. |
|  |  |  |
|  | **Journey Orchestration** | Solution should have the capabilities to build recipient lists and suppression lists from within the email tool. |
|  | Solution should provide journey orchestration capabilities and facilitates visual journey building for different use-cases. |
|  | Solution should facilitate in automating engagement across multiple channels e.g., Push notifications, email, in-app, SMS, web push, popup, WhatsApp, and social media. |
|  | Solution should provide real-time insights and triggers to improve journeys. |
|  | **Campaign repository** | Solution should maintain a version history of the campaign. |
|  | Solution should have features to input the location, date, and time of a marketing program once, and have these fields automatically populate to every relevant email and landing page associated with that program. |
|  | Solution should capture logs of all the activities for audit purpose. |
|  | Solution should have functionalities such that if there are modifications requested in a campaign, there should be audit-trail & approval-based additions to completed workflows of existing campaign, which can let users, know each & every modification that happened in the campaign. |
|  | **Pre-built templates** | Solution should have an array of relevant pre-defined campaigns template available in proposed platform as per the scope defined in the RFP. |
|  | Solution should have in built templates for marketing assets such as email, landing pages, SMS , paid ads etc. |
|  | **Landing Pages and Forms** | Solution should support seamless publishing landing pages to Facebook. |
|  | Solution should allow publishing dynamic content landing pages (both standalone and as part of customer campaign journeys) |
|  | **Email Marketing** | Solution should support sending email natively or via a third-party engine. |
|  | Solution should support integrations with an email editor. |
|  | Solution should support multivariate testing for email. |
|  | Solution should support the use of predictive content in email. |
|  | Solution should provide the ability to predict the content that might be relevant for recipients and automatically include that content in email messages. |
|  | Solution should enable preview of all communications across devices for email. |
|  | Solution should create dynamic emails basis what is working or getting a better response |
|  | Solution should work in accordance with email anti-spam act. |
|  | Solution should offer ability to maintain a good domain score through automated intelligent suggestions. |
|  | **CBA (Cost benefit Analysis)** | Solution should have functionalities/features available to analyze the cost benefit of a particular campaign. |
|  | Solution should provide visual interface to calculate cost benefit analysis for calculating CBA of the campaign. |
|  | Solution should conduct CBA basis the business assumptions on the actual data |
|  | Solution should have no limitation on the aggregation window for CBA calculations, e.g., Last 3 Months, 6 months etc. |
|  | Solution should support performing CBA on the user segments across pre-defined metrics, with defined filters |
|  | **A/B testing** | Solution should automatically pick and send the winner of the A/B or Multi-Variant test. Also, should have the capability to describe metrics that would be utilized by the solution for determining the “winning” content |
|  | Solution should have decisioning / modelling engine. |
|  | Solution should support real time decisioning on communication basis customer response. |
|  | **Campaign optimization** | Solution should facilitate in reach amplification. |
|  | Solution should facilitate in best time delivery for each individual for each channel. |
|  | Solution should support paid channels connections to campaign management platform. |
|  | Solution should have no limitation of SMS and email limits per day. |
|  | Solution should have a feedback loop coming from ESP and SSP engines to take optimization decisions as well as to provide comprehensive reporting. |
|  | There should be no limitation of the number of segments that bank can use for every campaign. |
|  | **Scale up Requirements** | Solution should support setup of separate instances of Campaign Management Platform for different business units / different campaign categories. |
|  | Solution should share resources between the instances if multiple instances can be setup. The requirement is each instance should have dedicated resources both in terms of compute and storage. |
|  | Solution should support creation of new instance if business growth demands it. |
|  | **Social Media Management Platform** | |
| 1 | **Availability** | Solution should offer social media deployment of posts across platforms: Meta/Facebook, Instagram, YouTube, LinkedIn, X (formerly Twitter) etc. |
| 2 | Solution should have features and functionalities to respond to customer queries across all relevant social media platforms. |
| 3 | **NLP/ Text Mining** | Solution should provide automated suggestions for customer queries and posts. |
| 4 | Solution should check that the posts are compliant as per regulatory requirements. |
| 5 | Solution should recommend ideal timing basis the type of content. |
| 6 | **Integration** | Solution should integrate with CRM and offer management tools to provide insights on channel wise ROI and campaign effectiveness. |
| 7 | Solution should help tag the posts with the campaigns from Campaign Management tool. |
| 8 | Solution should provide out-of-the box reporting dashboard. |
| 9 | Solution should facilitate in segmenting the audience reporting like customer vs non-customer, basis geography etc. |
| 10 | Social Media Management Platform should be integrated with the exiting/new Online Reputation Management (ORM) tool. |
|  | **DSP** | |
| 1 | **Audience Management** | Solution should have audience management functionalities, in terms of data integration from online and offline sources. |
| 2 | Solution should pick audience to be targeted from a previous campaign. |
| 3 | **Biding** | Bidder should have DSP platform for media buying in terms of scale, ease, security, reporting, integration with other platforms etc. |
| 4 | Solution should support real time purchase of Ads on Google, Binge, Yahoo and other search engines. |
| 5 | Solution should support purchase of Ads on OTT and Dish platforms. |
| 6 | Solution should have automated bidding functionalities. |
| 7 | **Lead targeting** | Solution should have the ability to acquire leads from various paid media sources and agencies to pass it to the existing CRM and on the ground sales agents. |
| 8 | Solution should facilitate lead transfer from paid and social media to CRM. |
| 9 | Solution should re-target leads from the CRM. |
| 10 | Solution should support look-alike segments to be targeted. |
| 11 | **Optimization** | Solution should have performance optimization algorithms and scenario testing tools. |
| 12 | Solution should use real time data to optimize campaign spends across platforms, customer segments. |
| 13 | Solution should have feature to add business rules on top of optimization algorithms to showcase ad or otherwise. |
| 14 | Solution should facilitate switching on and off basis Reward Fulfilment budget along with Advertising budget basis business inputs like viewership, enrollment, fulfilment etc. |
| 15 | Solution should support sequential communications to convert prospect to customer. |
| 16 | Solution should have modules to identify and filter out low quality and fraudulent traffic. Solution should also ensure that ads appear in appropriate and brand safe environments |
| 17 | **Reporting** | Solution should have paid media goal tracking and metrics capabilities (either natively or by 3rd party). |
| 18 | Solution should have capabilities to transfer campaign data into the reporting tool and data lake. |
| * + 1. **Design** | | |
|  | **Digital Asset Storage and Management** | |
| 1 | **File format** | All types of assets available for creation, management, and usage should be supported by the platform |
| 2 | All types of file types should be stored without any restrictions to file size. |
| 3 | Assets located in a Content Management (CMS) should also be supported and used on proposed platform. |
| 4 | **In-built features & templates** | There should be a pre-built library of best practice marketing programs included in the including attached email and landing page templates |
| 5 | Changes to a template at the master level should cascade to applicable templates. |
| 6 | High extent of customization should be possible in the Solution. |
| 7 | **Features** | Landing pages, emails, and other assets should be organized in an easily navigable folder structure according to marketing program or initiative. |
| 8 | The assets should be easily searchable within the platform |
| 9 | High extent of customization should be possible in the Solution. |
| 10 | The platform should edit images directly within the Platform (e.g., crop and resize images, overlay text and stickers, apply filters, etc.) |
| 11 | The user should access assets graphics that are on their local device |
| 12 | Solution should give users the ability to perform image editing to optimize images for varying layouts included in the template master. |
| 13 | Solution should have a spell checker |
| 14 | Any data should be available for viewing or retrieving for any audit /validation from the Solution |
| 15 | Retention policy | The Solution’s document retention policy should be synced as per Bank’s requirement |
| 16 | Personalization | Solution should decide right creative for every single customer and product type |
| 17 | Solution should optimize creative basis device and orientation |
| 18 | Integration | Solution should provide feedback on performance of every creative |
| 19 | Solution should facilitate optimizing creative on third party websites for advertisements |
| 20 | Measurement | Solution should facilitate measurement on various parameters for each of the creative elements e.g. images, buttons, colors etc. |
| 21 | Solution should provide feedback on the efficiency of the text elements. |
|  | **Creative Management** | |
| 1 | Brand Guidelines | Solution should store brand guidelines basis previous creatives |
| 2 | Access rights | Solution should allow multiple users and teams to have varying level of accesses |
| 3 | Solution should consolidate edits, comments and approval audit trial basis pre-defined user rights. |
| 4 | Reporting | Solution should add customer user segments to the in-built reporting dashboards. |
| 5 | Expiry | Solution should facilitate expiring and archiving of content and creatives automatically |
| 6 | There should be functionality to record asset/image rights (duration, media etc.)within the Solution, with reminders/highlights when nearing expiry dates. |
|  | **Email editor** | |
| 1 | Attachment | Solution should allow adding multi-media like videos, GIF to emails. |
| 2 | Solution should allow attaching files to emails. |
| 3 | Adaptive mails | Solution should facilitate e-mails to be responsive and font sizes auto-adjusted as per device / app. |
| 4 | Dynamic content | Solution should facilitate in content to be updated even after the email has been sent. |
| 5 | Solution should allow content to be populated dynamically |
| 6 | Editor should support alias content basis the recipient Internet speeds i.e., replace multi-media with text if the user has slow browsed speed. |
| 7 | Features | Copies of templates should be updated with changes to the master copy with proposed Solution |
| 8 | Solution should allow spell check. |
| 9 | GUI | If an email is uploaded to the WYSIWYG content editor in HTML, a user should be able to edit that email using the WYSIWYG editor without manually editing HTML code. |
| 10 | Integration | Solution should optimize sending emails across ESPs basis better delivery rate and scheduled time. |
| 11 | Email editors should enable integration with DAM, CMS and CMP |
| 12 | Measurement | Solution should extensively support email authoring, execution, and measurement |
| 13 | A/B testing should be facilitated by the Solution. |
| 14 | Preview | Solution should have a preview option |
| 15 | Templates | Solution should provide ready to use email templates |
| 16 | Solution should store and manage template |
| 17 | Solution should have a flexibility to update email templates as per Bank’s brand guidelines |
| **Landing Page Editor** | | |
| 1 | Costing | Solution should allow modular (costs basis number of landing ‘pages /visitors per month. |
| 2 | Features | WYSIWYG landing page editor should offer a spell check tool. |
| 3 | Solution should be able to ‘populate a hidden field on a form based on a URL parameter or a cookie without any custom code. Example: passing lead traffic source from the URL to the hidden field |
| 4 | Solution should offer social sign-on for forms. |
| 5 | Solution should allow landing pages to be previewed prior to their deployment |
| 6 | Landing page tool should allow URL mapping so that Bank has all its URLs for landing pages |
| 7 | Graphical User Interface | Landing page creator should have a drag-and-drop interface |
| 8 | Solution should have WYSIWYG landing page creator which can also create forms and produce the final landing page. |
| 9 | Landing page creators should have support for HTML import and editing. |
| 10 | Forms should be able to gather additional information from known contacts to help complete their lead record (progressive profiling). |
| 11 | Solution should enable multiple users to collaborate and design the landing page. Solution should provide audit trail of the comments, change history. |
| 12 | Landing page should support preview and/or pre-loading for social media platforms. |
| 13 | Integration | Landing pages should be shared across campaigns in the Solution. |
| 14 | Solution should be able to integrate with other MarTech components to fine tune content delivery. |
| 15 | Personalization | Solution should facilitate in lead generation and transfer to CRM Solution should enable personalization of content blocks in a landing page (including text, images, custom fields, names, calls to action) based on behavioral and demographic segmentation. |
| 16 | Solution should be able to set up A/B and multivariate testing for two or more landing page versions. |
| 17 | Landing pages from the should pre-populates the forms with existing data. |
| 18 | Landing pages should be personalized basis certain customer segments, devices, OS, screen size, location etc. |
| 19 | Reporting | Solution should provide analytics reports and dashboards. |
| 20 | Lead capture | Solution should facilitate one click in lead capture and be integrated with the CRM . |
| * + 1. **Data and Decisioning** | | |
| 1 | Availability | Solution should have an in-built decisioning engine. |
| 2 | Solution should have artificial Intelligence and machine learning capabilities. |
| 3 | Solution should capture/predict the most preferred channel of the customer to optimize the campaign. Solution should facilitate in overwriting if the customer updates it. |
| 4 | Solution should support right time, right offer, real time, right channel for every customer at a card/product level. |
| 5 | Solution should facilitate overriding modelling decisions with certain business rules. |
| 6 | Solution should offer real-time decisioning. |
| 7 | Solution should create real time next best action for customer basis various different data points. |
| 8 | Decisioning engine should power customer experience across different channels like marketing, UI/ UX, customer support (service action) and sales. |
| 9 | Solution should enable real time offer creation and management. |
| 10 | Solution should be able to create holistic real-time offers for customers basis data from marketing, behavior, transaction, customer service, etc. |
| 11 | Solution should integrate with Bank’s existing models |
| 12 | Solution should have pre-built models with the scope of customization on the go. |
| 13 | Channels | Solution should have capabilities for social and paid media customer and prospect outreach. |
| 14 | Pricing module | Solution should have a pricing module with functionalities like changing rates, min and max slabs. |
| 15 | Integration | Solution should facilitate ad hoc modelling taking data from data lake/ data warehouse or other data Sources |
| 16 | Solution should offer a low code or no code deployment |
| 17 | Solution should connect with CDP. |
| 18 | Solution should be integrated with the CRM to facilitate custom offers, products, etc. |
| 19 | Solution should be integrated with social media management tools. |
| **Customer Data Platform (CDP)** | | |
| 1 | Integration | Solution should be able to insert data into other databases seamlessly including Bank’s SDR/Analytics platforms |
| 2 | Solution should be able to Connects to SFTP server and place files |
| 3 | Solution should be able to integrate with Social Listening tools. |
| 4 | Solution should be able to integrate with databases including but not limited to RDBMS, Cloud data sources, No SQL data bases, SAS datasets, CSV files |
| 5 | Should be able to integrate with various touch points like ATM, Kiosks etc. |
| 6 | Solution should be able to integrate with external tools/ software. Solution should have the facilitate Bank’s channels to access the CDP data through API calls. |
| 7 | Customer journey | Solution should be able to track data on customer touch points to map customer journey |
| 8 | Solution should have a comprehensive view of every interaction a prospect has had with our brand online, from clicks on the website to social media interactions. |
| 9 | Data Wrangling | Solution should de duplicate leads from forms |
| 10 | Data augmentation should be possible in conjunction with proposed platform |
| 11 | Segmentation / analytics | Solution should offer “look alike” audiences that can be leveraged for all our campaigns. |
| 12 | Solution should have the ability to manage both acquisition and engagement use cases, specifically from a unique identifier perspective. |
| 13 | Solution should not have any segment bucket limitations |
| 14 | Solution should perform advanced segmentation based on all data types collected from across channels including but not limited to real-time behavior, user preferences, events, transactions, demographics, location and multiple dimensions of user attributes. |
| 15 | Solution should provide segments that can be used to target communications in all channels. Segments should update automatically as new data comes in. |
| 16 | Solution should have a visual, user-friendly interface to create and manage segments |
| 17 | Data management | Solution should have management flexibility with adding new Data Ingestion data fields/custom fields/custom objects. |
| 18 | Solution should purge/archive old data. Data should be retrievable to be accessed by Bank’s channels and platforms other than MarTech Purpose. |
|  | Solution should support automation, deduplication and consistency across channels as part of continuously running campaigns |
|  | The Solution should support change/ adjustments in “unique key” |
| 19 | Solution should allow handling unstructured data |
| 20 | Solution should allow generating output in the desired format including but not limited to .txt file, .csv file. The Solution should be able to insert the data into any RDBMS. |
| 21 | Data location | Data involved in the MarTech stack should be hosted in India |
| 22 | Data ingestion | Solution should ingest attribute, event, and transactional data from all sources including online and offline, all channels and devices, and internal s that collect customer data throughout the customer lifecycle. |
| 23 | Solution should handle all data formats like structured, semi-structured, and unstructured using schema-less ingestion. Also, should have the ability to add, modify or classify fields. |
| 24 | Solution should have ability to build connectors to ingest data from source s. |
| 25 | Solution should support both real-time data streaming and batch processing. |
| 26 | Solution should ingest real time behavioral event data, product catalog data, customer interaction data, transactional data, and customer account data types and make it available for use immediately. |
| 27 | Solution should store ingested data for as long as the bank requires (subject to regulatory constraints) and provide data retention options by time period, source, and data type. |
| 28 | Profile Unification | Solution should connect, unify and resolve identities, attributes, and events data from multiple touchpoints, devices, and channels into a single customer view. |
| 29 | Solution should assess data in the unified profile to determine the most accurate version of name, address, lifecycle state, and other attributes. Data fields should constantly get updated as new data becomes available |
| 30 | Solution should support both anonymous and known user data and resolve identities between them. |
| 31 | Solution should have the ability to create unique identifier for each customer – anonymous and known |
| 32 | Data Access | Solution should give external and internal systems real-time access to any data in the unified customer profiles via API connections, Webhooks or query. |
| 33 | Solution should give business users direct access to all data in the unified customer profiles without IT configuration and development. Data should be available for segmentations, analytics, campaigns, and other functions. |
| 34 | AI/Predictive Intelligence | Solution should have Predictive natively integrated Al Intelligence powered predictive intelligence including both out-of-the-box and Customizable machine learning models that predict buying propensity, actions user engagement and affinities. |
| 35 | Solution should build predictive scores that are immediately ready for use in dynamic segmentation, recommendations, and journey building. |
| 36 | Solution should provide an interface for business users to generate, deploy, and refresh custom predictive models without involvement of a data scientist or IT. |
| 37 | Solution should have the ability to integrate with and bring in own in-house models into the Solution. |
| 38 | Solution should offer transparent models that provide detail into the model feature inputs and the performance outputs. |
| 39 | Recommendation | Solution should present product, content, and offer recommendations across channels (email, web, mobile, etc.) that are automatically adapted to each individual customer in real-time |
| 40 | Solution should generate ready-to-deliver content using templates that select different items (text, images, offers, etc.) for different individuals based on fixed rules, predictive models, or both. |
| 41 | Solution should ingest content and catalog data. |
| 42 | Solution should offer multiple recommendation types including but not limited to collaborative filtering, trending items, similar items, new or expiring items, and others. |
| 43 | Solution should combine external recommendations and platform recommendations. |
| 44 | Analytics and Reporting | Solution should measure campaign effectiveness across email, mobile, web, and other channels and provides customizable reporting and dashboards on campaign engagement and conversion performance. |
| 45 | Solution should support A/B and multivariate testing and should have the ability to incorporate test results to optimize campaigns. |
| 46 | Offline Orchestration | Solution should be able to measure Orchestration of offline channel media footprint, namely Physical store, OOH, Cloud telephony, TV, Radio. |
| 47 | Solution should gather online data from campaign on digital channels (Programmatic data) |
| 48 | Solution should be able to gather channel data from chatbot, website and landing page and customer data from CRM, Cloud telephony |
| 49 | Solution should provide visual customer journey mapping and orchestration including the ability to create multi-stage, multi logic sequence of messages across channels and have the journey flow dynamically adapt in response to customer interactions in any channel, including offline channels |
| 50 | Solution should provide a visual interface for business users to design and deploy adaptive customer journeys that execute across multiple delivery s simultaneously. |
| 51 | Integrations | Solution should support rapid and seamless integration through existing connectors to other vendors’ products. |
| 52 | Solution should have library of off-the-shelf integrations with other marketing, customer experience, and bank technologies. |
| 53 | Solution should seamlessly integrate with the existing tech stack and quickly support new integrations as required |
| 54 | Privacy, security and compliance | Solution should support customer data privacy preferences and adheres to privacy compliance regulations |
| 55 | Solution should manage personally identifiable Information (PII) such as name, address, email, and phone number in ways that comply with privacy and security regulations of the bank and regulators |
| 56 | Solution should provide user-level and role-based access controls as well as custom user management to what data is available to which user. |
| 57 | Solution should undergo stringent security audits and should provide certifications (e.g. SOC2). |
| 58 | Data should be encrypted/tokenized in transit and at rest. Additionally, masking / unmasking should be supported for required data fields (either during display, storage, in transit) |
| 59 | Solution should maintain audit trails of interactions |
| **5. General Features** | | |
| 1 |  | The products proposed by the bidder need to adhere to bank’s data protection guidelines and security controls as given in the RFP document. |
| 2 |  | The MarTech stack should be scalable and future-proof to support sudden surge in traffic and campaigns |
| 3 |  | The solution should support zero downtime deployment |
| 4 |  | Performance benchmark reports (including but not limited to scalability, availability) should be generated and shared with the bank |
| 5 |  | The limited cloud-based solutions should adhere to the data residency requirements of the Regulators and Bank (to be hosted inside India) |
| 6 |  | MarTech stack to adhere to data privacy and consent requirements and consume data only on need-to-know basis |
| 7 |  | The stack should have capability to prevent data from loss, misuse, or disclosure |
| 8 |  | The successful bidder must conduct security testing (Blackbox, Grey box, White box, Code Review) on their product annually and provide the report to the bank as per Bank’s Information Security Policy. |
| 9 |  | Technologies proposed should have inbuilt capabilities to define configuration rules without manual rules |
| 10 |  | All the data across databases and file s pertaining to Bank is readable and open to third party tools which bank may use for own purpose. |
| **6. Workflow Management** | | |
| 1 | **GUI based workflow** | This solution should offer a user-friendly graphical interface (GUI) for creating workflows. The user should be able to easily modify and adapt these workflows, allowing for an unlimited number of changes. Additionally, the solution should have a comprehensive audit log that tracks every modification made to the workflow. |
| Workflow for Campaign Initiation:   1. Submit Campaign Initiation Request 2. Secure Campaign Approvals (Cost-Benefit, Compliance, Costing etc.) 3. Submit & Approve Creative Materials 4. Process Closure |
|  | Change Management:   1. Track Campaign Changes & Approvals 2. Update Workflow for Closed Campaigns |
| 2 | Solution should have end-to-end workflows with defined TAT and escalation matrix (if not approved within the defined timelines). |
| 3 | Solution should allow workflow management between Bank’s internal teams and Bank’s agencies for requisite approval of creatives, emails, landing pages, SMS etc. |
| 4 | **Repository of all campaign data** | Solution should have the capability such that campaign data repository contain all the campaign related information i.e.   * Timelines: start, end, fulfilment date, * Campaign summary:      1. Target base, Responders, Active Rate, Spend Details (campaign, Sub-campaign, across channels, per action), and Ticket Size etc. 2. Test/Control rates if applicable 3. Campaign costs – Channels targeted by the campaigns including but not limited to SMS/Email/WhatsApp/App Notifications/Web, Vouchers, Cashback, and Reward Points etc. 4. Return on Investment  * Channel, Frequency of communication * Hyperlink to open the actual campaign |
| 5 | **Document repository** | Solution should facilitate multiple document types: conversion analysis, email approvals, T&C, communication verbiage, creatives etc. |
| 6 | Solution should have capability such that documents are searchable through parameters such as the campaign id, keyword, date filters, category, sub-category etc. and have additional features to download, bookmark and email. |
| 7 | Solution should support audience engagement tools like discussion forum, upvote, rating functionality. |
| 8 | Solution should have the ability to version control documents. |
| 9 | **User sign-in to platform** | Solution should offer option for Authentication through Active Directory. |
| 10 | Solution should integrate with any IDAM (Identity and Access Management) solution for authentication that bank is using or may use in the future. |
| 11 | Solution should support second factor authentication. |
| 12 | Solution should allow adding new users and modifying/deleting access rights for the existing users. |
|  | **7. Miscellaneous Features** | |
| **URL Shortener** | | |
| 1 | Availability | Solution should support a URL shortener |
| 2 | Display link | URL shortener should allow custom branding and domain/naming customization |
| 3 | Solution should support adding special characters and emoji to the URL. |
| 4 | Solution should support bulk link shortening |
| 5 | Solution should support preview in social media. |
| 6 | Redirection | URL shortener should allow re-direction and link expiry |
| 7 | Solution should support custom error handling |
| 8 | Reporting | Solution should provide enable real-time customer demographic insights. |
| 9 | URL shortener should facilitate capturing custom information of customer, segment, campaign etc. |
| 10 | Integration | Solution should integrate with CRM |
| 11 | Security | URL shortener to facilitate encryption for secured transfer of data. |
|  |  | **Deep Links** |
| 1 | Re direction | Solution should facilitate multi-platform deep links i.e. users having app should automatically get redirected to app while web users continue their web journey. |
| 2 | Solution should facilitate deferred deep links for all channels i.e., Redirect users to previous landing page / screen post install/ login action. |
| **Consent Management** | | |
| 1 | Channel and content consent | Solution should facilitate taking customer consent for sending communications basis type (promotional, transactional, regulatory etc.) and by channel for each of the type of communication. |
| 2 | Preference | Solution should facilitate taking customer preference of channel and language for each of the type of communications. |
| **Specific features** | | |
| 1 | QR code | Solution should provide platform a QR code creation tool. Customization should be allowed in terms of customer information that can be retrieved, usage of short URLs etc. |
| 2 | Dedicated SMS Handle | Solution should help tag dedicated sender IDs for offer communications, offer fulfilment, transactions etc. |
| 3 | Customer Satisfaction | Solution should have Customer Satisfaction functionalities for measuring customer satisfaction, NPS across multiple channels (email, SMS, push notifications, in-app messaging website, app). Solution should also allow optional description fields while capturing customer satisfaction. |

# Scope for Corporate Website Development:

1. Bank aims to develop an on-premises website with a hyper-personal interface, wherein it dynamically adapts to each user’s individual needs, preferences, and behavior. The new website will be developed to give new look and feel to attract and service customers from all age-group.
2. The bidder should provide required Solution and Facility Management Services including but not limited to following system/services for successful development and operation of Corporate Website:
3. System Software, Utilities, Tools, Database (other than the on-prem components provided by the Bank) for hosting of proposed website in Bank’s Data Centre and Disaster Recovery Centre.
4. Development and Maintenance of the proposed website.
5. Integration with MarTech Stacks and Bank’s Channels.
6. Revamped/Developed websites should be in alignment with corporate theme using latest web technology to showcase bank’s products & services to current and potential clients in attractive, user friendly and easily navigable manner and also comply with industry standards and guidelines of various regulatory bodies including Reserve Bank of India, Govt of India etc.
7. The site should be developed basis a defined information architecture & best practices for UI/UX. This will create a more engaging and seamless experience for users, ultimately leading to improved satisfaction and conversions. The proposed Website should be seamlessly integrated with proposed MarTech stack and various existing Channels and Business Applications of Bank including but not limited to CRM, Single Data Repository, Omni Channel, Digital Lending Platform, Bank’s Middleware, Complaints Management System etc.
8. The bidder will be responsible for development, deployment and maintenance of the new hyper-personal website at Bank’s Data Centre and Disaster Recovery Centre in active-passive mode that will replace our existing official Website [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in).
9. Bidder shall be responsible for complete migration (Application of existing data to the new solution (If required, Bidder shall develop necessary extraction tools for extracting data from the existing systems of the Bank). Bidder shall make available appropriate data entry cum validation tool for capture of all master data (like all Master Data, User Data etc.) in single and bulk (using xls/csv file format) as per the actual requirement.
10. Migrate existing pages including content as well as database after redesign and reformat as per requirement.
11. Bidder should incorporate the content provided by Bank in a way that is easy to understand, simple and attractive, search engine friendly.
12. The design should organize business logic and presentation logic separately while developing and implementing the proposed system. Thus, restricting the database queries to be inserted inside the presentation and business logic, rather, it should be written in the database only.
13. Bidder shall also undertake to carry out implementation / operationalization including move, add, and delete changes / customization of such software updates, releases, Version upgrades. Bidder should update and maintain all supplied solutions to correctly reflect actual state of the setup at any point in time during the contract period.
14. Bidder shall provide post implementation technical support including any new feature, template and integration.
15. The license for the solution to be Enterprise level for all the modules/domains offered without any restriction on the users. There should not be necessity of taking separate licenses for clients and different domains.
16. Successful Bidder will also provide a comprehensive User Acceptance Test (UAT) Plan along with Technical Proposal covering every possible failure/negative scenario. During Acceptance Test, Bidder shall also demonstrate and provide required documentation for Business Continuity of service in every failure scenario.
17. Bidder will also be responsible to provide necessary documentation such as Project Plan, SRS (Software Requirement Specifications), DSD (Design Specification Document), UAT (User Acceptance Testing), Test Plans, DRP (Data Recovery Plan) & BCP (Business Continuity Plan), Installation / Operational Manual, etc.
18. Vendor has to ensure knowledge transfer on Website usage, administrator & other activities like Website Installation, Configuration, Administration, Database Installation. Configuration, Administration, Backup/Restore, DR Drill etc. As and when the version changes or up-gradation done on the website by the Bidder, relevant write-ups and manuals should be provided to respective user group/website administrator of the Bank.
19. Bank will review and evaluate the performance of the Bidder on all aspects of Implementation of proposed end-to-end Website redesigning/revamping and hosting during contract period. In case the bank is not satisfied with the performance of the Bidder and/or with the services being provided by Bidder, bank reserves the right to impose penalty on the Bidder or cancel the contract and/or invoke Bid security/performance Guarantee.
20. Bidder should allow regular/quarterly security audit of the system by bank or its authorized agency as per their requirements and the company to ensure rectification of the audit observations as part of maintenance. Any audit/security enhancement proposed by the Government or Law enforcing agency should be carried out by the vendor at no cost to the bank.
21. The delay in website response for viewing as mentioned in the penalty clause shall be considered as deficiency of services and Bank may take suitable action, which may lead to termination of the contract.
22. The dynamic source code has to be tested for security vulnerabilities by 3rd party. VAPT (Vulnerability Assessment & Penetration Testing) compliance shall be submitted by the vendor within 10 days from the receipt of the report. Penalty will be imposed in case VAPT compliance is not submitted within 10 days after the report is shared by Bank to the vendor.
23. Vendor has to extend all the support for STQC compliance certificate including ISO 27001 and ISO 22301.
24. As the Bank website has to function under the regulations/ recommendations of regulatory authorities such as — CERT-In, RBI, etc., the Successful Bidder will address all issues/ security related threats/ vulnerabilities notified to the Bank by these institutions and fix/ resolve them to the satisfaction of these institutions without any additional cost to Bank.
25. The Bidder has to provide & implement industry standard Website Monitoring & Performance Analyser Tool which should have following features:
26. Monitoring Website’s Uptime/Downtime and generating instant website failure/down SMS/email alerts/report to email administrator and support team.
27. Analyze the load, speed and response time of the websites, web pages & suggest best practices, which need to be followed for optimizing the performance of the website.
28. Monitoring of Public IP/Internet Bandwidth Speed/Network Speed of the Website.
29. Webpage Content Check – Examine all parts of the web pages like file size, load time and details of each element of a web page (HTML, JavaScript, CSS, images, flash etc.) with facility to sort and filter information in different ways to identify performance bottlenecks & browser compatibility of the web pages/website.
30. Performance Overview — Should be able to generate performance related statistics (like Google Page Speed, Yahoo YSlow etc.) for the website.
31. Trace Performance History — Required to analyze how performance of the website is changing over the period of time with the help of GUI reports in charts, graphs etc.
32. Tracking availability & performance of the website from multiple geographic locations across the globe.
33. Avoid dead links — Monitor & Analyzer Dead Links present on the website with the facility for auto archival of old links files or content available on the website.
34. Detailed Periodic Reporting (GUI).
35. Automatic SMS alert and email notification facility
36. Backup/Restoration Services: Bidder should be responsible for the backup & Restoration operations of the entire solution (Website Files, Database, OS Files, Website/OS/Firewall/security related logs etc.) as per the schedule specified or actual requirement of the Bank. A mirror copy of production data must be regularly maintained at the Disaster Recovery site to meet RTO/RPO objective.
37. Bidder should implement backup policy/procedures, and the following components should be backed up periodically.
    1. Operating System Files & its configuration settings
    2. Website Files
    3. Database
    4. Other Application/Utility Tools Files, Reports, Configuration etc.
    5. System, Server & Security Logs
38. The proposed solution should support on-line & off-line backup.
39. Bidder should ensure that the features of a state of art website including but not limited to the features mentioned hereunder are made available for the proposed Corporate Website:
40. **Site features/modules:**
41. Study, Analyze and Evaluate the existing website with respect to developing new website (integrating all existing components and Channels), understand the process, platform, applications and arrive at the gap (gap analysis).
42. Bidder should analyze the existing website towards the development of hyper-personalization features and identify best practices and potential pitfalls.
43. Bidder will inform Bank’s team on the design and development approach.
44. Website to conform to the international accessibility standards, the World Wide Web Consortium (W3C), GIGW 3.0 Govt. of India Guidelines for websites and the Web Content Accessibility Guidelines (WCAG) 3.0 Level AA, Google Core Web Vitals.
45. It should be complying with the Bank’s security policy and Govt./RBI guidelines.
46. All regulatory and mandatory requirements w.r.t website including design, content, functionality or any other technical requirement, which arise during the period of contract are to be complied by the Bank should be implemented without any extra cost for entire period of contract.
47. Website should offer “Demo” to visitors/ users. Bidder to cover the workflow during their existing system study. The demo should work on all user access devices. This includes “how to” video section for frequently asked queries and new features.
48. Integration of Bank’s chatbot capabilities in the newly developed website.
49. Dynamic Implementation of RSS Feeds, New Feeds etc. for frequently updated pages like:
50. Press Release
51. Announcements (Like Financial Result, Recruitment etc.)
52. General Notice (Like Service Unavailability, Bank Strike etc.)
53. News & Bulletins Financial Results
54. Various Interest Rates Changes (SB, TD, NRE, NRO etc.)
55. FEDAI WAR, Daily Exchange Rates, FCNR rates, Gold Rates, Base Rate, PLR Rates etc.
56. Tender/E0I/Sale of Property Publication
57. Marketing & Other Offers to the customers etc.
58. Bank Holiday (It should display information State Wise in GUI Calendar form)
59. Online RSS/News feeds reading (from RBI and Other Govt. Websites) and directly displaying following information in our website:
60. Various Rates (Bank Rate, Repo Rate, Reverse Repo Rate etc.)
61. Reserve Ratio (CRR, SLR)
62. Important News, Alerts and Circulars
63. The facility of search in respect to Dormant Deposits/Inoperative Deposits/Account Unclaimed Deposits (with required administrative control) should be provided on the website.
64. Extended Support for 3rd party website (like University/Collage/Schools for Fee Payment, State Govt. Pension, Refund, Subsidy, Other Recruitment Fee Payment etc.): Branch Master should be available in downloadable format (.csv/.xls format) with RSS feeds/Subscription (data addition/modification/removal alert) so that all other 3rd party website administrator may download the latest branch master and updated their website accordingly to facilitate the customers.
65. EOI/Tender/Sale of Property Publication & Management Module with auto acknowledgement through SMS/emails.
66. Administration Interface to initiate new tender of category RFP/E0I/E0V/Sale of Property/Other.
    1. Tender Ref. No (Assigned by the Dept.)
    2. Category (RFP — Request for Proposal, EOI – Expression of Interest, SOP
    3. Sale of Property, EOV – Empanelment of Vendor, Other)
    4. Tender Opening Date (Scheduling Option with Date & Time)
    5. Tender Closing Date (Scheduling Option with Date & Time)
    6. Title/Subject
    7. Office/Department
    8. Brief Description (with URL link facility)
    9. Attachments/Annexure (MS-OFFICE, PDF, IMAGE or any other)
67. Dynamic management of published tender:
68. All Tenders between the specified “Opening Date” and “Closing Date” should be displayed in the website “Tender Section” and after “Closing Date” of the tender, it should move to “Tender History Section” (Archive”) without giving any option to download the detailed tender document published on the website (maintaining year wise record in the grid format).
69. All Tenders should get displayed in LIFO (Last in First Out)/LIFD (Last in First Display) order based on Tender Publication Date.
70. Shorting & Searching facility of the published Tenders.
71. Automatic publication confirmation (by Email/SMS notification) to the concerned department.
72. SMS/Email Notification to Registered Bidders (Interested Bidder registration module for tender alert/notification).
73. Complete Audit Trail Required.
74. Recruitment Publication & Management Module (Same as Tender Processing Module)
    1. Administration Interface to publish new recruitment advertisement.
    2. Facility to publish the result of any other recruitment process (database driven module).
75. Marquee, News, Announcement and Notice Publication & Management Module.
76. Administration Interface to create new Marquee (Scrolling Text). News. Announcement or General Notice to the Customer.
    * 1. Ref. No (Auto generated)
      2. Category/Type (Marquee, News, Announcement, General Notice, Other etc.)
      3. Opening Date (Scheduling Option with Date & Time)
      4. Closing Date (Scheduling Option with Date & Time)
      5. Title/Subject (if any)
      6. Office/Department (Owner Department)
      7. Descriptive Text (with URL link facility)
      8. Attachments/Annexure (MS-OFFICE, PDF, IMAGE or any other. If any)
77. An option should be provided to set the priority between 1 to 10 (default priority will be 5, if not specified) while creating the announcement for the items being added under Marquee, News, Announcement or Notice category. 1 will be highest priority and 10 will be lowest priority.
78. In case of same priority set for two items (except news items), the website will display the content published in the LIFO (Last in first out)/LIFD (Last in first display) order based on content publication/opening date.
79. Complete Audit Trail Required.
80. **Display of Unclaimed Deposits and Search Facility:**

Successful Bidder to develop and integrate a secure, user-friendly feature for the display of unclaimed deposits and a search facility, in compliance with regulatory requirements, on the Bank's Website.

1. **Hosting of Unclaimed Deposit Details**
2. Display the following details of unclaimed deposits transferred to the DEA Fund of RBI:
   * + Account holder’s name(s)
     + Address (excluding PIN code)
     + Unclaimed Deposit Reference Number (UDRN)
3. Ensure and support that the data is updated regularly, at once a month.
4. **Search Facility**
   1. Implement search functionality on the bank’s website utilizing database hosted on the website to provide an option to enable the public to search for their unclaimed deposits using name in combination with the address of the account holder/ entity.
   2. Ensure the search results include the following details only:
      * Account holder’s name(s)
      * Address (excluding PIN code)
      * UDRN
   3. For non-individual accounts, ensure the search input and results include the names of individuals authorized to operate the accounts.
5. **Privacy and Security Compliance**
6. Exclude sensitive information such as:
   * + Account numbers
     + Account type
     + Outstanding balance
     + Name of the branch
7. Ensure data security measures are in place to prevent unauthorized access or disclosure.
8. **User Experience Requirements**
   1. Provide a simple and intuitive user interface for searching and displaying unclaimed deposit details.
   2. Optimize the feature for accessibility across various devices, including mobile and desktop platforms.
9. **Performance and Reliability**
   1. Ensure the search functionality performs efficiently even with large volumes of data.
   2. Build the system to handle multiple concurrent users without performance degradation.
10. **Regulatory Compliance**
    1. Confirm the compliance to the guidelines provided by the RBI for displaying unclaimed deposit details vide its Circular No. DOR.SOG (LEG).REC/ 64/09.08.024/2023-24 dated January 1, 2024, and any future changes, if any.
    2. Provide regular audit reports to verify compliance with monthly update requirements.
11. **Integration Support (URL link) with**
12. Online Loan Approval and Processing System (LAPS).
13. Link to access to the statement of Credit Card issued by our Bank.
14. Market Tracker (BSE, NSE etc.)
15. Online Shopping & Utility Bills Payment Sites
16. Online Tax Payment & Online Trading
17. RBI, VISA, MASTERCARD & Other Website using Web-Services.
18. IRCTC — Railways ticket booking
19. Addition, Modification & Deletion of such links shall be available as option for the administrator of the website using content management tool.
20. Link facility (as per the requirement, dynamically controlled using database) to useful web sites like:
    1. RBI (Reserve Bank of India)
    2. SEBI
    3. BCSBI
    4. IRDA
    5. FEDAI (Foreign Exchange Dealers’ Association of India)
    6. FIMMDA (Money Market)
    7. NABARD
    8. IBA
    9. BSE/NSE
    10. NASSCOM
    11. CIBIL
    12. ACRIL — Asset Recovery
    13. DRT — Debt Recovery Tribunal
    14. Other Nationalized Banks etc.
21. Automatic SMS/Email alerts, notification & subscription facility to various information published on the website (like Financial Results, Interest Rates, Press Release, News, Announcements and many more) that enable users/registered customers to subscribe and receive automatic email notifications whenever items are changed, or new content is added to the system.
22. Automatic Notification through Email: The proposed solution should have the capability to send auto email notification (configurable & customizable) to concerned department whenever the content is being added, modified, deleted by the administrator related to their functional/operational area.
23. Various Online Application Forms submission with proper security settings like captcha or any other image/pattern verification technology etc.
24. Customer Interaction & Management module:
    1. Poll
    2. Quiz
    3. Survey
    4. Suggestion
    5. Feedback
25. LDAP based user authentication system for website user’s profile management.
26. **Design:**
27. Website will have a hyper-personal interface, meaning it dynamically adapts to each user’s individual needs, preferences, and behavior.
28. Platform friendly Responsive Design for both portrait and land scape mode. (eg Mobile, Tablet etc.)
29. Website should support different screen sizes that exist across all types of phones, Phablets, tablets, display boards, Laptops and desktops. The website should be able to adapt to any screen size, today or in the future.
30. Gamification elements with personalized rewards and challenges
31. Website to have sections for static information, dynamic promotional content / banner, product information including demo, online application form etc., survey / lead generation forms, maps & locators, calculators, tender section, online contest, search options, download option for forms/brochures, request for additional information/enquiry, offline/online support, photo/video gallery, link for internet banking, other websites/micro sites etc. apart from standard / mandatory sections of a financial website.
32. The features/functionality in current corporate website of the bank needs to be incorporated/used and improved upon.
33. While designing the website, special care must be taken that the design and structure is SEO friendly, and optimization / scalability must be possible to increase SEO ranking of the pages. Unique page definition, proper well defined URL structuring etc. to be adopted by the successful bidder.
34. The design and development at all stages to adhere to Bank’s Branding Guidelines with regards to Font, Color, Text Size etc.
35. Migrate existing pages including content as well as database after redesign and reformat as per requirement.
36. Sites should open same in all major OS Platform (Mac OSX, Windows OS and Linux) and Browsers (Chrome, Safari, Firefox, Edge and Opera). Website structure is to be browser independent (Safari, Chrome, Firefox, Edge and Opera).
37. System Architecture documentation: Bidder has to provide a detailed overview of the website’s technical components and their interactions.
38. Personalization Engine documentation: Technical specifications and algorithms used for user data collection, analysis, and personalization.
39. CMS Integration documentation: Guide for content editors on creating and managing personalized content within the Content Management System.
40. User Management documentation: Instructions for administrators to manage user accounts and permissions.
41. API documentation: Technical specifications for developers to integrate with the website’s APIs.
42. User guides: Step-by-step instructions for users on navigating and interacting with the hyper-personalized website.
43. Personalization of website for regular visitors/users should be included as an important module and customer journey needs to be defined for the same.
44. Website should have capability to capture dynamic data of visitors at various levels (the number of times a visitor visits homepage/Web Pages, how much time is spent on each webpage, at what time in day it visits the website, from which device, and any such information related to the visitor) and should act dynamically i.e. displaying the content, email sending, image adaptiveness, SMS sending, etc.
45. **Language:**
46. Its feature to include Multi-lingual capabilities, news, announcements, chat, facility, multimedia posts, audit trail, site search, photo gallery etc. (all standard features).
47. To implement bilingual (Hindi & English) from day one.
48. The Website and CMS should enable and support language page editing.
49. Scalability and provision to add more regional languages in future. Costing for English and Hindi languages should be included in the initial implementation cost itself. Addition cost for any other language (apart from English and Hindi) should be mentioned as optional line item in commercials.
50. **Plugins:**
51. Links of Play Store, AppStore, and other such stores should also be present for mobile site visitors.
52. Websites to be developed should have the scalability of integration with Bank’s CRM, Integrated Customer Care, Email, SMS Systems, Online Account Opening, web chatbot, etc.
53. Locator with search facility to be available for the location-based services Like: ATM / Branch Finder / E – Lobby/BC points etc. The Locator should be integrated with Google Maps / Navigational systems, bidder to secure the required license without additional cost to the bank. Bank will provide LATLOG for all locations. MAPS integration required with Bank services.
54. Locator should ask visitor to detect its location and accordingly detect the current location of visitor and suggest all available nearby options with directions to reach that place. Also, a search bar should be included in Locator with floating search option for visitor to search any desired location.
55. Bank will provide its SMS gateway for pushing the SMSs and the bidder has to arrange for necessary interfacing.
56. Social media plugins wherever necessary to easy sharing of pages/content/articles/video etc. to be provided.
57. **Lead Management System:**
58. User registration module to be implemented wherein user registers and chooses to get the latest offer details.
59. A comprehensive module should be developed for submission of online applications (lead capturing) by customers. The Module to have single backend with multiple user levels for all online applications.
60. The online applications of the module to have facility to check eligibility criteria, EMI calculation, customer interaction with bank and feature to capture leads e.g. Check loan limit, Rate of Interest, generation of EMI and capturing the input provided by the customer.
61. The module should have the facility to capture the leads on the basis of the Bank’s various products and services and customer requirements.
62. The Website’s lead management system should be compatible with the proposed MarTech Stack and should be able to reliably and securely share data. Website’s lead management system should be integrated with the various proposed components of the MarTech Stack.
63. The module should be able to provide admin access along with various other job roles. New user creation rights and assigning/modification of job roles to be provide to the admin user.
64. Dashboard and alerts to be provided to all users covering the number of leads generated for various products/services, conversion etc.
65. The users must be allowed to update the data and export data in different file formats like .xls, .pdf etc. after applying various filters.
66. The module should be scalable for including online account opening, FD/RD opening, and any other such process launched by bank in future. In such scenario, bank will share API based interface specification and successful Bidder to coordinate with bank’s team for necessary customization.
67. The module should have lead tracking capabilities by assigning unique IDs, Lead monitoring capabilities across products / services / Departments at various stages, lead reporting capabilities with various filters.
68. **Information Architecture:**
69. Bidder to define the information architecture hierarchy / approach with rationale before proceeding with development of the website.
70. Easy access to content across the site is key to user journey.
71. Bidder to define primary, secondary and tertiary navigation with end-to-end user journey.
72. Bidder to suggest navigation links and sub links along with proposed nomenclature.
73. Bidder need to define placement of CTAs at right junctures to maximize lead capture and simplify user experience.
74. Website should have a Quick Search option on the home page to enable the visitors to directly navigate the page they choose.
75. Navigation to be made simple, easy and intuitive.
76. Customer journey should be defined for every targeted segment.
77. Site map should be prepared and made available.
78. **Other features:**
79. Calculators such as EMI Calculator for Home Loan, Car Loan, Personal Loan and other products with a graphical representation should be included.
80. Expenditure Manager, Retirement Planner, Financial Planner, Savings Calculator, Investment Planning Calculator, Mortgage Calculator should be included at proper place on website. Bank would provide data as well as process for such computation.
81. Visitor counter should be provided to the Bank and website should prompt the visitor its last visited page on website.
82. Survey option should be available on website for Bank to publish and conduct periodical surveys of its visitors. Survey reports should be provided to the Bank at the end of every survey. The surveys would be enabled based on the requirement of bank and the content would be provided by the bank.
83. Daily Quiz for visitors and Opinion Poll of visitors must also be included in the scope of the website. These would be enabled on need basis.
84. Option to download, print and share Brochures, Application Forms, Tender Notices, Guidelines and any other similar document must be provided.
85. Dedicated tender and auction section with search options based on location, amount, etc. must be present in the site.
86. Latest Banking News, Media Coverage of Bank, Director’s Info, Annual Reports, Latest Announcement, banking Glossary and similar sections to be included.
87. Product Promotion section to be included which will consist of latest offers, campaigns, discounts, etc.
88. Call Back Facility and Call Now feature for interested visitors should be available.
89. Web Chat feature should also be made available to visitors and must store all previous conversations of the visitor. Web Chat should start from the point where the visitor left last.
90. Also, automatic acknowledgement saying thanks and inviting to visit again to all customers registering with us on website should be sent.
91. Data Dictionary for all the modules should be maintained and provided to Bank on quarterly basis.
92. Bank may desire the data output of modules in different formats from time to time as per their requirement. Bidder should provide data output in desired format for the modules as and when required by the Bank.
93. Websites to have blog section with various segments to organize and host articles for viewers. The blog section to have features like attractive and interactive display, efficient use of images / infographics / videos, comment section for visitors, directory of articles etc. An admin user to be provided for the bank to authorize and reply to the comments on article.
94. The blog / articles to have functionality of automatic inter-linking to relevant product pages.
95. The blog should be developed keeping in view the SEO best practices.
96. **UI / UX**
97. Dynamic homepage: Content and layout adapt based on user data (e.g., browsing history, preferences, location, etc.). This should involve:
98. Featured products/services relevant to user interests.
99. Personalized banners and promotions.
100. Dynamically generated “You might also like” sections.
101. Personalized navigation: Menus and options adjust based on user needs and goals. This should include:
     1. Highlighting relevant functionalities for different user segments.
     2. Suggesting next steps based on user journey progression.
     3. Streamlining access to frequently used features.
102. Content personalization: Text, images, and videos adapt to user preferences and interests. This should involve:
     1. Dynamically displaying product descriptions and recommendations.
     2. Highlighting specific features of interest based on user behavior.
103. Interactive personalization: User interface elements react to user actions and provide dynamic feedback. This should include:
     1. Personalized chat-bot or virtual assistant.
     2. Recommendation engines that learn from user choices.
104. A/B testing and optimization: Continuously test different personalization strategies and optimize for desired outcomes (e.g., conversions, engagement).
105. Ease of usability of the site by the visitors to achieve the objective of user satisfaction/delight.
106. Successful Bidder will have to provide the Bank with different layout options for homepage and internal pages (minimum 3 options to be provided). The options provided must be clearly distinct from each other and should not be a modified version of other options provided.
107. Bidder should come up with unique, out of the box options distinct from existing website layouts in the market/competition. Rationale / Logic / approach from Information architecture / UI/UX perspective to be submitted along with designs.
108. Bank will decide which option to take forward along with necessary modifications, if required any.
109. If no option provided is found good by the bank, then the bidder will have to come up with different set of options.
110. Bank will give a go ahead on layouts and other UI/UX features only on its complete satisfaction.
111. Number of iterations for modifications can be unlimited until Bank’s complete satisfaction.
112. If Bank doesn’t like the design/layout/template and other UI/UX features provided by vendor, then Bank, at its sole discretion, will inform on the design/layout/template to the vendor and vendor will have to incorporate these and implement it on the website without any objection.
113. Design to be attractive, latest technology based and should facilitate availability of information with minimum clicks with logical and intuitive flow.
114. Website should be mobile, tablet and similar device compatible (mobile first strategy to be adopted).
115. Responsive & Retina Ready (high pixel density): Site should be fully responsive and ready for retina displays.
116. Customers should get best user experience of website looks on tablets and mobile devices adapting to the screen size layout.
117. Navigation to be simple, easy and intuitive.
118. Customer journey should be defined for every targeted segment.
119. The sites should be fully optimized. Attention to details, well written code and optimized images.
120. Images should be used intelligently on home page and in all main sections.
121. Images used should be of high resolution and there should be no copyright issue currently or in future.
122. Icons used should be attractive and self-explanatory.
123. Image should be SEO optimized for maintain site speed.
124. Design should be such that pages are not too cluttered.
125. Intuitive design, (i.e.) Customer need not to work hard to find where they need to go. Website should have Quick Search option; drop down on home page to enable the visitors to directly navigate the page they choose.
126. Parallax Effect & Video Background should be done aesthetically to give a smooth transition, easy on eyes and can include videos, put text, images, buttons or other graphical elements for a great looking section.
127. RTL Support: RTL (Right-to-left) is fully supported by this theme.
128. Modern, trendy with easy to navigate with advanced features to support text, image, audio, video, and combination (multimedia) posting.
129. Provide a fast and effective live search bar to show relevant results as the customer’s type their query. Floating search bar to be included on every page for visitor to search for unstructured queries.
130. Website should also be optimized to work in low bandwidth places / devices.
131. Home page and other pages of website site should have quick response time for visitors
132. Bidder to propose Hardware sizing and provide the required infrastructure for desired application performance.
133. Bidder to design templates on customer journey, pages for Bank’s Online Account Opening Module which will be integrated with the website.
134. Dynamic display of content/banners feature should be made available by the successful bidder.
135. The content/banner to be displayed on the interest/website journey/usage pattern of the users.
136. Images and contents should be adaptive and responsive to all formats, browsers, devices, operating systems, screen sizes, resolutions, etc.
137. Relevant iconography & infographics to be used to represent processes and instructions.
138. Standardized use of design elements so that user can identify content items with ease. E.g. CTAs should be color and style instead of using different styled CTAs on different pages.
139. Text should not spam across the screen width, which makes it difficult user to read copy.
140. Short duration videos may be used on the site however heavy size videos should be loaded from YouTube/ other video platforms or repositories.
141. **Security:**
142. Provide secured access to organization information/services and facilitate customer to interact with organization to submit request, view application and track the status.
143. Bidder shall comply with secure coding practice such as OWASP (Open Web Application Security Project Guidelines) and necessary security features to be built for securing the site from hacking.
144. Bidder has to ensure that the monitoring of the Corporate website is being carried out on 24x7x365 and timely act upon any form of security threats and ensure its uninterrupted functioning.
145. Any unwanted security threat or hacking attempt should be taken on high priority and dealt with immediate effect.
146. Lock HTML source code to protect web pages from unauthorized copy.
147. Any security breach identified must be informed to Bank immediately and should be attended instantly to protect interest of the bank and its customer.
148. Bidder would be responsible for providing fix to the problem in consultation with Bank’s security team. Any such incidence should be followed by Root Cause Analysis (RCA) and audit of the system.
149. The bank will also arrange for an internal/external audit to the entire setup and processes as and when desired. The bidder to extend all possible support to the audit team to examine and update the system to mitigate the observed risk.
150. Vulnerability Assessment Penetration Testing (VAPT) would be done at least once a quarter and additionally based on security threat.
151. Bidder should also coordinate for regular security audit of the system by bank or its authorized agency as per their requirements and should also ensure rectification of the audit observations as part of maintenance. Any audit/security enhancement proposed by the Government or Law enforcing agency should be carried out by the vendor at no cost to the bank.
152. Add plugins / modules to monitor uptime and check on bot attacks.
153. Alerts and response should work in real time to ensure 100% uptime
154. Bidder has to take periodical backup of the site as per Bank’s policy.
155. Build fails safe server mechanism to create replica of live and run this instance in case the live site goes down
156. **Website’s Content Management:**

The Bidder may either leverage the Content Management System proposed as part of MarTech Stack mentioned in the RFP document or propose a separate Content Management System having following features to develop and maintain proposed Corporate Website:

1. The Content Management System (CMS) must be easy to maintain and operate, should not need high IT knowledge and expertise.
2. Adding, modifying and deleting information to be easy and integrated with easy-to-use content management system.
3. CMS to have Multilingual Support (initially English and Hindi will be required)
4. Future scalability to support more languages should be present.
5. The website shall have provisions of Content Contributor/Creator, Moderator and Approver System wherein authorized individual from Bank can upload the content on the website pertaining to their Centre/respective domain which after the due approval by the approving authority would be available to the website Manager/Webmaster/Publisher for final uploading onto the website.
6. CMS system must support Bank users to operate the contents within the overall rules and workflow laid down. This will include creating contents, editing, publishing across all modes including text, video etc.
7. CMS must support ability to add contents/ delete contents/ change contents globally across all pages on the site or on specific areas of the site.
8. Movement of approved contents and changes should be automatic/ as per planned and stipulated date and time. Rollbacks should be simple and easy.
9. Workflow must support automation from within including mail/ SMS reminders on due items and actions pending at various levels including appropriate escalations.
10. CMS should support on demand creation of a “ready to print” copy of the content pages.
11. Download and upload features to be supported. Display of content in selected order should be supported. Drag, drop, cut, copy and paste options should be easily supported.
12. Archival of part or whole of the site should be supported with easy restoration capability.
13. Website should provide usage statistics like high/low, peak traffic etc.
14. Before updating, CMS to take backup of previous data/version. It should be possible to restore pages and contents from backups or previous versions.
15. Each such updation needs to record and audit trail maintained for any future reference.
16. Application must support contents including HTML, SMTP, XML, JavaScript’s, DHTML, Excel, Word, audio, movie/video, graphics, icons, PSD, PPT, etc.
17. The CMS must support future/new formats as they arise in the market. CMS must be compatible for common browser types.
18. CMS should be able to offer the following built-in facilities: Document Management, Event Calendar, Event Management, FAQ Management, Glossary, Polls, and Syndicated Content (RSS).
19. CMS should support the Content scheduling web management facilities.
20. CMS should be able to provide the following performance features: Advanced Caching, Database Replication, Load Balancing, Page Caching etc.
21. CMS should provide the following security features: Audit Trail, Captcha, Login History, Problem Notification and SSL Support.
22. CMS should offer the following ease-of-use features: Spell Checker, Glossary and Preview Content before publishing, Font type and size should be uniforms across all the pages.
23. Admins to receive SMS/E-mail alerts immediately in case of any emergency or unauthorized access.
24. CMS should be scalable and have the option to add other languages/features/modules in future.
25. CMS must have the facility to offer customize content display (banner, article/product suggestion etc.) based on the past preference/browsing pattern of the user.
26. Form data should be collected in Database and can be shared with relevant people in various formats such as Excel, Word,PDF, etc.
27. Periodical updates to be done for plugins and modules used for the CMS.
28. CMS should have provision to create different type of admins and role management. Super admin should be able to add and delete people.
29. CMS should allow to create preview pages before publishing it on the site.
30. There should be 2 instances of the site viz. one for staging and one for production
31. **SEO**
32. Website to be developed with latest technology and optimized for better Search engine results and it has to have interactive web pages and provision to integrate with social media like Facebook, Twitter, LinkedIn, YouTube, Instagram etc.
33. Sharing of pages / Posting option from website to be available to visitors as per bank’s requirement. Also add all social media plug-in tools in website i.e. share, like, quote sharing tool, Facebook messenger send button, and Facebook save button, etc. to share few lines/complete text from web page directly in Facebook or any other social media platform post Website should all the time appear within Top 3 listings in search engine. Monthly and Quarterly review will be done by Bank to ensure the same.
34. Key optimizations for speed:
    1. Image optimization: Resizing, compression and lazy loading.
    2. Code minification and compression: Reducing file size of CSS and JavaScript.
    3. Browser caching: Leveraging caching mechanisms for faster loading.
    4. Critical rendering path optimization: Prioritizing loading of essential resources.
35. **Administration and Integration**
36. This is one of the important parameters of this project to have Powerful Admin Panel to allow users to customize theme in an easy and simple way. There should not be any need of coding anything because of the options that are included in the solution to be provided. (Bidder to study existing website, requirements of RFP for work estimates)
37. Website, CMS, and other modules provided should be scalable with provision to adopt any other requirement of Bank.
38. New website should have the option of integration with Bank’s back-end systems like E-banking, CRM, LMS, Integrated Customer Care, Bank’s email, SMS Systems, CIBIL, Mobile app etc. either real time or as required by Bank.
39. Integration with third party application like tax planner, online IT filing, EMI/Loan calculator etc. and selected external sites of banks, other financial institutions, income tax etc. for smooth access from corporate website.
40. Comprehensive integration with Bank’s application like Chatbot for smooth operation and insights.
41. **Website Maintenance**
42. Successful bidder to deploy resources at bank’s premises in Mumbai.
43. The resources deployed may be rotated in shifts so as to ensure one resource is always available at bank’s premises.
44. The resources must be well trained to handle all operational activities of all sites.
45. Bank will provide the workstation for the resource.
46. Quarterly Periodical review and modifications of website layout, homepage, internal pages, images, effects, videos, icons, customer journey, content, response, and other features will be carried out at the end of every quarter.
47. Also, all the updation/up-gradation should be carried out at midnight (or when the traffic on website is lowest) to avoid any inconvenience.
48. Any changes, modifications, updation, up-gradation will be carried out accordingly by the bidder.
49. Monthly review will be done by Bank, but not limited to, for uptime percentage of website, SEO rankings, website performance, technical difficulties, CMS performance, security etc.
50. Selected bidder is required to prepare a schedule for maintenance activity and carry them out regularly. Maintenance activity to be carried out at midnight to avoid visitor inconvenience.
51. Bidder will also be responsible to design product management process / operation Manual as per best practices.
52. Bidder shall provide post implementation technical support including any new feature, template or device integration e.g. tab /mobile.
53. Bidder shall also undertake to carry out implementation / operationalization including move, add, and delete changes / customization of such software updates, releases, Version upgrades. Bidder should update and maintain all supplied solutions to correctly reflect actual state of the setup at any point in time during the contract period.
54. Service Provider to manage and maintain the site during the contract period or frequency as decided by Bank including updating.
55. Applications software should be up to date with the latest service pack and. Patches to protect against attacks.
56. The discrepancies find during audit should be complied with in 10 days.
57. Implement the regulatory requirement as per need.
58. The bidder will have to trouble-shoot any problems with the website at a short notice.
59. The bidder shall be responsible to share SLA adherence and traffic reports with Bank.
60. The bidder shall provide the escalation matrix in respect of calls that need to be attended for installation/support and maintenance.
61. Bidder should provide Dashboard, customized reports, SLA’s regarding health and maintenance of the site, industry standards including following information at no extra cost but not limited to availability of the Web Site – geographical region wise, response time of the website.
62. Provide the support for newly developed application within the life cycle.
63. Bidder will have to appoint a dedicated onsite FM resource for maintenance of website throughout the contract period. The team should include at least one designer, one developer and one project manager who will be the single point of contact for bank throughout the contract period. Any change in the team should be informed to the bank at the earliest.
64. Some dynamic pages may require more frequent editing/ modifications/ updation etc. Such pages should be identified accordingly, and a monthly review will be done for them at the end of every month throughout the contract period. Any changes, modifications, updation, up-gradation will be carried out accordingly by the bidder.
65. Tender notices, publishing Bank’s results, announcements and any last minute updation should be taken on highest priority and done within 30 minutes after informed.
66. Bidder shall take steps to prevent unauthorized access to data and contain malicious activities directed at the Bank’s website/dedicated server hosting of Bank’s website through Internet or otherwise.
67. Whenever any new threats/vulnerabilities become public, the bidder will take appropriate steps to protect the interests of the Bank so far as it relates to the services covered under this agreement and shall also bring this to the notice of Bank immediately and, wherever required, help/guide Bank in plugging the same.
68. Once the call is received by the bidder, it will put its maximum efforts and deploy its best resources to resolve all calls at the earliest possible time frame.
69. The bidder shall be responsible for any act of its employees that may result in security breach of Bank Website.
70. As the Bank website has to function under the regulations/ recommendations of regulatory authorities such as – Cert-In, GOI, RBI, etc. the service provider will address all issues/ security related threats / vulnerabilities notified to the Bank by these institutions and fix/ resolve them to the satisfaction of these institutions / Bank.
71. Bidder should be able to launch and maintain vernacular sites at the earliest and as per the SLA stated in this RFP.
72. Selected Bidder has to provide technical support under the current scope of AMC for new module developed during the entire life cycle of contract.
73. Bidder should provide knowledge transfer on Administration & Usage to identified Bank staff on Content Management and Data Restoration at a central location in Mumbai on Bank premises. Study material for knowledge transfer should be provided by the bidder without any additional cost to Bank.
74. **SEO & Analytics**
75. The main objective of this is to increase traffic on our website on a continuous and incremental basis.
76. Selected bidder to design SOP (standard operating procedure), formats/ checks for all webpage categories for SEO.
77. Selected bidder to provide weekly/monthly/ad-hoc reports including keyword ranking and traffic matrices.
78. Changes in existing pages / development of new pages to be done in line with the best SEO practices and proper tags, description etc. must be ensured before taking the page live.
79. Provide alternative text for images. Suggest content that attracts readers and web crawler alike. Attract links from influential websites to build authority.
80. Improve the keywords list on regular basis. Optimization of keywords must be ongoing. Make ad copy more compelling and relevant.
81. Service provider to periodically review the status of website response to search and ensure it appears high on search throughout the engagement period.
82. Optimal page load speed as per best industry standards must be ensured for all pages. Landing / home page should load within 2 seconds from request initiation, subsequent pages within 1 second. Use of appropriate technologies cache, CDN etc. should be put in place to optimize for load times and user experience.
83. The SEO maintenance activities will include but not limited to the following:
    1. Keyword Research & Mapping
    2. Content Optimization Recommendations
    3. Google Search Console Data Analysis
    4. Google Search Console Crawl Error Analysis
    5. Crawling Emulation of the Website
    6. Content Change Monitoring for Optimized Pages
    7. Site wide Broken Link Monitoring
    8. Analysis & Reporting for Server-Side Page Load Errors
    9. Recommendations to Improve Page Load times
    10. Content Duplication Analysis
    11. Optimization of Supplementary Content Page (Interest Rates, Documents Required, Eligibility etc.) for each product
    12. Directory Submissions
    13. Social Bookmarking Submissions
    14. Article Syndication
    15. PR Submissions
    16. Google Ranking Progress Report
    17. Traffic Analytics Report
    18. Offsite Promotion Report
    19. On-page optimization of all targeted pages
    20. Competitor Backlink Analysis (up to 5 competitors)

1. Collect and store visitor data, track the new and repeat visitor along with their preferences, pages visited etc., provide forms to collect leads / feedback and integrate with bank’s CRM/LMS. Prompt the user with their earlier visits. (Bidder to also provide bidder agnostic solution for analytics).
2. Automatic acknowledgement to customers / visitors with unique reference number in respect of all online requests. SMS and mail integration for confirmation/ updating status.
3. Selected bidder to enable option for Re-Marketing on the basis of visitor’s last search on website.
4. Traffic details from different sources. Details of visitors by demographic – By average time spent on website, Average time spent on particular webpage, Data about Search / Clicks on our website.
5. Tag all pages. Tags should also measure on-page events.
6. Use cookies intelligently. Disclaimer for the same to be prepared by the successful bidder and displayed on the site after approval from the bank.
7. Validate data is being captured correctly.
8. Comprehensive campaign specific data/services viz. Source of leads / traffic, time stamp, time spend, bounce off rate, SMS/mail integration etc.
9. Some ROI measuring tool should be there. Customer Lifetime Value (CLTV) should be calculated.
10. Heat Map of the web pages should be provided to the bank with suggestions to improve the user experience along with monthly reporting or as needed by Bank.
11. Service provider to provide analytics of the website use its performance etc. with appropriate analytic tools and provide monthly reports on various performance parameters, along with suggestions to improve.
12. Successful bidder needs to submit UI/UX Audit report of the website to improve the overall performance of the site. This monthly report must provide suggestion on the changes / modification based on the findings based on user behavior and analytical evidence.
13. Ensure required analytics codes are in place on the day website goes live to avoid instances of no-tracking system and data capturing Development team to ensure all required tools/codes that are currently integrated on the existing website are seamlessly migrated to the new website.
14. All Bank’s lead capturing forms and other forms that connect users with Bank should be tracked. Bidder to ensure all of Bank’s current lead capturing mechanisms are migrated to the new website.
15. Note: - Scope of supply also includes components, materials, accessories required to render the equipment’s and systems offered complete in all respects even though every individual item may not have been specifically mentioned in the RFP.
16. **General Scope**
17. Website is to promote and market products and services of the organization (Central Bank of India).
18. The Solution implementation shall be considered formally accepted (commissioned and operationalized) after signing off the Acceptance Test Plan (ATP) document jointly by the Bank’s and the successful Bidder.
19. Successful Bidder will also provide a comprehensive User Acceptance Test (UAT) Plan along with Technical Proposal covering every possible failure/negative scenario.
20. During Acceptance Test, Bidder shall also demonstrate and provide required documentation for Business Continuity of service in every failure scenario.
21. Bidder will also be responsible to provide necessary documentation such as Project Plan, SRS (Software Requirement Specifications), DSD (Design Specification Document), UAT (User Acceptance Testing), Test Plans, DRP (Data Recovery Plan) & BCP (Business Continuity Plan), Installation / Operational Manual, etc.
22. Website must be beta tested to bank’s satisfaction before final go live.
23. After award of the contract, successful Bidder has to appoint a Project Manager who will be the single point of contact for the Bank throughout the project cycle. Also, Bank will require the Project Manager to be located out of Bank’s office in Mumbai at least for a period of one month till the website goes live for smooth co-ordination and execution.
24. Replacement of Project Manager should be informed to Bank at the earliest.
25. Bidder must provide knowledge transfer on all activities related to website maintenance include analytical tools.
26. Bidder should be able to update and maintain website of Bank for the period of five years from the date of implementation.
27. Escalation Matrix to be provided by the successful bidder at the start of the project and should adhere to it during the contract period. Any change in escalation matrix structure or contact person should be informed to concerned Bank Officer immediately.
28. Evaluate the existing website, understand the process, platform, applications and arrive at the gap (gap analysis).
29. Migrate the existing pages including content and database after redesign and reformat.

# Infrastructure Requirements for On-Prem Deployment:

1. **Hardware and Associated System Software to be provided by the Bank**
   * 1. Bank will provide infrastructure with following on-prem components at its Data Centre and Disaster Recovery Centre for the implementation and hosting of the proposed **Corporate Website and the Data Protection Layer for MarTech Solution.**
2. **Server**: IBM LinuxONE System with S390X architecture
3. **SAN Storage**: Shared storage area network for data storage.
4. **Object Storage**: Object-based storage for unstructured data.
5. **HSM**: Hardware Security Module
6. **RHEL License**: Red Hat Enterprise Linux license on IBM LinuxONE Server.
7. **Container Platform**: Red Hat OpenShift Container Platform for IBM LinuxONE
8. **Oracle Database with ADG (Advanced Data Guard), Oracle WebLogic**: Binaries and Licenses will be provided by Bank; however, installation and maintenance will be under the scope of the successful bidder.
9. **DevSecOps & CI/CD Pipelines**: GITLAB
   * 1. Bank has Oracle ULA and can provide Oracle DATABASE licenses which bidder can make good use in its proposed on-prem deployment. Following Oracle database and security products are available with Bank
10. Database Enterprise Edition Licenses
11. Partitioning Licenses
12. Diagnostic Pack
13. Tuning Pack
14. Real Application Clusters
15. Audit Vault Database Firewall
16. Data Masking & Subletting
17. Database Vault
18. Advanced Security Option
19. WebLogic License
    * 1. For above mentioned Oracle Products, Bank will provide the licenses and binaries, however installation, implementation, Commissioning and maintenance will be in the scope of the bidder.
      2. The year wise sizing on above requirements, whichever is applicable, should be provided by all the bidders as per Annexure-31 as part of submission of technical bids. The requirement must be factored considering Statutory Guidelines and to maintain required SLA based on average and peak volume as shared in the RFP. The rationale behind the sizing must be provided by the bidder.
      3. All components should be designed to have High Availability configuration, with the use of systems such as Load Balancers, Caches etc. where applicable. Hardware specifications should include following (as applicable):
20. Number of Virtual Nodes with number of cores per node
21. Memory requirement per node
22. Number of nodes including number of cores/nodes, number of RAM/node and storage/node
23. Storage requirement
    * 1. Since the infrastructure provided by the Bank utilizes S390X processors, all tools, utilities, databases and applications to be deployed on-prem by Bidder must be compatible with this architecture. Any additional requirements for effective implementation and hosting to be provided by the successful Bidder.
24. **Hardware and Associated System Software to be provided by the Bidder**
    * 1. For any on-site/on-prem deployment of MarTech components proposed by Bidder other than hosting of Corporate Website and Data Protection Layer of MarTech Solution, Bidder has to provide, install and commission the requisite hardware and software components and quote the price of such components in the Commercial Bill of Material. The licenses of such onsite components should be in the name of Central Bank of India.
      2. The bidder is required to provide System Software licenses, Tools, Utilities, Databases for all the requisite Hardware Infrastructure including but not limited to host / integrated OS layer or hypervisor layer (if required) and all such software / services required to make the on-prem MarTech application components operational.
      3. The sizing of the proposed Hardware Infrastructure and Software licenses should be done to handle the projected volume/load for 5 years as mentioned in the RFP document.
      4. The Testing, Pre-prod and Production setup should also be hosted at Bank’s Data Centre in Navi Mumbai and the DR setup of production will be hosted at Bank’s Disaster Recovery Centre in Hyderabad.
      5. The proposed Hardware Infrastructure and associated Software should be the latest version **of the respective OEM** include following components:
25. Enterprise class Servers with latest processors (Example: Intel Xeon)
26. Hardware Load Balancer
27. Network Switch for interconnecting the proposed Servers
28. Enterprise class SAN and/or Object Storage
29. Sever Rack and accessories to mount the proposed Servers and Hardware Components
30. Operating System (latest version of the OEM)
31. Any other System Software required for on-prem MarTech Solution Component
32. Backup Solution
33. Tape drives/Disk Backup System
    * 1. Any other Hardware, Software, Tools, Utilities, Databases etc. required for the successful implementation of the project should be provided by the successful bidder and should be mentioned in the commercial bill of material.
      2. The supplied enterprise class servers and storage should meet the requirement of high availability and fault tolerance without any component having single point of failure.
      3. The supplied server should be provided with Management Console for installation, provisioning, configuration, monitoring and maintenance of the supplied Hardware Infrastructure.
      4. All proposed software should be supplied with Enterprise License with 24\*7\*365 support from OEM. Community Edition / Open Licenses will not be accepted by the Bank.
      5. The successful bidder should ensure back-to-back OEM support for all Hardware Infrastructure and Software during the entire period of contract.
      6. The proposed system should have the capability to scale up automatically as and when required for meeting the business requirements.
      7. The server rack(s) should be Industry standard with redundant Power Distribution Units, cable management arm, perforated front & back doors, mounted wheels, exhaust fans and Lock & Key. Rack Dimension: 42 U Rack, 600 mm\*1000 mm.
      8. The proposed system should support industry standard data encryption at each layer.
34. **Installation and Commissioning of Hardware and Associated System Software provided by the Bidder**

The successful bidder is required to carry out following activities for setting up infrastructure to successfully host and operate proposed on-prem MarTech Solution Components, other than the Hardware infrastructure provided by the Bank.

* Deliver, install, commission and maintain of Enterprise class Hardware Infrastructure with 24x7x365 OEM Support.
* Deliver, install, implement, integrate, commission and maintain of System Software including but not limited to Operating System, Database (Oracle database licenses will be provided by Bank) along with Enterprise Licenses with 24x7x365 OEM Support.
* Ensure that all hardware and software are delivered in the name of Central Bank of India.
* Provide necessary pre-requisites to the Bank at least two (02) weeks prior to product delivery for smooth installation of the Hardware Infrastructure.
* The delivery of Licenses for Operating System, Database, other System and application Software i.e. Generation of software license keys, should be done only after receiving confirmation from Bank subsequent to the delivery of the Hardware Infrastructure.
* Activation of licenses for all the supplied hardware and software.
* Avail the services of the OEM for installation of the Hardware.
* Configure the hardware with the Load balancer.
* Depute a Project Manager at Bank’s DC location for the duration of the implementation project till successful implementation of complete solution. The Project Manager should be the single point of contact who will coordinate with all Stakeholders to ensure smooth implementation and timely completion of all the activities mentioned in the RFP document. Project Manager is required to report the progress of the project to Bank’s identified Official on weekly basis.
* Handover the complete infrastructure details like OS, low level architecture details, license details with documentation, etc. to the Bank team.
* Provide Escalation matrix (Contact person, contact number and E- Mail) for the support and update the same and inform the Bank as and when there is any change in the matrix.
* Visit the DC and DRC and factor the transportation, installation cost till Server Room within the Bill of Material. Bidder to make good of the damages if any during the course of delivery, installation and commissioning of the hardware.
* Ensure that the hardware delivered at both DC & DRC locations are covered under comprehensive insurance till the successful installation and bank’s acceptance of the same without any additional cost to the Bank.
* Perform Power and Network Cabling including structured Rack Cabling & Uplink Cabling from Bank’s TOR switches to the supplied Hardware.
* Bring all necessary Tools/Software/Firmware/Utilities/Databases required for successful installation and commissioning of the Project.
* Install current as well as futuristic tools like Patch Management Tool, Monitoring tool, Application Whitelisting Tool, Enterprise Management Tool, Host Intrusion Prevention System and DR Automation Tool etc. (which will be provided by the bank) on proposed onsite Systems.
* Perform required configuration in the supplied Systems for successful integration with Bank’s Privileged Identity Management Solution and Cyber Security Operation Centre.
* In case of any incident reported by Bank pertaining to supplied Hardware and Software, the successful bidder has to submit a detailed Root Cause Analysis report to the Bank within 24 hours of reporting of the incident.
* Perform correction and take corrective action immediately for every reported incident after obtaining permission from the bank.
* Ensure that Production Hardware Infrastructure uptime of 99.95% is maintained for the duration of the contract period.
* Perform the necessary configuration in the supplied Solution for backup and restoration of application, file system and Databases.
* Coordinate with Bank’s network team and perform the necessary configuration in the supplied Solution for network configuration.
* Perform High Availability testing to ensure that there is no single point of failure in the supplied Hardware components & platform.
* Carry out hardening of OS, Database and supplied Software and Tools as per industry best practice and Bank’s policies.
* Ensure compatibility of the Software Components with the supplied Hardware Infrastructure.
* Provide LAN cables for connectivity of the supplied Hardware in redundant mode with Top of Rack Switches of Bank.
* Carry out structured LAN cabling for supplied hardware and required tagging for successful deployment of the Hardware Infrastructure.
* For any change in architecture, the required re-installation and re-configuration should be carried out by the successful bidder without any additional cost to the bank.
* Perform the necessary firmware up gradation / rollback, patching and bug-fixes of server during the contract period without any additional cost to bank.
* Configure and follow OEM’s Best practice and set all system parameters required for server performance.
* During the installation, the successful bidder shall check physical availability of items as per the bill of material. If any of the items are not delivered / not as per the specification / are damaged etc., the successful bidder’s representative/s at the site shall take immediate steps and ensure all the items are delivered so that the installation is not hampered. The Successful bidder shall have to arrange for all testing equipment and tools required for installation, maintenance, and arrange the vehicle for transport at no additional cost to the Bank.
* In case damage of the property owned / leased by the Bank during server delivery and installation which is attributable to the successful bidder, successful bidder must replace/repair the damaged property at no cost to the bank.
* Ensure that hardware and the Operating Systems have been installed as per the scope of work. The Bank will give Hardware installation sign off only when all the activities related to Hardware and OS installation has been performed as per the scope of work mentioned in the RFP document.
* Remote Connection from outside of Bank’s network will not be allowed at any point of time.
* Open Internet access to or from the supplied Servers will not be allowed, however restricted Internet access for specified Servers may be allowed as per bank’s policy.

1. **Maintenance and Support of Hardware and Associated System Software provided by the Bidder**

The successful Bidder must perform below activities as part of Maintenance and Support of Hardware and Associated System Software provided by the Bidder.

1. Provide onsite Facility Management Service having trained and experienced manpower for Maintenance and Management of the supplied Hardware infrastructure and System Software for the tenure of the contract.
2. Should ensure 24\*7\*365 uninterrupted availability of the system and also ensure that the problem is resolved within the time schedule as prescribed in the Service Level Agreement (SLA).
3. The Warranty of hardware will be 03 years and will start from the date of successful installation of the Hardware and sign of by Bank.
4. The onsite comprehensive AMC of the hardware will be for 02 years and will start after completion of 03 years’ warranty period.
5. The Bank shall give Bidder/OEM and its personnel only physical access to the support location and the designated hardware & equipment to enable Bidder to provide the maintenance & support services. Any mode of remote access like VPN, Webex, Remote login etc. will not be allowed from any network outside Bank’s Network.
6. In case of failure of any component, the successful bidder needs to do replacement of the faulty component before taking the component/s out of the premises for repair/disposal.
7. Hard disk on becoming faulty/non-operational will be degaussed by Bank prior to handover to the Successful Bidder.
8. For any major break down such as crash, the successful Bidder must arrange for immediate on-site support for recovery and resumption of operations.
9. The re-installation, configuration of the hardware, system software and application software, if required is the sole responsibility of the successful Bidder, which should be treated as service provided under Maintenance support.
10. It will also include installation of system updates and upgrades, providing corresponding updated manuals and follow-up Knowledge Transfer.
11. All regulatory / statutory changes should be done without any additional cost to the Bank.
12. During the contract period, the successful bidder shall apply/install firmware/bug fix released by OEM for Hardware Infrastructure, Operating System, Database and all provided System and application software without any additional cost to the Bank.
13. Escalation procedure and mechanism for AMC & ATS, Subscription needs to be handed over to Bank for ensuring smooth operations.
14. **General Specifications**

Bidder should integrate the On-Prem Platform and Solution with Bank’s systems as given below:

1. Active Directory System
2. SMS Gateway
3. Security Operation Centre (SOC),
4. SOAR
5. Preventive Identity Management (PIM),
6. Security Incident Event Management (SIEM),
7. Antivirus, Antimalware, Data Loss Prevention (DLP),
8. Application Whitelisting (AW),
9. Endpoint Detection and Response (EDR)
10. Web Application Firewall (WAF)
11. Database Access Monitoring (DAM) solution,
12. Network Time Protocol (NTP) Server.

Bidder should integrate the limited Cloud Platform and Solution with Bank’s SOC, SIEM, PIM, DAM etc.

Details of these tools and utilities will be shared with the successful bidder.

The above tools and services need to be integrated for 3 environments i.e. DC (Non – Production), DC (Production) & DR (Production).

The proposed Solution should comply with industry standards ISO 27001, ISO 22301, ISO 27701, PCI and FIPS.

# Resource Requirement – Onsite:

* 1. **Resources Details:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sr. No.** | **Resource Title** | **Quantity** | **Minimum Relevant Experience** | **Shift Duty** |
| 1 | Project Manager | 1 | 7 Years | Regular |
| 2 | Content Manager | 2 | 5 Years | Regular |
| 3 | Campaign Manager | 3 | 5 Years | Regular |
| 4 | Data Scientist/Analyst | 2 | 5 Years | Regular |
| 5 | Integration Specialist | 1 | 5 Years | Regular |
| 6 | Web/App Analytics Engineer | 1 | 5 Years | Regular |
| 7 | Website Development & Maintenance Engineer | 2 | 5 Years | Regular |
| 8 | UI/UX Designer | 1 | 5 Years | Regular |
| 9 | Cloud/System Engineer | 3 | 5 Years | Two Shifts |
| 10 | Any other specialized resource not mentioned above (may be factored) |  |  |  |
|  | Total | 16 |  |  |

1. The number of onsite resources required for each component mentioned above and in the Bill of Material is minimum indicative requirement from Bank. However, the bidder may propose and quote adequate number of onsite resources with relevant skillset for achieving the KPIs and towards effective operation and management of proposed MarTech Solution and Corporate Website.
2. The Facility Management service as quoted in the Bill of Material will be billable post deployment and operational of respective solution stacks.
3. **Project Director**: The bidder has to assign a Project Director who has proven relevant experience (minimum 10 years) in driving projects similar to the one proposed in the RFP on terms of implementation and delivery of KPIs. The assigned Project Director should be available to guide, support the delivery of project with at least 1 physical meeting a week at Bank’s Navi Mumbai office premises in the 1st year and later on a fortnightly basis.
4. The resources required for Implementation, Configuration and Deployment of MarTech Solution are to being accounted separately and will not be part of the FM services to run and operate the deployed MarTech Solution.
5. FM Onsite resources shall be stable and available for the project for at least 3 years. In case of resignation or withdrawal the particular resource is to be replenished well before the exit with proper knowledge transfer process.
6. The FM resources required to run and operate the MarTech Solution and Revamped Corporate Website are to be deployed only after the implementation and go-live of the MarTech Solution. It would be beneficial if the same resources used for implementation of the MarTech Solution to run and operate it after go-live.
7. Contribute and provide necessary resources towards marketing strategy for MarTech Solution and Website development, which also includes designing of creative and making videos for marketing activities and the corporate website.
8. The quality of the resource deployed will have to be agreed up on by the Bank. In case any of the resources are found not suitable by the bank, a request for change of resource will be made by the Bank.
9. The Bidder will have the flexibility to broadly update the resource requirement to meet the performance and KPIs desired by the Bank.
10. The bidder will also provide suitable on-site staff to supplement the efforts of the onsite support resources during emergencies / contingencies, which might impact the systems and services, covered under this scope.
11. The bidder shall provide backup resources in case any of the project member avails leave. However, the bidder’s service delivery team will be entirely responsible for team deployment, SLA monitoring, task delegation, workload distribution and team size.
12. In case of exigency, support arrangements should be available during off-hours as a part of the crisis / incident management process.
13. The Bank may reduce/increase the manpower requirements during the project duration if workloads reduce/increases due to any reason.
14. Post implementation - Transition plan, takeover process from project team and coordination with all the stakeholders should be performed by the FMS Team.
15. During the contract, the bidder and the FMS Team shall at all the times comply with & abide by the security policy of the bank, as the same may be applicable to or in respect of the works and the provisions of the contract.
16. The Support should include advising & helping the bank in implementing controls for the risk advised by Bank’s Information Security Dept./Regulators/Govt. of India.
17. Confidentiality of the infrastructure & Application setup, configurations and any related details shall not be disclosed by the vendor to any third parties or persons (except to bidder’s own employees and that too only on need-to-know basis).
18. FMS Team will follow and comply with the procedures and policies, applicable to the scope of work mentioned above, as per Bank’s policies from time to time and also extend full cooperation to the auditors designated by the Bank.
19. The FMS Team must obtain permission from the Bank prior to any correspondence with external entities pertaining to any point mentioned in the scope of work above.
20. Depending on the sensitivity and criticality of the services or data provided, the Bank will consider commissioning or requesting a review of the bidder's internal control structure for ensuring that any confidential/restricted/internal information of the Bank is maintained securely. The FMS Team will assist and cooperate with the Bank auditors in a way as they are expected to assist and cooperate with the audit.
21. All the onsite FMS resources deputed at the bank should have a Background verification report. The bidder needs to submit the Background Verification report of FMS resources along with all documents at the time of joining the onsite FMS team
22. Bank at its discretion can terminate the FMS contract in whole or as part thereof with the bidder and discontinue the same without citing any reason by giving 90 days’ notice and applicable amount shall be paid on a pro-rata basis for the services rendered.
23. The Facility Management service as quoted in the Bill of Material will be billable when operational post deployment of respective solution stacks.
24. The deputed personnel should abide by timings of the Bank. The deputed personnel should be prepared to work for extended hours in case of need. The team is required to attend shifts on holidays/ off days’ / night shifts for activities related patching, up-gradation, system maintenance etc.
25. The Contact Details & Contact Number of the members of the on-site team should be provided to the Bank.
26. The on-site team member shall not be changed without prior approval from the Bank without adequate notice (minimum two months) and suitable replacement. The bidder must ensure relevant notice as mentioned by the Bank with proper handover for any change of manpower pertaining to project manager profile.
27. Attendance of the team members will be captured in bank’s musters at the start of each shift and FMS charges will be calculated accordingly on monthly basis. Absence of any resource must be complemented with an equally skilled resource.
28. If the FMS Team member is found to be not qualified / suitable / his performance is not satisfactory, the bidder will have to replace the member within 30 days of written communication from the Bank regarding the same.
29. The Bidder has to provide complete support for end-to-end installation, implementation and maintenance of the proposed solution during the project tenure and bidder will be responsible for attending complaints.
30. Support has to cover to solve day-to-day issue while using the proposed solution in Bank’s environment like resolving the issues related to incident, security threat, signature/Pattern updates, daily updates, product related issues and any other issues as per SOW/SLA at no extra cost.
31. The bidder shall be responsible for providing resolution of issues and implementation of the same. If the issue requires OEMs intervention, bidder has to take up with the OEM, obtain the solution and implement it for the resolution of the issue.
32. Escalation process shall be defined and be in place for unresolved issues.
33. The FMS Team should be well trained to effectively handle queries raised by the Bank.
34. Future requirements / customizations required by the bank will be developed and deployed by the bidder.
35. Bank reserves the right to interview the FM personnel including Team Lead intended to be deployed and if not found suitable may reject them.
    1. **Skillset Requirement for FM Resources:**
36. **Project Manager:** Should have a blend of tech knowledge, strategy & communication.
    1. Digital Marketing Expertise: Experience with proposed solution and its various features and functionalities
    2. Project Management Skills: Planning, organizing, execution
    3. Analytical Skills: Data analysis for campaign measurement
    4. Qualification: MBA with BE/BTech
37. **Content Manager:** Should have experience in creating, curating & managing content for audience engagement.
38. Content Strategy: Aligned with goals & audience preferences
39. Content Creation: Various formats like graphics, blogs, banners, posters, logos, videos.
40. SEO Optimization: Content optimization for search engines
41. Content Distribution: Maximizing reach & engagement
42. **Campaign Manager:** Should have experience in overseeing campaigns leveraging digital tools & platforms.
43. Technical Proficiency: Experience with proposed solution, marketing automation, CRM, analytics
44. Data Analysis & Interpretation: Interpreting campaign data
45. Marketing Technology Integration for seamless workflows
46. Campaign Automation & Optimization: Automating workflows, optimizing elements, improving ROI
47. **Data Scientist:** Should have experience in leveraging data to optimize marketing strategies & improve performance.
48. Data Integration & Management: Integrating data from multiple sources
49. Advanced Analytics & Modelling: Applying statistical techniques
50. Machine Learning and Data Mining: Regression, Classification, Clustering
51. Data Wrangling and Visualization: Exploring and Visualization of Data
52. Qualification: BE/BTech
53. **Integration Specialist:** Should have experience in integrating proposed platforms for streamlined workflows.
54. Technical Proficiency: Experience with proposed solution to enable seamless data exchange and interoperability
55. Experience designing, developing, troubleshooting, documenting and supporting SOAP/REST APIs
56. Experience in creating the best practices, templates, standards, and guidelines for API & Integration
57. Design experience with different Integration Patterns File/Batch/real time
58. Proficiency in scripting languages.
59. Qualification: BE/BTech/MCA
60. **Web/App Analytics Engineer:** Should have experience of Implementing & operating web/app analytics solutions.
61. Analytics Platforms: Proficiency in proposed Analytics platform and other popular platforms like Google Analytics etc.
62. Tag Management Systems: Managing tracking tags, pixels etc.
63. Data Layer Implementation: Capturing data for analytics
64. Custom Tracking Implementation: Capturing specific user interactions
65. **Website Developer:** Should have experience in creating & maintaining website and webpages for marketing & lead generation.
66. Frontend Development: Proficiency in languages like HTML, CSS & JavaScript
67. Content Management Systems: Experience with platforms like Joomla, Drupal, WordPress
68. Search Engine Optimization (SEO): On page optimization for search engines
69. Qualification: BE/BTech/MCA
70. **UI/UX Designer:** Should have experience in designing user interfaces & experiences for digital marketing platforms.
71. User-Centered Design (UCD): Creating intuitive user experiences
72. UI Design Tools: Proficiency in tools like Sketch or Figma
73. Responsive Design: Interfaces adapting to different screen sizes
74. Interaction Design: Meaningful user interactions & animations
75. **Cloud/System Engineer:** Should have experience in deploying, scaling, and managing cloud-based infrastructure.
76. Cloud Infrastructure Management: Cloud platforms, infrastructure automation, networking & security
77. High Availability & Compliance: Disaster recovery, CI/CD, Data security
78. Operation of Systems: Server administration, database management, monitoring & logging
79. Qualification: BE/BTech
    1. **Key responsibility Areas of onsite Facility Management Resources:**
80. **KRAs of a Project Manager overseeing the overall implementation and management of the MarTech Solution**
81. Develop and implement a comprehensive MarTech roadmap: Analyze business goals, marketing challenges, and existing tech stack to define a strategy for platform integration, and adoption.
82. Define project scope & timeline: Clearly outline project deliverables, milestones and resource allocation for Solution implementation.
83. Develop a robust communication plan: Ensure clear and consistent communication with stakeholders, including marketing teams, IT, and senior management.
84. Oversee Solution configuration and customization: Collaborate with OEM teams and internal stakeholders to tailor the Solution to meet specific workflows and requirements.
85. Manage data migration and integration: Ensure seamless transfer of data from existing systems to the new MarTech Solution, maintaining data integrity and quality.
86. Develop and execute a comprehensive knowledge transfer plan: Equip Bank’s marketing teams with the knowledge and skills to effectively utilize the new MarTech Solution.
87. Foster user adoption and engagement: Encourage active platform usage through ongoing support, troubleshooting assistance, and feedback mechanisms.
88. Establish key performance indicators (KPIs) for MarTech Solution success: Define metrics to track platform usage, campaign performance, and ROI.
89. Monitor platform & Solution performance and utilization: Analyze data to identify areas for improvement and optimize platform effectiveness.
90. Continuously iterate and optimize platform & Solution configuration: Based on data insights, refine platform settings and workflows to maximize results.
91. Optimize resource allocation: Utilize team members' skills and expertise effectively to meet project deadlines and deliverables.
92. Security and compliance: Ensure the Solution meets all relevant data security and privacy regulations.
93. **Key Responsibilities of Content Manager:**
94. Develop engaging content for various channels: Craft blog posts, articles, social media content, landing pages, videos, infographics, and other assets aligned with overall marketing strategy.
95. Optimize content for SEO and discoverability: Conduct keyword research, write compelling headlines and meta descriptions, and ensure content ranks high in search engine results.
96. Maintain a consistent brand voice and tone: Adapt writing style to match the MarTech Solution and brand messaging.
97. Collaborate with designers and editors: Work closely with other creative professionals to ensure visual elements complement content and enhance audience engagement.
98. Manage content calendar and deadlines: Plan, schedule, and publish content across various channels according to pre-defined editorial calendar.
99. Develop content marketing strategies: Define content types, themes, and distribution channels aligned with business goals and campaign objectives.
100. Optimize content performance based on data insights: Use data to revise content strategies, adapt formats, and improve audience engagement.
101. Leverage MarTech Solution features: Utilize the platform's content management system, scheduling tools, and analytics dashboards to streamline content creation and optimize workflows.
102. Collaborate with marketing automation specialists: Work closely with automation specialists to ensure a seamless integration of content strategy with automated campaigns.
103. Provide feedback on Solution usability: Suggest improvements to the MarTech platform's content features and functionalities to enhance content creation and management.
104. Maintain editorial quality and accuracy: Fact-check content, address grammatical errors, and ensure information is current and relevant.
105. Comply with brand guidelines and legal requirements: Follow brand style guides, copyright regulations, and data privacy laws in content creation (e.g. DPDPA 2023).
106. **Key Responsibilities of Campaign Manager:**
107. Design and build automated workflows: Create multi-touch nurture campaigns, triggered emails, and personalized customer journeys using the MarTech Solution.
108. Develop engaging email content: Write compelling copy, design email templates, and optimize landing pages for maximum conversion rates.
109. Segment and target audiences: Define target segments based on customer data and behavior, ensuring relevant content delivery.
110. Schedule and execute campaigns: Launch automated campaigns, monitor performance in real-time, and adjust settings for optimal results.
111. A/B test and optimize campaigns: Conduct A/B testing on different elements (subject lines, calls to action, etc.) to improve campaign performance.
112. Configure and maintain the MarTech Solution: Set up user permissions, integrations with other marketing tools, data tracking mechanisms and Bank’s channels.
113. Manage data hygiene and segmentation: Ensure data accuracy, maintain clean lists, and update contact information for targeted campaigns.
114. Build and manage forms and landing pages: Design forms to capture leads, personalize landing pages for specific campaigns, and optimize conversion paths.
115. Analyze campaign performance data: Track key metrics (open rates, click-through rates, conversion rates etc.) and report on campaign effectiveness.
116. Identify and troubleshoot technical issues: Resolve bugs, address integration problems, and ensure smooth campaign execution.
117. Collaborate with marketing teams: Work closely with Bank’s staff to develop integrated campaigns and share data insights.
118. Provide campaign performance reports: Prepare reports for stakeholders, highlighting key metrics, campaign successes, and areas for improvement.
119. Contribute to ongoing Solution optimization: Provide feedback on platform usability, suggest improvements, and participate in optimization efforts.
120. Maintain brand consistency: Ensure all automated communications and marketing materials adhere to brand guidelines and tone of voice.
121. Comply with data privacy regulations: Understand and implement data privacy regulations (e.g., DPDPA2023) in marketing practices.
122. **Key Responsibilities of Data Scientist/Analyst:**
123. Design and build scalable data architecture: Configure data storage solutions (data lakes, warehouses) to handle diverse data volumes and types.
124. Develop and maintain data pipelines: Extract, transform, and load data from various MarTech tools (CRMs, campaign management etc.) into the central data storage for analysis.
125. Automate data workflows: Implement data pipeline orchestration tools to schedule and manage data movement, ensuring timely and reliable data availability.
126. Monitor and optimize data pipelines: Track performance metrics, identify bottlenecks, and implement improvements for efficient data processing.
127. Ensure data quality and integrity: Implement data validation and cleansing processes to maintain accurate and reliable data for analysis.
128. Develop and analyze key performance indicators (KPIs) for MarTech campaigns: Define metrics to track campaign effectiveness, customer engagement, and overall marketing ROI.
129. Build dashboards and reports: Design data visualizations and reports creation on weekly/monthly/ad-hoc basis to present MarTech data insights to stakeholders in a clear and actionable format.
130. Identify marketing trends and anomalies: Analyze data to uncover patterns, trends, and anomalies that inform marketing strategies and campaign optimization.
131. Perform A/B testing and experimentation: Build data pipelines and analytics for A/B testing and experimentation within MarTech Solution.
132. Collaborate with marketing teams: Partner with marketing professionals to translate data insights into actionable strategies and improve campaign performance.
133. Maintain data security and compliance: Implement data security protocols and ensure compliance with relevant data privacy regulations.
134. Document data processes and procedures: Create clear documentation of data pipelines, models, and reports for transparency and collaboration.
135. **Key Responsibilities of Integration Specialist:**
136. Analyze integration requirements: Identify data exchange needs between the MarTech Solution and external systems (OEMs, third-party tools, internal databases).
137. Design integration architecture: Choose appropriate APIs, define data mapping strategies, and establish communication protocols for seamless data exchange.
138. Develop test plans and documentation: Create comprehensive test plans to ensure integration accuracy and document for future reference.
139. Build and manage API connections: Implement API integrations using coding languages, scripts, and integration tools supported by the MarTech Solution.
140. Develop custom API adapters: If necessary, create custom adapters to bridge gaps between incompatible APIs and ensure smooth data flow.
141. Monitor and troubleshoot integrations: Continuously monitor API performance, identify and resolve errors, and maintain data integrity within the MarTech Solution.
142. Work closely with Solution developers: Collaborate with MarTech Solution developers to ensure integration compatibility and address technical challenges.
143. Liaise with external vendors and Bank teams: Communicate with external system owners and internal Bank teams regarding API connection details, data formats, and troubleshooting issues.
144. Present integration reports and updates: Deliver regular reports to stakeholders on API performance, data flow, and potential optimization opportunities.
145. Maintain data security and compliance: Implement data security protocols and ensure compliance with relevant data privacy regulations during API interactions.
146. Optimize API performance: Identify bottlenecks and implement efficiency measures to improve data transfer speed and minimize processing time.
147. Automate integration tasks: Develop scripts or tools to automate repetitive tasks within the API integration process for increased efficiency.
148. Contribute to Solution enhancement: Propose improvements to the MarTech Solution's API functionality and data accessibility based on integration experience.
149. **Key Responsibilities of Web/App Analytics Engineer**
150. Ensure proper implementation and configuration of web and app analytics tools
151. Develop and maintain tracking codes and tags for accurate data collection across various digital platforms.
152. Integrate analytics data with other systems or databases for comprehensive analysis.
153. Analyze user behavior and engagement metrics to identify patterns, trends, and insights.
154. Generate regular reports and dashboards to communicate key findings and performance metrics to stakeholders.
155. Provide actionable recommendations based on data insights to improve user experience, conversion rates, and overall business goals.
156. Collaborate with cross-functional teams including UX/UI designers, developers, and marketers to conduct A/B tests, multivariate tests, and other optimization experiments.
157. Utilize analytics data to prioritize and drive iterative improvements to web and app features, content, and functionality.
158. Monitor and evaluate the impact of optimization efforts on key performance indicators (KPIs) and business objectives.
159. Ensure the accuracy, completeness, and reliability of analytics data by conducting regular audits and validation checks.
160. Troubleshoot and resolve tracking issues, discrepancies, and data gaps in a timely manner.
161. Stay updated on industry best practices and changes in tracking technologies to maintain data integrity and compliance with privacy regulations.
162. Provide guidance and support to internal teams on interpreting analytics data and using analytics tools effectively.
163. Conduct training sessions or workshops to educate stakeholders on the importance of data-driven decision-making and how to leverage analytics insights in their roles.
164. Serve as a subject matter expert on web and app analytics, offering technical assistance and recommendations for implementation improvements.
165. Proactively identify opportunities to enhance analytics processes, tools, and methodologies to drive efficiency and effectiveness.
166. Stay abreast of emerging trends and advancements in web and app analytics and evaluate their potential impact on business objectives.
167. Collaborate with peers and industry professionals to share knowledge, exchange best practices, and contribute to the advancement of the analytics discipline.
168. Develop strategies and methodologies for tracking user interactions and conversions across multiple platforms, including websites, mobile apps, and other digital channels.
169. Utilize the proposed Solution solutions to provide a unified view of user behavior and engagement across all touchpoints.
170. Analyze and compare performance metrics across different platforms to identify synergies and opportunities for cross-channel optimization.
171. **Key Responsibilities of Website Development & Maintenance Engineer:**
172. Front-end development: Proficiency in HTML, CSS, and JavaScript, etc. with a strong understanding of responsive design and accessibility.
173. Back-end development: Basic understanding of server-side technologies and APIs is beneficial, especially for integrating personalization features.
174. Performance optimization: Understanding how to optimize website performance for different devices and user contexts.
175. Personalization strategies: Deep understanding of different personalization techniques and how to implement them effectively.
176. A/B testing and experimentation: Experience with A/B testing and other methods to measure and optimize the effectiveness of personalization efforts.
177. Address website bugs and technical issues efficiently to maintain smooth user experience.
178. Apply security updates and patches promptly to safeguard the website from vulnerabilities.
179. **Key Responsibilities of UI/UX Designer:**
180. Information architecture and interaction design: Ability to design intuitive and user-friendly interfaces that cater to diverse user needs and adapt to different personalization scenarios.
181. Tailor website content and functionality based on user data and segmentation to deliver a personalized experience.
182. Help in regularly updating website with content with fresh, accurate, and relevant information for various user segments in a user-friendly interface.
183. Maintain a responsive website design that adapts seamlessly across different devices (desktop, mobile, tablet).
184. Conduct A/B testing to optimize website elements for better user engagement and conversion.
185. User research and empathy: Ability to conduct user research and understand user needs, motivations, and behaviors.
186. Continuously analyze website performance and identify areas for improvement.
187. **Key Responsibilities of System Engineer:**

The main responsibility will be to configure, re-configure, monitor and maintain the infrastructure based on Bank’s requirements and performing & managing backups and patching across the environments.

Followings are some of the key activities performed by the resource:

1. Infrastructure Inventory Management, Troubleshooting, Call logging and follow up with OEMs for the supplied systems.
2. Infra Administration, Health Monitoring of Servers & Maintenance of daily checklist in the format provided by the bank.
3. Apply patches, new releases, upgrades and fixes for the Hardware Infrastructure, Platform and tools supplied as part of this tender. These activities are to be carried out during non-business hours after obtaining prior approval from the bank.
4. Application Management, Troubleshooting of Systems and Applications, Patching, Firmware and version up-gradation.
5. Deploy, Administer, maintain, manage, troubleshoot and monitor the workloads on the Platform.
6. FMS Team shall follow up and coordinate with OEM/ other support vendors for patch deployment.
7. Root Cause Analysis (RCA) of the incidents and reporting of Security incidents.
8. Prepare and maintain Standard Operating Procedure (SOP) document pertaining to the services/Operations and should be updated whenever there is any change or addition is made.
9. The FMS team shall optimize existing processes and recommend changes for optimal functioning of Solution, in-tune with best practices and audit compliance.
10. Quality service delivery to match the uptime / SLA.
11. SLA Maintenance / Management, monthly Uptime reports, utilization reports & interface utilization / reporting of all the devices.
12. Provide support on various issues like performance bottlenecks, health check- up, resolution of any complex operational or performance or security issue.
13. Coordinate with MarTech team for follow-up for open tickets & activities.
14. Resolving technical issues & lodge tickets with OEM and follow-up for pending calls.
15. Identify and implement best practices / configurations on solutions under their purview.
16. Responsible to resolve security concerns, OS vulnerabilities, VAPT, maintenance of security policy in systems (SCD configuration), OS hardening from time to time, as decided by the Bank.
17. Perform periodic preventive health check / version upgrades for solutions under their purview.
18. Identify and implement best practices / configurations on servers, databases, and other components under their purview.
19. Providing service metrics to help assess how effective Bank’s operations are running.
20. Assist the Application teams to deploy their application & related infrastructure configuration to Development, SIT, UAT, Staging, pre-Production & Production environments, as applicable.
21. Assist the Application teams in performing DR Drill on periodic basis (quarterly) for the supplied solution.
22. Inventory details to be maintained by FMS Team having the support and configuration details of the Hardware & Software as per format provided by the bank and should be provided to bank on requirement.
23. Compliance to internal and external Audit observations & statutory guidelines.
24. **Key Responsibilities of Cloud Engineer**
25. Continuously monitor the MarTech solution for performance metrics, resource utilization and errors.
26. Set up alerts to notify relevant teams of any anomalies or potential issues.
27. Investigate and troubleshoot any identified issues promptly to minimize downtime and impact on marketing operations.
28. Regularly update and patch the Platform and underlying cloud infrastructure to address security vulnerabilities.
29. Implement and maintain robust access control measures to safeguard sensitive marketing data.
30. Ensure the MarTech solution adheres to relevant data privacy regulations and compliance requirements.
31. Analyze cloud resource usage patterns and identify opportunities to optimize costs.
32. Implement cost-saving measures like rightsizing instances, utilizing reserved instances, or leveraging server-less functions where applicable.
33. Work with marketing teams to ensure they effectively utilize cloud costs associated with their MarTech usage and avoid additional cost.
34. Proactively scale the infrastructure to accommodate changing marketing campaign demands and data volumes.
35. Monitor and optimize the performance of the platform to ensure it meets marketing team's needs.
36. Conduct regular performance testing and implement improvements to address bottlenecks and improve user experience.
37. Document cloud infrastructure configurations and procedures for efficient troubleshooting and future reference.
38. Installation, re-installation, configuration, re-configuration of platform.
39. Closure of Audit observations related to Infrastructure and platform in defined timeframe.
40. Publish reports to the Bank team/management as per defined frequency but minimum twice in a day regarding real time factual status of all IT assets and uptime of the solution as per Service Level Agreement.
41. Submission of periodical reports on the performance of the proposed platform and its reviews.
42. Redesigning of the platform, if required, for optimal output of the solution in interest of the Bank.
43. Defining crisis management and emergency response procedures.
44. Installing and testing the Firmware, OS and Software Tool patches and upgrades in the test and productions environment as and when patches, fixes and newer version are released by OEM.
45. Responsible for providing the timely resolution of any issues in the platform.
46. Monitor and maintain the cloud environment: Track performance metrics, ensure system health, and address any issues.
47. Update and patch the MarTech platform: Apply security patches and software updates to maintain platform stability.
48. Plan and execute disaster recovery procedures: Design and test recovery plans to ensure platform availability in case of outages.
49. Continuously learn and adapt: Stay informed about new cloud technologies and trends to optimize the platform and adapt to evolving requirements.
50. Collaborate with other teams: Work closely with security, development, and marketing teams to ensure smooth platform operation and support.
51. Document the cloud architecture: Create detailed documentation to ensure transparency and smooth handover of responsibilities.
52. Security awareness and knowledge transfer: Educate Bank’s Staff on cloud security best practices and incident response procedures.
53. The bidder has to ensure that the support from respective OEM and Cloud Service Provider is provided for infrastructure expansion, upgrade and re-configuration of proposed solution during the period of contract without any extra cost to bank.
    1. **CV of Bidder’s Resources**

The bank bidder must share CV of each of the proposed onsite FM Resources. The following minimum details should be included in the CV:

1. Proposed Role
2. Name of Resource: (Full Name)
3. Date of Birth: (DDS/MM/YYYY)
4. Nationality
5. Countries where the resource has worked
6. Education: (Indicate university, degrees obtained, and dates of obtainment)
7. Employment Record relevant to the assignment (list in reverse order every employment held by staff member since graduation, giving for each employment dates of employment, name of employing organization, positions held)
8. Overall experience (in total years)
9. Areas of expertise relevant to the RFP

# Onsite Facility Management and Maintenance Services:

1. The number of onsite resources required for proposed MarTech Components and Corporate Website is mentioned in the Bill of Material. However, the bidder may propose and quote-adequate number of onsite resources with relevant skillset for achieving the KPIs and towards effective operation and management of proposed MarTech Solution and Corporate Website.
2. Bidder should ensure that the onsite resources should perform support, monitoring, operation, integration, testing, troubleshooting, reporting, RCA reports, Audit compliance, any other statutory compliance like Patching, applying fixes, analytics, day to day MIS reports, Regulatory reports, conducting DR Drill, backup/restore. These activities are an indicative gist of activities which may increase depending upon the requirement of the MarTech Solution Eco system and Corporate Website.
3. Bidder team should include digital marketing team of professionals to be able to run the campaigns and support the Bank.
4. Bidder team should include designer/creative team to enable creation of design templates/email design etc.
5. There should be a team of L3 & L2 resources preferable self-sufficient Agile team to attend bug fixes, handle Change Requests, maintenance, and support.
6. The bidder has to deploy the onsite resources at Bank’s site within 30 days of operational readiness of respective stacks.
7. Bidder should ensure continuity of resources during the implementation phase.
8. The Onsite resources shall maintain and update the process documentation, Standard operating procedure and other documentation as required for maintenance and management of the solution.
9. The deployed resources shall be on the bidder’s payroll/contracts and will not be having any employment right with the bank. These resources will not have any right whatsoever to lodge claim of any nature directly or indirectly with the bank. The selected bidder shall address such issues without involving the bank.
10. The onsite resources provided for Facility Management at Bank’s premises should not on any third-party payroll. In case, if the successful bidder has to depute third party resource payroll and not bidder’s payroll, the permission of the same is to be taken from the Bank before deployment and it will be successful bidder’s responsibility for any action taken on part of the deployed resource by the bidder.
11. The deputed persons have to maintain the utmost secrecy & confidentiality of the bank’s data including process performed at the Bank premises. At any time, if it comes to the notice of the bank that data has been compromised/ disclosed/ misused/ misappropriated then bank would take suitable action as deemed fit and selected Bidder would be required to compensate the bank to the fullest extent of loss incurred by the bank.
12. Bidder is expected to adhere to Bank’s request for removal of any personnel, if bank notices any negligence/gross misconduct/violation of trade secret/disclosure of bank’s data to third party and any decision of the bank in this regard would be final and binding upon the selected Bidder.
13. Coordination with different Bank’s partners and other regulatory entities. Work as per Standard Operating Processes defined by the Bank, create and maintain SOPs as per project requirement.
14. Co-ordinate with Bank’s Team or teams identified by the Bank. Preliminary trouble shooting of any issue related to the MarTech Solution/ platform and Corporate Website.
15. Update ticket status in Bank’s monitoring tool or in such a manner that same will readily available as & when required with logging.
16. Log ticket bidder internal helpdesk for solution related issues through any of the following mode: Telephonic, Email, Ticketing Tool etc.
17. Maintain log of all down calls for MIS purpose and provide daily, weekly, monthly, quarterly reports to Bank in formats finalized during operations.
18. Interface with and coordinate problem identification and resolution with the appropriate support organizations within or external to the Bank, Co-ordinate with OEM for ticketing, escalation and resolution of issues and restoration of supplied hardware or associated software. To integrate with Bank’s existing ticketing solution for issue escalation, reporting, bug resolution and approval processes.
19. Provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels.

# Mandatory Knowledge Transfer:

The successful bidder is responsible to impart required knowledge transfer to the Bank’s core teams for this project to support, configure and maintain the implemented MarTech Stack and newly developed website. The successful bidder shall organize following knowledge transfer to the Bank’s team:

1. Five working days knowledge transfer to the Bank’s Core Team (to be imparted before UAT in multiple batches) based on agreement with the Bank
2. Comprehensive knowledge transfer to the Bank once in a year during the contract period, as and when required by the Bank
3. Knowledge transfer to Bank team should cover configuration, operations, maintenance & support, administration of software, platform architecture and components, installation, troubleshooting processes, user management, data base administration and maintenance, report generation, security management, backup & disaster recovery etc.
4. Knowledge transfer to business user groups should cover operational features, functionalities in the modules, report generation, auditing, and any other operational activities
5. Documentation: Bidder to provide documentation to support knowledge transfer for Each MarTech Component, including:
   1. SOP, User guides and tutorials: Comprehensive standard operating procedure and guides explaining platform functionalities and best practices.
   2. Technical documentation: Detailed information for developers and IT teams on configuration, integrations, and data management.
   3. FAQs and troubleshooting guides: Resources for resolving common user issues.
6. All knowledge transfers will be conducted onsite at Central Bank office in Mumbai/ Navi Mumbai. However, Bank may also allow to conduct knowledge transfer session at other locations in Mumbai/Navi Mumbai without any additional cost to Bank.
7. The successful bidder should indicate the optimum number of days / hours required for all knowledge transfer programs onsite.
8. The successful bidder should provide self-paced knowledge transfer user manuals and knowledge transfer content with video, audio, and subtitles (e-Learning material).
9. Tailor content to specific user roles: Marketing managers, content creators, analysts, etc., will have different needs and learning objectives

**Key areas to be covered for mandatory knowledge transfer program with respect to each MarTech Component:**

**1**. **Campaign Management**:

1. Overview of the Solution: Familiarity with the interface, navigation, and core functionalities.
2. Campaign creation and management: Learn how to define campaign goals, build target audiences, select channels, and manage campaign execution.
3. Reporting and analytics: Understanding key metrics like impressions, clicks, conversions, and ROI to measure campaign performance.
4. Integration with other MarTech tools: Seamless integration with Content Management, Digital Asset Storage and Management, and Customer Data Platform for a holistic view.

**2.** **Content Management:**

1. Content creation and editing: Utilizing the Solution's features for creating, editing, and publishing various content formats (text, images, videos).
2. Content governance and workflow: Understanding approval processes, version control, and collaboration tools.
3. Content personalization and targeting: Leveraging the Solution to personalize content based on audience segments and preferences.
4. Content performance tracking: Analyzing content engagement metrics and optimizing content based on data insights.

**3. Digital Asset Storage and Management:**

1. Uploading, storing, and organizing digital assets: Efficiently managing images, videos, logos, and other marketing materials.
2. Version control and access management: Ensuring everyone uses the latest versions and has appropriate access permissions.
3. Asset tagging and search: Easily finding specific assets using relevant keywords and metadata.
4. Integration with other MarTech tools: Streamlining asset usage across campaigns, content creation, and website/app.

**4. Web/App Analytics:**

1. Understanding key analytics metrics: Familiarization with website traffic, user behavior, conversion funnels, and other relevant data points.
2. Data visualization and reporting: Utilizing tools to create insightful reports and dashboards for data-driven decision making.
3. Attribution modeling: Understanding how to track marketing touchpoints and measure their impact on conversions.
4. A/B testing and optimization: Leveraging analytics to test different website/app elements and optimize for better performance.

**5. Customer Data Platform (CDP):**

1. Understanding the CDP concept: How it centralizes and unifies customer data from various sources.
2. Creating and managing customer segments: Defining target audiences based on demographics, behavior, and preferences.
3. Data privacy and compliance: Ensuring adherence to data privacy regulations and best practices.
4. Personalization and activation: Using CDP insights to personalize marketing messages and campaigns across channels.
5. Security and Privacy: Provide knowledge transfer on security best practices and ensure that all employees understand their role in protecting customer data. Educate them about potential security threats, such as data breaches or unauthorized access, and how to mitigate these risks effectively.
6. Segmentation and Personalization: Provide knowledge transfer on leveraging the CDP for customer segmentation and personalization. Training on how to create targeted audience segments based on behavior, demographics, preferences, etc., and how to personalize marketing campaigns, messages, and offers accordingly.
7. Data Quality Management: Training on maintaining data quality within the CDP. This includes techniques for data cleansing, deduplication, normalization, and enrichment. Stress the importance of regular data hygiene practices to prevent issues with analysis and decision-making.

# System Architecture:

The major components of the proposed MarTech solution will be hosted at Bank’s Data Centre (DC) and DRC and limited components on public cloud infrastructure.

1. Provide open APIs for integrations and conform to RESTful specification.
2. Provide APIs (with detailed documentation) for all Omni channel MarTech Solution capabilities to integrate with other systems.
3. The successful bidder should:
4. Implement horizontal/vertical scalability at module/service level to handle required transaction volumes and compostable architecture.
5. Implement required integrations including core system integrations and ecosystem integrations.
6. Implement highly scalable communication methods such as asynchronous APIs, event streaming and message queues where appropriate (e.g., user event-based triggers, data streaming pipelines, click-streaming analytics, mission-critical applications etc.)
7. Leverage modern DevSecOps practices for faster and secure deployments of upgrades, patches and release management
8. Leverage automated testing and performance testing to improve quality and speed of delivery.

# Regulatory Compliance

1. The bidder must ensure that the proposed MarTech Solution, platform and implementation, architecture should adheres to guidelines issued by regulatory / statutory bodies such as Govt of India, RBI, UIDAI, SEBI, IRDAI, TRAI including but not limited to RBI Working group document on “Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds” dated Jan 2011, for confidentiality and security and Cyber Security guideline June’ 2016, RBI February 2021 Master Circular on Digital Payments Security, RBI circular on “Storage of Payment System Data” dated April 6, 2018, RBI’s Master Directions on Outsourcing of Information Technology Services dated 10th April 2023, Digital Personal Data Protection (DPDP) Act 2023 of Government of India, ISO 27001, ISO 22301, ISO 27701.
2. Any implementation/changes//customizations/enhancements forming part of existing and future statutory and regulatory requirements under the directives of Government of India (GOI), Reserve Bank of India (RBI), MeITY, Cert-In, UIDAI etc. should be carried out by the Bidder during the entire contract period without any cost to the Bank.
3. Bidder shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work.
4. Bidder shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank. Bank shall undertake a periodic review of service provider/Bidder outsourced process to identify new outsourcing risks as they arise.
5. The warranty and AMC of the proposed software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, etc.) and maintenance support, troubleshooting, performance fine tuning, problem resolution for the OS, database, middleware and the application software for total solution provided by the Bidder.
6. Bidder should carry out the backup, storage and restoration as part of the scope of the RFP document to enable the Bank to achieve regulatory compliance and as per Bank’s ISMS & BCMS Policies, RBI, NCIIPC (National Critical Information Infrastructure Protection Centre) guidelines.

# Data Protection:

The Bidder has to ensure that following mandatory Data Protection clauses are complied through the proposed Infrastructure and Solution:

1. As per the Data Protection Act, the Bidder is required to comply with the provisions with respect to the solution offered, architecture and its implementation and maintenance on an ongoing basis.
2. **As per Bank’s Data Protection policy, sensitive data including customer PII should be stored in Bank’s premises (at DC and DRC) only and not to be moved to any cloud location during its life cycle.**
3. **A separate component/solution needs to be deployed and hosted by the Bidder within the Bank’s DC and DR to handle the data protection functionality i.e tokenization of data being send to cloud.**
4. There should be security component responsible to perform the cryptographic techniques (e.g. Encryption/Hashing) using various algorithms such as AES, RSA, ECC, SHA-2 to protect the sensitive data (e.g., customer PII) according to the Bank’s guidelines on data protection, various prevailing regulatory, statutory and legal framework.
5. This should be utilized for secure generation, storage and management of cryptographic keys used for encryption, decryption, tokenization and de-tokenization.
6. Data protection guidelines and controls should be strictly complied.
7. The solution should also encrypt/tokenize/mask sensitive and PII data for on-prem solution.
8. The solution should support digital signing and verification operations to ensure data integrity and authenticity.
9. The tokenization, encryption and masking of the sensitive and PII data should be done in real-time via API and in bulk batch mode as per the requirement.
10. Tokenized data should be retrievable at on-premises only through APIs or other means by passing the required token.
11. Bank’s existing HSM system may be leveraged by the bidder to store the cryptographic keys, certificates, Passwords, tokens etc.
12. The internal design of the component and the cryptographic technique proposed needs to be signed-off by bank team (including Bank’s CISO).
13. The historical data should be maintained. There should be data purging and archiving process. There should be encrypted data backup and restoration mechanism.

# Security:

The following mandatory security controls must be ensured by the Bidder for proposed MarTech Solution and Corporate Website:

* 1. There should be mechanisms in place to secure the Data from loss, misuse, or disclosure.
  2. The platform and solution should encrypt/tokenize data at rest.
  3. There should be encryption and integrity protection in place for all internal network traffic that potentially carries sensitive information (including passwords, emails, files, source code, management traffic, etc.)
  4. The passwords should be encrypted.
  5. The Solution should handle personally identifiable information (PII) as per the statutory guidelines.
  6. Testers and developers should be prevented from accessing production systems.
  7. The application should have role-based access for customers and third-party users.
  8. The system should define groups of leads that are only accessible to certain specified users for marketing purposes.
  9. The system should define groups of assets (emails, landing pages, etc.) that can only be accessed by certain specified users.
  10. The application should have the ability to lock down site sections and permissions by role (e.g., giving copywriting agency ability to edit but not approve content).
  11. The system should be able to maintain historical data and should have the data purging and archiving process.
  12. The purging of data should be parameterized in the system basis campaign end date.
  13. The solution should ensure PII data security both on-prem and in the cloud.
  14. The bidder should comply with various guidelines issued by regulatory / statutory bodies such as Govt of India, RBI, UIDAI, EASE such as 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, RBI February 2021 Master Circular on Digital Payments Security, RBI circular on “Storage of Payment System Data” dated April 6, 2018, RBI’s Master Directions on Outsourcing of Information Technology Services dated 10th April 2023, Digital Personal Data Protection (DPDP) Act 2023 of Government of India etc. with respect to implementation and maintenance of proposed MarTech Solution.
  15. The Data Protection component should be utilized for secure generation, storage and management of cryptographic keys used for encryption, decryption, tokenization and de-tokenization.
  16. The solution should support digital signing and verification operations to ensure data integrity and authenticity.
  17. The tokenization, encryption and masking of the sensitive and PII data should be done in real-time via API and in bulk batch mode as per the requirement.
  18. Keys/Secrets management should be ensured as per Bank’s requirements
  19. Any SaaS/Cloud components should work with the tokenized data without the need to store additional information supplied with the token
  20. Bank’s existing HSM system may be leveraged by the bidder to store the cryptographic keys, certificates, Passwords, tokens etc.
  21. The proposed MarTech Solution and Corporate Website should comply with industry standards ISO 27001, ISO 22301, ISO 27701, PCI and FIPS
  22. The bidder should 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/UIDAI/MFI/TRAI/Govt. of India and other Regulators without any additional cost to Bank.
  23. Should comply with Bank’s Business Continuity Policy, Cyber Security Policy, Information Security Policy and Outsourcing Policy. Any amendment to these policies from time to time is to be complied by the Bidder without any additional cost to Bank.
  24. Follows Zero Trust security model.
  25. Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates (generated or provided by the Bank), or other best-in-class security architecture.
  26. Encrypts all the sensitive data leveraging PKI (Public Key Infrastructure) security algorithms.
  27. Logs all security related events in secure backend systems.
  28. The successful bidder should provide security audit reports on demand to demonstrate compliance with latest security standards.
  29. Provides PII data masking and isolation as per Bank’s security standards and other regulatory standards.
  30. Provides access control over data and functionalities as per security model agreed with the Bank.
  31. Solution should have security features like Audit Trail, Captcha, Login History, Problem Notification and SSL Support.
  32. Access to Systems, Software and Solution deployed in Cloud should be with 2nd factor authentication.
  33. The platform and solution should be up to date with latest versions, service packs, patches etc. to protect against security breaches during the entire period of contract.
  34. Bidder shall obtain a written permission from the bank before applying any of the patches/upgrades/updates. Bidder has to support older version of the Software/Operating System/Solution etc. in case the bank chooses not to upgrade to latest version.
  35. Provides a Consent Management Platform (CMP) to comply with Indian data privacy regulations.
  36. Contains digital signatures for external facing APIs to establish authenticity, integrity, and non-repudiation.
  37. Provides secure delivery of passwords and access codes for login purpose.
  38. The successful bidder should ensure:

1. Application, Database, Operating System and Platform logs are shared with Bank’s existing SIEM and SOC solutions in the format compatible with these solutions.
2. Closure of all VAPT/ Information Security (IS) Audit observations pertaining to the proposed solution within time frame stipulated by Bank without any additional cost to the Bank. The observations may be made at any frequency by the bank or bank appointed external system audit team.
   1. Data Classification and Access Control:
3. Classify the data based on sensitivity and limit access to sensitive information.
4. Use data loss prevention (DLP) tools to prevent unauthorized data sharing.
   1. Encryption of Data at rest and motion:
5. Encrypts data in transit and at rest through minimum AES256 or TLS/SSL certificates (generated or provided by the Bank), or other best-in-class security architecture.
6. The vendor should specify the encryption algorithms and key lengths used for data protection. Local storage on devices, especially when collecting data from first-party sources such as mobile applications, must also be encrypted
7. Ensure that the encryption keys are with Bank, Management of encryption keys should be with bank.
   1. Encryption Policy and Key Management: The solution must include Data Encryption and Key Management policy and support a ‘Bring Your Own Key’ (BYOK) model.
   2. Network based Segmentation:
8. Usage of Virtual Private Cloud (VPC) or similar network isolation to segment resources.
9. Define strict security groups and firewall rules to control traffic to the cloud resources.
   1. Compliance and Regulations:

Understand the compliance requirements of the Regulatory Authorities and ensure the cloud infrastructure complies with the compliance requirements.

* 1. Incident Response Plan:

1. Develop an incident response plan to address security breaches or incidents promptly.
2. Ensure the onsite team knows how to respond to different types of incidents.
   1. Regular Security Audits:
3. Conduct regular security audits and assessments of the cloud infrastructure.
4. Utilize third-party security experts if necessary.
   1. Third-Party Security:
5. Evaluate the security practices of third-party services and vendors used within the cloud infrastructure.
6. Ensure these meet Bank’s security standards.
7. Set up automated patch management processes.
8. Provide cloud provider's monitoring services for real-time monitoring of Platform and Solution.
9. Enable cloud provider's monitoring and logging services to detect and respond to security incidents.
10. Set up alerts for suspicious activities, unauthorized access, or resource utilization anomalies.
11. Implement robust backup and disaster recovery plans to prevent data loss. Test the backup and recovery processes regularly.
12. Allow only necessary ports and protocols and deny all by default.
13. Regularly scan the cloud resources for vulnerabilities and weaknesses. Perform security assessments on the applications.
    1. Data Localization: Customer data must be stored and processed entirely within India, in compliance with data localization requirements set by regulators like RBI, IRDAI, SEBI, and others.
    2. Cloud Security and Multi-Tenant Environment: The vendor must confirm that the cloud environment is multi-tenant with logical separation, ensuring isolation so that no tenant in the public cloud can access or modify another tenant's data.
    3. Scalability and Availability: The solution’s architecture must support high scalability and availability. The vendor should provide a high-level architectural design of the cloud application including this network topology.
    4. Required Security Certifications: The vendor must hold the following security certifications:
14. Data Localization Compliance in accordance with RBI, IRDAI, SEBI, and other applicable regulations.
15. ISO 27701:2019 (PIMS) for Privacy and Information Management, demonstrating compliance with global standards for data processing.
16. ISO 22301:2019 (BCMS) for Business Continuity, to showcase redundancy and infrastructure availability.
17. SOC 2 Type II for assurance of security practices and controls.
18. CSA STAR Level 2 for validated cloud security.
    1. Issue Resolution and Escalation: The vendor must outline their issue resolution process, specifying SLAs and an escalation matrix.

# Monitoring and Management:

1. **Configuration management**: The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with the latest configuration and both the sites (DC & DR) have consistent configuration.
2. **Patch Management:** The successful bidder must ensure that all supplied & installed infrastructure & solutions are updated with patches as and when they are released after due testing. Critical patches should be applied immediately as per Bank Policy**.**
3. **Service Level Management, Service reporting:** Maintain the service levels as per the RFP and provide a periodic report to the Bank assessing all device performance under the scope of RFP against the Service Levels. Service Levels will include Availability measurements and Performance parameters of supplied components (Utilization of CPU, RAM, storage, TPS, performance, uptime/downtime etc.)
4. **Change Management:** The successful bidder must ensure that all supplied & installed infrastructure & solutions related changes are properly updated and recorded with version controlling and to have consistent setup both the sites (DC & DR).
5. **Operation Management:** The successful bidder should review the performance of the equipment/ technology deployed for the bank on a half yearly basis and take necessary upgrades, i.e., of equipment and software, as and when required without any additional cost to the Bank. Successful bidder should monitor measures, evaluates, and records status and performance information about all the equipment and software brought in by the bidder to aid in performance monitoring and tuning of the environment. Performance metrics should include utilization, throughput and other critical system needs. The successful bidder shall implement proactive procedures to address trends identified from performance and monitoring data. The successful bidder should provide standard reports that are to be provided to designated Bank personnel.
6. **Successful bidder** shall fix any security findings/vulnerabilities identified by any internal/external auditor or statutory body or agencies hired/consulted by the Bank, without any additional cost during the contract period. Further, if the security observation(s) cannot be closed by applying updates/patches/fixes/upgrades to the supplied equipment and replacement is the only option to close the observation(s), then the successful bidder has to replace the device(s) with device meeting all the specifications of the RFP at no extra cost to the Bank. However, the Bank reserves the right to waive off the hardware replacement depending on the type of vulnerability and its associated risk.
7. **End of Sales / End of support**: The Bidder has to ensure that any solution/equipment supplied as part of this RFP should not have either reached or announced ‘End of Sales’ (1 years from last date of submission of Bid.) or end of support for at least 5 years from the date of issue of purchase order. In the event if any equipment supplied by the bidder reaches end of support, within the 5 years’ period from the date of supply, the bidder has to replace the equipment with devices having equivalent or upgraded specification, at no additional cost to the Bank or revamp the entire solution (if required).
8. **Roadmap:** The **Solution** including Application & Hardware supplied by the Bidder should have a roadmap for 5 years from the Project Sign Off date. A certificate to this effect had been provided by the bidder and in Annexure 22. Continuing the services / maintenance beyond 5 years would be as per the Service Continuity clause in this RFP.
9. **Contract Extension**: Bank reserves the right to extend the contract with the successful bidder including Subscription, AMC, ATS and Onsite FM Services of the supplied Platform and Solution for 2 more years i.e. 6th and 7th year on the same terms and conditions wherein enhancements/cost escalation quoted for 4th and 5th year would be taken as the price reference for the extension of the contract.
10. **Incident Management** -

The bidder shall establish robust Incident Management process including:

* + 1. Provide quick support for incident management
    2. Provide automated fault detection and resolution
    3. System to do automatic dispatching to avoid delays and Automated messages to Field / Support Engineers
    4. System to provide for automatic escalation in case of problem not getting resolved
    5. Do proactive maintenance of all devices
    6. Analyze machine performance and suggest improvement

1. **Service desk**
   * 1. Providing technical assistance for logging, troubleshooting and managing the service requests
     2. Monitoring, alerting, troubleshooting and resolution of incidents/ problems
     3. Monitoring and alerting on the health of the software and hardware Infrastructure such as Servers, Storage, HSM, Network etc.
2. **Information protection**
   * 1. Backup, storage and restoration of data related to the software and hardware Infrastructure and associated services, in a secure and reliable manner
     2. Backup, storage and restoration of configuration data for the associated infrastructure
     3. Backup, storage and restoration of any mission critical data related to associated services
     4. Backup, storage and restoration to enable the Bank to achieve regulatory compliance and as per Bank’s ISMS & BCMS Policies, RBI, NCIIPC (National Critical Information Infrastructure Protection Centre) guidelines.
3. **Business Continuity/ Disaster Recovery**
   * 1. Implementing and maintaining BCP and the DR readiness (including data replication), in order to meet the Bank’s RTO and RPO Objective.
     2. Real time replication of data between the primary and the DR site from the disaster recovery perspective.
     3. Bidder to perform Drill (Switch-over and Switch-back) activity on quarterly basis or as and when scheduled by the Bank.
4. **Compliance and assurance**
   * 1. Assisting the Bank in attaining and ensuring on- going compliance to various regulatory and data security/ privacy requirements
     2. Addressing relevant threats/ risks identified in a proactive manner and through audit observations
     3. Providing analysis and MIS for Switch and associated services related data, to demonstrate audit readiness and adherence to the agreed service levels.
     4. For all existing applications, Bidder shall submit Data Dictionary (wherever feasible) as a part of System documentations.
     5. Shall submit within 10 days from signing of this Agreement, an Application Integrity Statement from application system vendor providing reasonable level of assurance about the application being free of malware at the time of sale, free of any obvious bugs and free of any covert channels in the code
     6. Compliance to Bank IS policy and other related policy, adherence to Bank Minimum Baseline security requirement, adherence to all internal and external audits and quarterly/half yearly VAPT requirement.
     7. Bidder should close the audit and VAPT observations within the stipulated timeline.
     8. Provide preventive and breakdown maintenance activities without any impact on day-to-day operations to maintain the required business uptime covering 24\*7\*365 days.
     9. Provide 36 hours’ notice to the Bank and seek approval before executing any preventive maintenance.
     10. This notice should have details of the changes being implemented including testing results, impact to users, communication process for users, fallback process and any other documentation requested by the Bank.
     11. Provide updates throughout the maintenance window at frequency agreed with the Bank.
     12. Provide status of support activities and tickets on a regular basis to the Bank and attend all required meetings on governance of the IT systems.
     13. Ensure root cause analysis and ticket management processes are followed as per SLA timelines defined by the Bank in this RFP
     14. Bidder should ensure that audit observations by Bank’s Internal and External Auditors are closed in a time bound manner.
     15. Closing audit observations for compliance to various secure code review audit, App-sec audit, configuration audit, VA audit or any other Audit performed by Bank or Bank appointed Auditor.

# Disaster Recovery Mechanism:

The proposed system must be capable of and compatible for Disaster Recovery Implementation with Recovery Point Objective (RPO) - 10 minutes and Recovery Time Objective (RTO) - 120 minutes.

1. The successful bidder should describe the provisions for disaster recovery and show that the proposed solution facilitates disaster recovery. The bidder needs to submit the technical architecture relating to data replication between primary and secondary site. Proper Backup policy should be considered in implementation plan.
2. The bidder needs to submit the technical architecture relating to data replication between primary and secondary site.
3. The Bidder has to perform disaster recovery drill on quarterly basis as per Bank’s Policy.

# Implementation Practices:

The successful bidder should:

* 1. Prepare a project plan and a resource deployment plan for implementing the MarTech solution for the Bank.
  2. Bidder should ensure OEM services and resources for end-to-end implementation.
  3. Provide periodic updates on progress, risks, issues, and mitigation throughout the implementation phase.
     1. Use Agile methodology and DevSecOps for the implementation to ensure evolving requirements are incorporated in a live platform.
     2. Ensure continued compatibility with newer versions of leading mobile operating systems including iOS, Android etc. and form factors of popular devices as and when they are released.
     3. Ensure continued compatibility with newer versions of leading browsers including Chrome, Safari, Firefox, IE, Edge etc. as and when they are released.
  4. Ensure all deployments across environments (UAT, production) are directed through robust DevSecOps pipelines following stage-gated quality controls:
     1. DevSecOps pipelines should cover all stages of development and operations including plan, code, build, test, release, deploy, operate and monitor.
     2. DevSecOps pipelines should have automation tools to enable continuous planning, continuous development, continuous integration, continuous deployment, continuous testing, continuous monitoring etc.
     3. Stages for quality control should cover code quality, code coverage, static code analysis, unit testing, integration testing, functional testing, dynamic code analysis, and non-functional testing including performance tests, security scans etc.
     4. Monitoring of quality gates should be enabled through a dashboard and a report should be shared with the Bank for all release cycles.
     5. Acceptance criteria for quality gates should be configurable and updated based on discussion with the Bank.

# Documentation:

The successful bidder is responsible to:

* 1. Provide and maintain following documentation for all implementations and customizations done:

1. Project plan consisting of – Scope, Schedule, Resources, Quality, Risk & Communications
2. Business requirement document
3. Non-functional requirement document
4. Functional design document
5. Technical design document
6. Interface design document
7. Architecture diagrams with specifications
8. Requirement traceability matrix
9. Test plans
10. Test scripts with comprehensive test cases
11. Test summary (including defect status and details)
12. Performance test report
13. Deployment plan
14. Installation qualification or deployment manual
15. Release notes
16. User handbook including screen/report layouts, business workflows, key actions, support details etc.
17. Security scan reports (SAST, DAST etc.)
    1. Provide system administrator handbook including system security, user/system access management, application monitoring, audit trail monitoring, database administration including backup, restoration and archival, patch deployment, content management, and other maintenance and operational activities.
    2. Provide bug fix reports, root cause analysis reports, workaround implementation reports etc. as required for maintenance and support actions.
    3. Provide documentation of Business Continuity Planning process, design aspects and operational workflow
    4. Documentation of Disaster Recovery (DR) drills including process followed, report of outcomes, observations, action items etc.
    5. Demonstrate and provide required documentation for Business Continuity of services in every DR failure scenario.
    6. Provide FAQ documentation and demo videos of features for better understanding of the MarTech Platform
    7. All documentation should have diagrams, screenshots, flowcharts, and simple language for easy understanding of the MarTech Platform
    8. Any modifications in the above-mentioned documentation during upgrades, patching, customizations etc. should be supplied by the bidder to the Bank, free of cost in timely manner.
    9. All documentation should be uploaded to Bank’s centralized document repository, and accessible to all Bank stakeholders and team members at all times.

# Testing:

The successful bidder must:

* 1. Ensure that all developed, configured, or deployed software are tested.
  2. Ensure Unit Testing, Integration testing, Functional Testing, User Acceptance Testing, Regression Testing, Performance Testing, Load Testing, and Security and Compliance Testing is executed as required for customer facing journeys, backend changes and APIs (using mock/stub APIs)
  3. Provide and configure all necessary tools for user interface testing, functional testing, API testing and other testing scope.
     1. Ensure automated unit testing, functional testing and non-functional testing (e.g., performance test, security test) are integrated into CI/CD pipeline and execution reports are part of release artefacts.
     2. Ensure at least 85% test coverage for custom-built code.
  4. Ensure that test cases are documented during build phase meeting the acceptance criteria of use case scenarios.
  5. Setup test environment appropriately reflecting real-world scenarios with test data generated for all attributes (with anonymization as required)
  6. Ensure performance testing is conducted for both synthetic as well as on real-world endpoints with performance criteria (stress, endurance, load, peak, scaling time etc.) agreed with the Bank.
  7. Ensure performance and stress test reports meeting the requirements are shared with the Bank.
  8. Assign dedicated resources to support UAT at Bank’s specified premises.
  9. Share the UAT plan and pre-requisites two weeks in advance, and work to complete the UAT on time.

1. The project plan should include all important milestones and approaches to achieve the desired goals. E.g., Dry runs, parallel runs, roll back plans, contingency plans etc.
2. Ensure two rounds of comfort test, final UAT and sign-off from Bank’s team.
3. Any deviation in the scheduled UAT plan must be immediately communicated to the bank.
   1. Ensure customization or further build of the platform, if required based on the UAT observations, must be done by the bidder at no additional cost to the Bank.
   2. Report UAT status daily to the Bank’s IT head or the person nominated for the rollout at the Bank’s end.
   3. Co-ordinate with the Bank’s team whenever any input is required from the bank regarding UAT.

# Management Information System (MIS) Reports:

The successful bidder should:

* 1. Provide complete reports, dashboards, customized analytical reports pertaining to MarTech Platform and Turnaround time at each level of sanction /disbursement of loans.
  2. Dashboards should include:

1. This should include various analysis reports in figures as well as graphical representation.
2. All data should be real time, and data till current time should be available.
3. All reports should work with any given date range.
4. Ensure digital channel wise availability of following basic MIS reports:
5. Usage - Daily active users, monthly active users
6. Traffic - Concurrent users, volume (transactions per second), geography
7. Time – server/API response, session duration
8. API wise usage
9. Browser wise usage (top 5)
10. Device wise usage (top 5)
11. Technical issues
12. Business errors
13. Performance monitoring
    1. Suggest and provide various other required MIS reports.

# Warranty and AMC of supplied Hardware Infrastructure and Software:

1. The Bidder shall provide comprehensive onsite warranty and AMC/ ATS (Total Five Years) for the provided solutions in scope of the RFP, including hardware, software and associated modules and services. The warranty shall start from date of Implementation and sign-off by Bank.
2. The Product including Hardware and Software shall have a roadmap for 5 years from the date of Going-live. The Bidder shall provide assurance that the provided solutions in scope of the RFP work as per the functional, technical and operational specifications set out in the RFP.
3. The Bidder shall provide assurance that as and when any problem arises, the same would be rectified immediately by the Bidder without any additional cost to the Bank.
4. The warranty and AMC of the software shall include all version upgrade, patches/fixes, upgrades, compliance of mandates (legal guidelines of GOI as per Gazette of India, regulatory authorities, RBI, etc.) and maintenance support, troubleshooting, performance fine tuning, problem resolution for the OS, database, middleware and the application software for total solution provided by the Bidder.
5. The warranty and AMC of the hardware shall include preventive maintenance, performance fine tuning, error rectification, replacement of parts for all the hardware components of the total solution provided by the Bidder.
6. The AMC rates quoted by the Bidder in the Commercial Bid shall be valid for a period three years after expiry of the Five-year contract period.
7. Whether to extend the AMC contract after expiry of the tenure of the RFP (i.e. 5 Years) shall be at the sole discretion of the Bank.
8. Warranty and AMC support shall be mission critical 24x7x365 with site engineers for hardware and software. Proactive and preventive measures form a part of the AMC.
9. The Bank reserves the right to terminate the AMC after giving three months’ notice.
10. Warranty and AMC shall cover, inter alia, free provision of such spares, parts, kits, software upgrades as and when necessary to ensure that the Equipment’s function in a trouble-free manner. The Bidder shall correct any faults and failures in the Equipment’s and shall repair and replace worn out defective parts of the Equipment’s on 24x7x365 basis. In cases where unserviceable parts of the Equipment need replacement on account of product malfunction caused by circumstances not attributable to the Bank, the Bidder shall replace such parts at no extra cost to Bank with new parts or those equivalent to new parts in performance without any downtime on this account.
11. The proposed Hardware Infrastructure should not be declared end of service life for a minimum of eight years from the date of going live. Supporting document to that effect should be provided.
12. If any hardware/ software goes out of support/ End of life/ sunset during the warranty/ AMC period, the same would be replaced by the next version of software/hardware without any cost to the Bank. Also, hardware/software replacements shall be done in a planned manner to ensure that no downtime is required on this account.
13. The Bidder warrants that the services provided under the contract shall be as per the Service Level Requirement specified in this RFP. The Bank shall notify the Bidder in writing of any claims arising under this warranty. Upon receipt of such notice, the Bidder shall with all reasonable speed, repair/replace/reconfigure/re-provision the defective equipment or service, without prejudice to any other rights, which the Bank may have against the Bidder under the contract.
14. If the Bidder, having been notified, fails to remedy the defect(s) within a reasonable period as per the terms and conditions of this RFP, the Bank may proceed to take such remedial action as may be necessary at the Bidder's risk and expense and without prejudice to any other rights, which the Bank may have against the Bidder under the contract.
15. The Bidder guarantees that all the software supplied by the Bidder is licensed and legally obtained.
16. The Bidder shall be fully responsible for the manufacturer’s warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered by the offer.
17. The Bidder must warrant all equipment, accessories, spare parts etc., against any manufacturing defects during the warranty period. During the warranty period Bidder shall maintain the equipment and repair/replace all the defective components at the installed site, at no additional charge to the Bank.
18. Warranty shall not become void if the Bank buys any other supplemental hardware from a third party and install it with this equipment’s. However, the warranty would not apply to such hardware items installed.
19. The same maintenance standards specified for warranty period is applicable during the AMC period as well.
20. If any of the peripherals, components etc. are not available or difficult to procure or if the procurement is likely to be delayed, the replacement shall be carried out with equipment of equivalent capacity or higher capacity at no charges to the Bank, during the currency of warranty or AMC period.
21. The AMC charges provided by the Bidder in the Commercial Bid cover the cost of hardware, operating system software, database, application software etc. The AMC of the software includes all patches, future Version and other upgrades, compliance of mandates (of Regulatory Authorities, RBI etc.) and other relevant standards, and maintenance support for the OS, database and the applications. The payment would be made quarterly in arrears. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.
22. The ATS for software should be minimum 15% of the License cost. In case of subscription license, the price of year wise subscription should be either same or the price should be higher than that of the preceding year.

# Intellectual Property:

* 1. The Bank intends to procure and own the MarTech Solution developed by the successful bidder.
  2. The successful bidder should provide comprehensive warranty for the application and Bank will be paying the AMC/ATS if required thereafter completing the warranty period.
  3. In case the OEM/Bidder is unable to provide the service/support as mentioned in the RFP document, Bank will reserve the right to continue the usage of the solution till completion of the contract period plus the extended period.
  4. The bidder to provide the IP Rights for the customizations done for the Bank. Bidder undertakes that the solution developed and exclusively built for the Bank including customizations, knowledge gained, insights, intelligence as part of implementation of this project should remain confidential and be the proprietary to the Bank. The same shall not be reused by the Bidder in any other Bank/organization without explicit written permission from the Bank.
  5. Source code for customization done for Bank in the solution and for other related services shall be provided by the bidder to the Bank for unlimited and unrestricted use by the Bank.
  6. Bidder shall also provide all related material but not limited to flow charts, annotations, design documents schema, development, maintenance and operational tools and all related documentation.
  7. The Bank should have the rights to modify the platform and source code without any restrictions
  8. In case the successful bidder is coming with software, which is not its proprietary software, then the bidder must submit evidence in the form of agreement it has entered with the software vendor, which includes support from the software vendor for the proposed software for the full period required by the Bank.
  9. If the successful bidder has used any specific proprietary platform or components, an escrow agreement needs to be executed.
  10. The core source code of the solutions in scope would be kept in escrow arrangement and complete information regarding the arrangement shall be provided by the bidder.
  11. Bidder shall transfer all Intellectual Property Right on non - exclusive basis for all the customizations done for Bank for the solutions.
  12. The Bank and the bidder shall appoint an escrow agent approved by the Bank to provide escrow mechanism for the deposit of the source code for the solution supplied/procured by the bidder to the Bank to protect the Bank’s interests in an eventual situation
  13. The Bank and the bidder shall enter into a tripartite escrow Agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent
  14. As a part of the escrow arrangement, the bidder shall be required to provide a detailed code documentation which has been duly reviewed and certified by an external independent organization
  15. All costs for the Escrow will be borne by the bidder.
  16. The escrow code along with all documentation shall be periodically updated every one year by the bidder. Bidder shall submit a self-certificate confirming the same after every update
  17. The Bank shall also have the right to conduct source code audit by third party auditor
  18. The Bank shall have right to audit of the complete solution proposed by the successful bidder, and inspection by the regulators of the country
  19. The successful bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, licensed database and licensed utility software and other licensed software
  20. The successful bidder shall also provide licensed software for all software products whether developed by it or acquired from others
  21. The successful bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard

# Enterprise Licensing:

* 1. The proposed MarTech Solution and Corporate Website should follow enterprise-wide licenses for all modules offered without any constraint like number of users, transactions, APIs, screens, channels, devices, branches etc. during the entire period of contract.
  2. License for the MarTech Solution and Corporate Website should cover all installations like primary site, DR, other environments like Development, UAT. based on Bank’s requirements without limitations on number of users, transactions, servers, usage, integrations etc.
  3. All software that is envisaged for delivery of MarTech Solution and Corporate Website is required to be licensed to Bank.
  4. The successful bidder must:
     1. Provide licensing policy to the Bank covering the platform, solution, hardware, software, or any other component supplied as part of this RFP.
     2. Ensure the software supplied must be the latest version of the software supplied by the OEM. Beta versions of any software shall not be accepted.
     3. Consider the disaster recovery environment while proposing the software licenses.
     4. Offer technical and functional support of the service for contract tenure post implementation of solution.
     5. Provide complete functional and technical solution for any new platform, model, and OS and DB upgrade within thirty days of launch in India without any extra cost.
     6. Ensure MarTech Solution along with final customization should be VAPT certified at no extra cost to Bank. Bank will not pay any customization charges till go live of respective solution.
     7. Ensure support contract for the solution should include program updates, patches, fixes, and critical security alerts as required.

# Onsite Access:

The Bank shall give Bidder/OEM and their personnel physical access to the designated hardware & equipment at the Bank/Support Location to enable Bidder/OEM to provide the support for Installation, Maintenance, Troubleshooting & any other Support Services. **Any mode of remote access will not be allowed from any Network outside Bank's Network**.

# Project Timeline:

The successful Bidder should adhere to the timelines concerning to the milestones of delivery of Products, Software, Solution and Implementation of all MarTech Stacks and Website Development as defined below. Non-adherence to the Project Timelines (Milestones) will attract Liquidated Damage.

* 1. **On-Premises Hardware, System Software and FMS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No** | **Activity** | **Deliverables** | **Milestone Timelines (Maximum)** |
| 1 | Delivery of On-Prem Hardware and Software | Delivery of Hardware Infrastructure at Bank’s DC & DRC along with Software Licenses for Application, Platform, OS, Tools etc.  Delivery of Licenses are to be done only after obtaining confirmation from the Bank. | **2 Months** from the date of Acceptance of PO. |
| 2 | Installation of On-Prem Hardware and Software | Installation of On-Prem Hardware and Software with latest versions and patches.  Licenses are to be activated only after obtaining confirmation from the Bank | **1 Month** from the date of H/W & S/W delivery Acceptance by the Bank |
| 3 | Facility Management Support | FMS will start upon go live of respective MarTech Stack and Website Development, only after obtaining confirmation from the Bank. | **2 Weeks** from the date of confirmation by Bank. |

* 1. **MarTech Solution:**

The successful Bidder is expected to adhere to the following timelines concerning the implementation of the MarTech solution in bank:

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No** | **Activity** | **Deliverables** | **Milestone Timelines (Maximum)** |
| 1 | Delivery and Readiness of Infrastructure, Planning for MarTech Solution, | Project Kickoff & Team Mobilization Readiness of Infrastructure.  Component Specific Planning for:  **A. Campaign Management** - Define campaign goals, objectives & Timelines  - Identify target audience segments  - Develop campaign strategy & creative plan  - Select campaign channels & tactics **B. Content Management** - Define campaign goals, objectives & Timelines  - Define content creation & approval workflows  - Identify content types & formats  - Develop content calendar & editorial guidelines   - Integration plan with content creation tools and content publishing platforms **C. Web/App Analytics** - Define website/app analytics goals & Timelines  - Identify all important key performance indicators (KPIs) for tracking performance  - Configure tracking plan  - Develop analytics dashboards & reports **D. Digital Asset Storage and Management**  - Define Digital Asset Storage and Management requirements & workflows  - Identify & categorize existing digital assets  - Develop asset tagging & storage strategy  - Integration Digital Asset Storage and Management with other marketing tools with Timelines **E. Customer Data Platform (CDP)** - Define customer data integration strategy & Timelines  - Identify customer data sources & attributes  - Develop data governance framework & privacy compliance plan  - Strategy of implementation and configuration | **3 Months** from the date of acceptance of PO. |
| 2 | Platform Set up, Implementation, Configuration and Deployment | Deployment of all MarTech Components. Integration among all MarTech Components as well as Communication Channels, Platforms and Bank's Source Systems.  Action items (non-exhaustive): - Integrate with CRM  - Configure campaign workflows & automations  - Set up A/B testing & reporting  - Develop and launch campaigns  - Configure CMS platform & user roles  - Migrate existing content & set up taxonomy  - Develop content templates & style guide  - Train content team on CMS usage - Implement website/app tracking code  - Integrate analytics data with other platforms  - Configure custom reports & dashboards - Configure Digital Asset Storage and Management Solution & user roles  - Upload & organize digital assets  - Develop asset access controls & permissions - Integrate CDP with marketing & CRM systems  - Develop customer segmentation & profiling strategies  - Cleanse & standardize customer data | **12 Months** from the date of acceptance of PO for:  A. Campaign Management B. Content Management C. Web/App Analytics D. Digital Asset Storage and Management  **15 Months** from the date of acceptance of PO for: E. Customer Data Platform (CDP) |
| 3 | Acceptance Test & UAT Signoff | Acceptance test involving installation and commissioning, and successful operation of the MarTech Solution shall be demonstrated by the bidder.  Bidder shall demonstrate all the functionalities/ requirements as depicted in the scope of work along with all required customization for the MarTech components, if required including remediation of issues for the UAT and obtain signoff by Bank. | **14 Months** from the date of acceptance of PO for: A. Campaign Management B. Content Management C. Web/App Analytics D. Digital Asset Storage and Management   **17 Months** from the date of acceptance of PO for: E. Customer Data Platform (CDP) |
| 4 | Full Feature Go-Live | Full Feature Go-live for all MarTech Components with development of all use Cases as mentioned in Annexure-23 : - Conduct test campaigns & refine strategy  - Launch multi-channel campaigns - Refine content workflows & finalize launch plan - Conduct comprehensive data analysis & identify insights - Conduct data migration & system testing - Conduct comprehensive data analysis & identify customer segments - Knowledge transfer to Bank’s team on Content Management, Campaign Management, Web & Analytics, Data analysis & reporting, Digital Asset Storage and Management usage & best practices and CDP usage & data insights | **15 Months** from the date of acceptance of PO for**:** A. Campaign Management B. Content Management C. Web/App Analytics D. Digital Asset Storage and Management  **18 Months** from the date of acceptance of PO for: E. Customer Data Platform (CDP) |
| 5 | Support, Optimization & Maintenance | Ongoing support in running and maintenance of the MarTech Solution - Monitor campaign performance & optimize strategies  - Provide ongoing support & troubleshooting  - Analyze campaign data & generate reports - Manage content lifecycle & publish content  - Provide ongoing content creation & management support - Monitor website/app performance & optimize user experience  - Provide ongoing support for data analysis & reporting - Manage digital assets & ensure accessibility  - Provide ongoing support for asset management - Develop & execute targeted marketing campaigns  - Monitor customer behavior & optimize marketing strategies  - Provide ongoing support for data management & analysis  - Initiation of handover process of MarTech Solution to Banks Team | From Go-live till Contract period |

* 1. **Website Development:**

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| --- | --- | --- |
| **Phase** | **Activity** | **Milestone Timelines (Maximum) from the date of acceptance of the PO** |
| 1 | Competitive Analysis | 6 weeks |
| Content Inventory and Mapping |
| Technical Discussion, Preparation of Detailed Website Requirement Specification, Technology Stack Selection |
| 2 | Website Design | 10 weeks |
| Website Development Activity: |  |
| * Front-end Development -Dynamic Homepage | 16 weeks |
| * Front-end Development - All other pages except Homepage | 22 weeks |
| * Back-end Development: Building the server-side infrastructure for data management, personalization logic and content delivery. | 30 weeks |
| 3 | Website Installation, Configuration, Data Migration, Testing, UAT & Go Live | 36 weeks |
| Data analysis and A/B testing: Refining personalization rules and content based on real-time user data and performance. | 38 weeks |

**Website Development Phases**

**Phase 1: Discovery and Definition**

1. Competitive Analysis: Bidder needs to showcase websites with hyper-personalization features to identify best practices and potential pitfalls. Bidder will share the design and development approach with Bank’s team.
2. Content Inventory and Mapping: Bidder will assess existing website content and develop a strategy for personalizing it based on user data and behavior. This may involve creating new content or tailoring existing content for different user segments.
3. Technology Stack Selection: Bidder will determine the most appropriate technology stack for implementing hyper-personalization features, considering factors like scalability, performance and security. Bidder to suggest options for Bank to select and start development post approval.

**Phase 2**: **Design and Development**

1. Information Architecture and Navigation: Bidder will design a user-friendly information architecture and navigation system that adapts to different user journeys and preferences. This should ensure users can easily find what they need, regardless of their individual goals.
2. Scalability and Maintainability: Bidder must design and develop the website with scalability and maintainability in mind to accommodate future growth and updates.
3. User Interface Design: Bidder will create a visually appealing and intuitive user interface that, follows brand guidelines and seamlessly integrates personalization features. The interface should be flexible enough to accommodate different content and layouts based on user data.
4. Personalization Engine Development: Bidder will develop a robust personalization engine that collects and analyzes user data from various sources (e.g., browsing history, demographics, interactions, etc.) and uses it to tailor the website experience. This may involve machine learning algorithms and A/B testing to optimize personalization strategies.
5. Content Management System (CMS) Integration: We will ensure the personalization engine seamlessly integrates with the chosen CMS, allowing content editors to easily create and manage personalized content for different user segments.
6. Data Privacy and Security: Bidder must ensure data privacy and security throughout the development process, ensuring user data is collected, stored, and used responsibly in accordance with relevant regulations.
7. Accessibility: Bidder will ensure the website is accessible to users with disabilities, adhering to WCAG guidelines and best practices.

**Phase 3: Testing and Launch**

1. Usability Testing: Bidder will conduct rigorous usability testing with real users to identify any issues with the website's functionality and user experience, especially regarding personalization features.
2. Performance Optimization: Bidder will optimize the website's performance to ensure fast loading times and smooth responsiveness across different devices and browsers.
3. Launch and Ongoing Monitoring: Bidder will launch the website according to the agreed-upon timeline and establish a system for ongoing monitoring and analytics. This will allow us to track the effectiveness of personalization efforts and make data-driven decisions for continuous improvement.

**Important Points on Project timeline of MarTech Solution and Website Development:**

1. The timelines of implementation of the project shall be submitted along with the tender document.
2. Acceptance Test shall be carried out on the hardware/software jointly by the representatives of the Bank and the bidder, after the build is completed.
3. The Acceptance Test shall be deemed to be complete only on issuance of the Acceptance Certificate’ by the Bank to the bidder.
4. It is the responsibility of the bidder to remediate any deficiency identified in the performance of the hardware/software, as observed during the Acceptance Test. This includes replacement of some or all hardware or software at no additional cost to the Bank, to ensure that the hardware/software meet the requirements of the Bank as envisaged in the RFP
5. It is the responsibility of the bidder to obtain the sign off of the bank on project related documents including Project plan, Functional Specifications Document, Acceptance test plan, etc. before commencement of the relevant project milestone.
6. The project related documents would be reviewed on a periodic basis in line with the defined project governance mechanism and updated by the bidder in Agreement with the Bank, as and when required.
7. The Bank, at its discretion, shall have the right to alter the delivery schedule and quantities based on the implementation plan. This will be communicated formally to the Bidder during the implementation if a need arises.
8. The contract period for MarTech solution will be for a period of five years that will commence upon the Bank's acceptance of the successful implementation of all Phase-1 Use Cases as defined in the RFP document. Similarly, for the Corporate Website, the contract period will begin on the go-live date with all capabilities and features as defined in the RFP document.

# **Section III- Conditions of the Contract**:

# 1. Maintenance Support:

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

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

# 2. Liquidated damage:

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

The Bank will consider the inability of the bidder to deliver or commission the product or service within the specified time limit, as a breach of contract and would entail the payment of Liquidation Damages on the part of the bidder. The liquidation damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, Operationalization, implementation, knowledge transfer, acceptance, warranty, maintenance etc. of the entire scope of the tender) by the bidder.

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

The Liquidated Damages (LD) shall be 0.5% of amount for services or goods which have been delayed for each week or part thereof for delay until actual delivery or performance. However, the total amount of Liquidated Damages deducted will be pegged at 10% of the contract value. Once the maximum is reached, the Bank may consider termination of the contract and other penal measure will be taken like forfeiture of EMD, Foreclosure of BG etc.

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

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

# 3. Land Border Sharing Clause:

1. The Bidder must comply with the requirements contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 Order (Public Procurement No. 1), Order (Public Procurement No. 2) dated 23.07.2020 and Order (Public Procurement No. 3) dated 24.07.2020. Bidder should submit the undertaking in Annexure-13 in this regard and provide copy of registration certificate issued by competent authority wherever applicable.
2. Para 1 of Order (Public Procurement No. 1) dated 23-7-2020 and other relevant provisions are as follows:
3. Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with Competent Authority.
4. “Bidder” (including the term ‘tenderer’, ‘consultant’ or ‘service provider’ in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidder stated hereinbefore, including any agency branch or office controlled by such persons, participating in a procurement process.
5. “Bidder from a country which shares a land border with India” for the purpose of this Order means: -
6. An entity incorporated, established, or registered in such a country; or
7. A subsidiary of an entity incorporated, established or registered in such a country; or
8. An entity substantially controlled through entities incorporated, established or registered in such a country; or
9. An entity whose beneficial owner is situated in such a country; or
10. An Indian (or other) agent of such an entity; or
11. A natural person who is a citizen of such a country; or
12. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.
13. The beneficial owner for the purpose of (iii) above will be as under.

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

Explanation

1. “Controlling ownership interests” means ownership of or entitlement to more than twenty-five per-cent of shares or capital or profits of the company.
2. “Control” shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholder’s agreements or voting agreements.
3. In case of partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of entitlement to more than fifteen per-cent of capital or profits of the partnership.
4. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together or through one or more judicial person, has ownership of or entitlement to more than fifteen per-cent of the property or capital or profits of such association or body of individuals.
5. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person(s), who hold the position of senior managing official.
6. In case of trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen per-cent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
7. An agent is a person employed to do any act for another, or to represent another in dealings with third persons.

# 4. Monitoring & Audit:

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

1. Access and authorization procedures
2. Source code review
3. Backup and recovery procedures
4. Network security controls
5. Program change controls
6. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder has to remedy all discrepancies observed by the auditors at no additional cost to the bank. For service level measurement, as defined in SLA, data recording is to be captured by the industry standard tools implemented by the Successful bidder. These tools should be a part of the proposed solution.

# 5. Bid Submission:

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

“Cost of Tender Document” may be paid through RTGS (Real Time Gross Settlement) / NEFT favoring CENTRAL BANK OF INDIA, BANK ACCOUNT NO.-3287810289, IFSC CODE - CBIN0283154 or by way of Bankers Cheque/Demand Draft/Pay Order favoring Central Bank of India, payable at Mumbai, which is non-refundable, must be submitted separately along with RFP response. The RFP response without proof of payment of application money or cost of tender document shall not be considered and shall be rejected, except in case of bidder being MSME as per the exemption applicable to it.

The details of the transaction viz. scanned copy of the receipt of making transaction are required to be uploaded on e-procurement website at the time of “final online bid submission The RFP response without proof of amount paid towards Application Money / Bid Security (Annexure 10) are liable to be rejected.

**Instructions to Bidders: e-tendering**

The Bidders participating through e-Tendering for the first time, for Central Bank of India will have to complete the Online Registration Process on the portal. All the bidders interested in participating in the online e-Tendering process are required to procure Class II or Class III Digital e-Token having -2- certificates inside it, one for Signing/Verification purpose and another for Encryption/Decryption purpose. The tender should be prepared & submitted online using the bidder’s authorized individual’s (Individual certificate is allowed for proprietorship firms) Digital e- Token. If any assistance is required regarding e-Tendering (registration / upload / download/ Bid Preparation / Bid Submission), please contact on the support numbers given in the support details.

1. **Registration Process for Bidders**
2. Open the URL: https://centralbank.abcprocure.com/EPROC/
3. On Right hand side, Click and save the Manual "Bidder Manual for Bidders to participate one tender."
4. Register yourself with all the required details properly.
5. Knowledge Transfer: Agency appointed by the Bank will provide user manual and demo / Knowledge Transfer for the prospective bidders
6. LOG IN NAME & PASSWORD: Each Vendor / Bidder will be assigned a Unique Username & Password by the agency appointed by the Bank. The Bidders are requested to change the Password and edit the information in the Registration Page after the receipt of initial Password from the agency appointed by the Bank.
7. **GENERAL TERMS & CONDITIONS**: Bidders are required to read the “Terms and Conditions” section of the portal (of the agency concerned, using the Login IDs and passwords given to them.

* https://centralbank.abcprocure.com/EPROC
* Through e-tendering portal (Class II or Class III Digital Certificate with both Signing & Encryption is required for tender participation)

|  |  |
| --- | --- |
| Bid Submission Mode |  |
| Support person and phone number for e-tender service provider for any help in accessing the website and uploading the tender documents or any other related queries. | e-Procurement Technologies Limited  Technical Support Team  Mr. Sujith Nair:  079 68136857  [sujith@eptl.in](mailto:sujith@eptl.in)  Ms. Geeta: 079 90334460  [geeta@auctiontiger.net](mailto:geeta@auctiontiger.net)  Ms. Khushboo: 09510813528  [khushboo.mehta@eptl.in](mailto:khushboo.mehta@eptl.in)  Ms. Pooja: 09328931942  [pooja.shah@eptl.in](mailto:pooja.shah@eptl.in)  Ms. Komal: 07904407997  [komal.d@eptl.in](mailto:komal.d@eptl.in)  Mr. Nandan Valera: 9081000427  [nandan.v@eptl.in](mailto:nandan.v@eptl.in)  Ms. Vrusha Soni: 9904407997  [vrusha@eptl.in](mailto:vrusha@eptl.in)  Mobile Numbers:  +91-9904407997| 9081000427 |

Note: please note Support team will be contacting through email and whenever required through phone call as well. Depending on nature of assistance support team will contact on the priority basis. It will be very convenient for bidder to schedule their online demo in advance with support team to avoid last minute rush.

All bids made from the Login ID given to the bidder will be deemed to have been made by the bidder.

BIDS PLACED BY Bidder: The bid of the bidder will be taken to be an offer to sell. Bids once made by the bidder cannot be cancelled. The bidder is bound to sell the material as mentioned above at the price that they bid.

* + 1. **Preparation & Submission of Bids**

The Bids (Eligibility Cum Technical as well as Commercial) shall have to be prepared and subsequently submitted online only. Bids not submitted “ONLINE” shall be summarily rejected. No other form of submission shall be permitted.

* + 1. **Do’s and Don’ts for Bidder**

1. Registration process for new Bidder’s should be completed at the earliest
2. The e-Procurement portal is open for upload of documents with immediate effect Hence Bidders are advised to start the process of upload of bid documents well in advance.
3. Bidder must prepare for submission of their bid documents online well in advance as the upload process of soft copy of the bid documents requires encryption (large files take longer time to encrypt) and upload of these files to e-procurement portal depends upon bidder’s infrastructure and connectivity.
4. To avoid last minute rush for upload bidder is required to start the upload for all the documents required for online submission of bid one week in advance.
5. Bidder to initiate few documents uploads during the start of the RFP submission and help required for uploading the documents / understanding the system should be taken up with e-procurement bidder well in advance.
6. Bidder should not raise request for extension of time on the last day of submission due to non-submission of their Bids on time as Bank will not be in a position to provide any support at the last minute as the portal is managed by e-procurement service provider.
7. Bidder should not raise request for offline submission or late submission since only online e-Procurement submission is accepted.
8. Part submission of bids by the Bidder’s will not be processed and will be rejected.
   * 1. **Terms & Conditions of Online Submission**

Bank has decided to determine L1 through bids submitted on Bank’s E-Tendering website https://centralbank.abcprocure.com/EPROC. Bidders shall bear the cost of registration on the Bank’s e-tendering portal. Rules for web portal access are as follows:

1. Bidder should be in possession of CLASS II or CLASS III-Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders are advised to verify their digital certificates with the service provider at least two days before due date of submission and confirm back to Bank.
2. Bidders at their own responsibility are advised to conduct a mock drill by coordinating with the e-tender service provider before the submission of the technical bids.
3. E-Tendering will be conducted on a specific web portal as detailed in (schedule of bidding process) of this RFP meant for this purpose with the help of the Service Provider identified by the Bank as detailed in (schedule of bidding process) of this RFP.
4. Bidders will be participating in E-Tendering event from their own office / place of their choice. Internet connectivity /browser settings and other paraphernalia requirements shall have to be ensured by Bidder themselves.
5. In the event of failure of their internet connectivity (due to any reason whatsoever it may be) the service provider or Bank is not responsible.
6. In order to ward-off such contingent situation, Bidders are advised to make all the necessary arrangements / alternatives such as backup power supply, connectivity whatever required so that they are able to circumvent such situation and still be able to participate in the E-Tendering Auction successfully.
7. However, the bidders are requested to not to wait till the last moment to quote their bids to avoid any such complex situations.
8. Failure of power at the premises of bidders during the E-Tendering cannot be the cause for not participating in the E-Tendering.
9. On account of this, the time for the E-Tendering cannot be extended and BANK is not responsible for such eventualities.
10. Bank and / or Service Provider will not have any liability to Bidders for any interruption or delay in access to site of E-Tendering irrespective of the cause.
11. Bank’s e-tendering website will not allow any bids to be submitted after the deadline for submission of bids. In the event of the specified date and time for the submission of bids, being declared a holiday for the Bank, e-tendering website will receive the bids up to the appointed time on the next working day. Extension / advancement of submission date and time will be at the sole discretion of the Bank.
12. During the submission of bid, if any bidder faces technical issues and is unable to submit the bid, in such case the Bank reserves its right at its sole discretion but is not obliged to grant extension for bid submission by verifying the merits of the case and after checking necessary details from Service provider.
13. Utmost care has been taken to reduce discrepancy between the information contained in e-tendering portal and this tender document. However, in event of any such discrepancy, the terms and conditions contained in this tender document shall take precedence.
14. Bidders are suggested to attach all eligibility criteria documents with the Annexures in the technical bid.
    * 1. **Guidelines to Contractors on the operations of Electronic Tendering System of Central Bank of India**
15. Pre-requisites to participate in the Tenders.
16. Registration of Bidders on Electronic Tendering System on Portal of Central Bank of India (CBoI): The Bidders Non-Registered in Central Bank of India and interested in participating in the e-Tendering process of Central Bank of India shall be required to enroll on the Electronic Tendering System. To enroll Bidder has to generate User ID and password.
17. Registration of New bidders:
18. <https://centralbank.abcprocure.com/EPROC/bidderregistration>
19. The Bidders may obtain the necessary information on the process of Enrolment either from Helpdesk Support Team: 079-68136815, 9879996111 or may download User Manual from Electronic Tendering System for CBoI. i.e., <https://centralbank.abcprocure.com/EPROC>
    * 1. **Preparation of Bid & Guidelines of Digital Certificate**

The Bid Data that is prepared online is required to be encrypted and the hash value of the Bid Data is required to be signed electronically using a Digital Certificate (Class – II or Class – III). This is required to maintain the security of the Bid Data and also to establish the identity of the Bidder transacting on the System. This Digital Certificate should be having Two Pair (1. Sign Verification 2. Encryption/ Decryption)

1. The Digital Certificates are issued by an approved Certifying Authority authorized by the Controller of Certifying Authorities of Government of India through their Authorized Representatives upon receipt of documents required to obtain a Digital Certificate.
2. Bid data / information for a particular Tender may be submitted only using the Digital Certificate.
3. Certificate which is used to encrypt the data / information and Signing Digital Certificate to sign the hash value during the Online Submission of Tender stage. In case, during the process of preparing and submitting a Bid for a particular Tender, the Bidder loses his / her Digital Signature Certificate (i.e., due to virus attack, hardware problem, operating system problem); he / she may not be able to submit the Bid online. Hence, the Users are advised to store his / her Digital Certificate securely and if possible, keep a backup at safe place under adequate security to be used in case of need.
4. In case of online tendering, if the Digital Certificate issued to an Authorized User of a Partnership Firm is used for signing and submitting a bid, it will be considered equivalent to a no objection certificate / power of attorney to that User to submit the bid on behalf of the Partnership Firm. The Partnership Firm has to authorize a specific individual via an authorization certificate signed by a partner of the firm (and in case the applicant is a partner, another partner in the same form is required to authorize) to use the digital certificate as per Indian Information Technology Act, 2000 and subsequent amendment.
5. Unless the Digital Certificate is revoked, it will be assumed to represent adequate authority of the Authority User to bid on behalf of the Firm for the Tenders processed on the Electronic Tender Management System of Central Bank of India as per Indian Information Technology Act, 2000 and subsequent amendment. The Digital Signature of this Authorized User will be binding on the Firm. It shall be the responsibility of Partners of the Firm to inform the Certifying Authority or Sub Certifying Authority, if the Authorized User changes, and apply for a fresh Digital Signature Certificate. The procedure for application of a Digital Signature Certificate will remain the same for the new Authorized User.
6. The same procedure holds true for the Authorized Users in a Private / Public Limited Company. In this case, the Authorization Certificate will have to be signed by the Director of the Company or the Reporting Authority of the Applicant.
7. The bidder should Ensure while procuring new digital certificate that they procure a pair of certificates (two certificates) one for the purpose of Digital Signature, Non-Repudiation and another for Key Encryption.
   * 1. **Recommended Hardware and Internet Connectivity**

To operate on the Electronic Tendering System, the Bidder are recommended to use Computer System with at least 1 GB of RAM and broadband connectivity with minimum 512 kbps bandwidth. However, Computer Systems with latest i3 / i5 Intel Processors and 3G connection is recommended for better performance.

Operating System Requirement: Windows 10 and above Browser Requirement (Compulsory): Edge and System Access with Administrator Rights.

Toolbar / Add on / Pop up blocker.

Users should ensure that there is no software installed on the computers which are to be used for using the website that might interfere with the normal operation of their Internet browser. Users have to ensure that they do not use any pop-up blockers, such as those provided by Internet Explorer and complementary software, like for example the Google tool bar. This might, in certain cases depending on users’ settings, prevent the access of the EAS application.

1. **Online viewing of Detailed Notice Inviting Tenders**

The Bidders can view the Detailed Tender Notice along with the Time Schedule (Key Dates) for all the Live Tenders released by CBoI on the home page of CBoI e-Tendering Portal on <https://centralbank.abcprocure.com/EPROC>.

Download of Tender Document

The Pre-qualification / Main Bidding Documents are available for free downloading. However, to participate in the online tender, the bidder must purchase the bidding documents via Demand Draft /online mode by filling the cost of tender form fee.

1. **Online Submission of Tender**
2. Submission of Bids will be preceded by Online Submission of Tender with digitally signed Bid Hashes (Seals) within the Tender Time Schedule (Key dates) published in the Detailed Notice Inviting Tender. The Bid Data is to be prepared in the templates provided by the Tendering Authority of CBoI. The templates may be either form based, extensible tables and / or unloadable documents. In the form-based type of templates and extensible table type of templates, the Bidders are required to enter the data and encrypt the data/documents using the Digital Certificate / Encryption Tool.
3. In case Unloadable document type of templates, the Bidders are required to select the relevant document / compressed file (containing multiple documents) already uploaded in the briefcase.

**Note:** **The Bidders upload a single documents unloadable option.**

* The Bid hash values are digitally signed using valid class – II or Class – III Digital Certificate issued any Certifying Authority. The Bidders are required to obtain Digital Certificate in advance.
* The bidder may modify bids before the deadline for Online Submission of Tender as per Time Schedule mentioned in the Tender documents.
* This stage will be applicable during both. Pre-bid / Pre-qualification and Financial Bidding Processes.
* The documents submitted by bidders must be encrypted using document encryption tool which available for download under Download section on <https://centralbank.abcprocure.com/EPROC>
* Steps to encrypt and upload a document:
* Select Action: Encryption -> Tender ID: (enter desired tender ID) -> Envelope: (Technical / Price Bid) -> Add File: (Select desired document to be encrypted) -> Save File(s) to: (select desired location for encrypted file to save).
* After successful encryption, format of encrypted file will change to .enc which is required to be uploaded by bidders.
* After encryption bidders are required to upload document as per the mandatory list mentioned in the envelope i.e., Technical / Commercial
* **Note**: Bank and e-Procurement Technologies Limited shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-tender platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the event. Bidders are advised to ensure system availability and prepare their bid well before time to avoid last minute rush. Bidder can fix a call with support team members in case guidance is required by calling on below mentioned numbers.
* Bidders need to take extra care while mentioning tender ID, entering incorrect ID will not allow Bank to decrypt document.

1. **Close for Bidding**

After the expiry of the cut- off time of Online Submission of Tender stage to be completed by the Bidders has lapsed, the Tender will be closed by the Tender Authority.

1. **Online Final Confirmation**

After submitting all the documents bidders need to click on “Final Submission” tab. System will give pop up” You have successfully completed your submission” that assures submission completion.

1. **Short listing of Bidders for Financial Bidding Process**

The Tendering Authority will first open the Technical Bid documents of all Bidders and after scrutinizing these documents will shortlist the Bidders who are eligible for Financial Bidding Process. The short-listed Bidders will be intimated by email.

1. **Opening of the Financial Bids**

The Bidders may join online for tender Opening at the time of opening of Financial Bids. However, the results of the Financial Bids of all Bidders shall be available on the e-Tendering Portal after the completion of opening process.

1. **Tender Schedule (Key Dates)**

The Bidders are strictly advised to follow the Dates and Times as indicated in the Time Schedule in the detailed tender Notice for the Tender. All the online activities are time tracked and the electronic Tendering System enforces time-locks that ensure that no activity or transaction can take place outside the Start and End Dates and time of the stage as defined in the Tender Schedule.

At the sole discretion of the tender Authority, the time schedule of the Tender stages may be extended.

# 6. Integrity Pact:

1. Each Participating bidder/s shall submit Integrity Pact as per attached Annexure- 7 duly stamped for ₹500. Integrity pact should be submitted by all participating bidders at the time of submission of bid documents or as per satisfaction of the Bank. The Non submission of Integrity Pact as per time schedule prescribed by Bank may be relevant ground of disqualification for participating in Bid process.
2. Bank has appointed Independent External Monitor (hereinafter referred to as IEM) for this pact, whose name and e-mail ID are as follows:
3. Shri Anant Kumar [mail: [anant\_in@yahoo.com](mailto:anant_in@yahoo.com) ]
4. Shri Nirmal Anand Joseph Deva [mail: [meghanadeva2022@gmail.com](mailto:meghanadeva2022@gmail.com)
5. For any clarifications/issues, bidders are requested to contact with Bank’s personnel in the below mail-id before contacting with IEM.

[cmneodigimktg@centralbank.co.in](mailto:cmneodigimktg@centralbank.co.in)

[cmitinterface@centralbank.co.in](mailto:cmitinterface@centralbank.co.in)

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

# 7. Commercial Offers:

1. Commercial Bids of only technically qualified Bidders shall be opened on the basis of technical proposal.
2. The Commercial Offer (CO) should be complete in all respect. It should contain only the price information as per Annexure-30.
3. The commercial offer should be in compliance with technical configuration / specifications as per the scope of the RFP.
4. The price to be quoted for all individual items and it should be unit price in Indian rupees.
5. In case there is a variation between numbers and words, the value mentioned in words would be considered. The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services on a fixed price basis, as per the Commercial Bid inclusive of all costs. GST (Goods and Services Taxes) shall be payable as per applicable structure laid down under GST Law. The Bank will not pay any other taxes, cost or charges. The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc. but exclusive of only applicable GST, which shall be paid/ reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits/ advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out-of-pocket expense. The Selected Bidder will be entirely responsible for license fee, road permits, NMMC cess, LBT, Octroi, insurance etc. in connection with the delivery of products at site advised by the Bank including incidental services and commissioning. Payment of Octroi, entry-tax, etc., alone, if applicable, will be made at actuals, on production of suitable evidence of payment by the Bidder.
6. The price is exclusive of taxes like Goods and Services Tax, which shall be paid as per actuals.
7. The Manpower / Resource payment should be in accordance with minimum wages act and its subsequent amendments.

# 8. Evaluation & Acceptance:

All bids will be evaluated on the basis of technical competence and the price quoted. The Technical Evaluation and the Commercial Evaluation shall have the weightage of 70% and 30% respectively, and this weightage shall be taken into consideration for arriving at the Successful Bidder.

Technical & Commercial Scoring

The Commercial Bid of only technically qualified bids shall be opened.

The score(s) will be calculated for all technically qualified bidders using the formula:

H1 = (0.3 x ) (0.7 x )

(Minimum Commercial Quote/Quoted Price) x 30% + (Technical Score/Highest Technical Score) x 70%

Technical will carry 70% weightage and Commercial will carry weightage of 30%

Highest scores so obtained using the above method shall be declared as successful bidders.

The bidder with the Highest Combined Score (H1) shall be selected. In case of tie between two or more bidders for the Highest Total Combined Score, then the bidder with Highest Technical Score amongst such bidders shall be the successful bidder.

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

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

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

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

1. If the bid offer is incomplete and / or not accompanied by all stipulated documents.
2. If the bid offer is not in conformity with the terms and conditions stipulated in the RFP.
3. If there is a deviation in respect to the technical specifications of hardware items.

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

# 9. General Terms:

1. **Important Terms & Conditions:**
   1. No open-source software component will be considered in the solution without Enterprise License and OEM’s Support.
   2. In case bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP.
   3. Bank reserves the right to purchase the up to 25% additional infrastructure and/or licenses of the `above-mentioned platform and MarTech stacks at the proportionate rates quoted in the Commercial Bill of Material.
   4. Bank reserves a right to extend the AMC, ATS, Subscription and FMS of the proposed MarTech platform and solution for 2 more years i.e. 6th and 7th year on the same terms and conditions wherein enhancements quoted for 4th and 5th year would be taken as the price reference for the extension.
   5. For each of the above items provided the vendor is required to provide the cost for every line item where the vendor has considered the cost in Bill of Material (BOM).
   6. Bank reserves the right to implement or drop any of the listed items without assigning any reason. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
   7. The price quoted for the project should be an all-inclusive price including any taxes, expenses and levies but excluding GST and is a fixed price.
   8. Bank will deduct applicable TDS, if any, as per the law of the land.
   9. The quoted fixed cost against each item shall remain unchanged till the completion of the Project(s).
   10. The base project location will be Mumbai/Navi Mumbai.
   11. The TCO in words is amount on which the commercial evaluation will be conducted.
   12. All prices to be valid for a period of 5 years from the date of contract execution / signing.
   13. Bidder should factor all the expenses like travelling, boarding, lodging etc. Apart from amount specified in Commercials, no other expenses will be paid by the Bank.
   14. Bidder shall depute resources on-site of the project implementation location(s) for carrying out the task as specified in this document.
   15. The cost quoted is in fixed price and no increase in rate will be admissible by the Bank for whatsoever reasons during the contract period.
   16. The cost quoted also includes the cost of deliverables for all the phases of the Project.
   17. Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.
   18. Fee is payable only on actual availing of services and no minimum or fixed fees are payable.
   19. Bidder is expected to provide detail bill of material along with the commercial proposal for the proposed hardware and appliances.
   20. Additional Per Man-day rates (applicable in case of enhancement of scope in future). The same will be as per the rate for the respective year quoted in the Commercial Bill of Material. The amount shall be paid on pro-rata basis based on the actual usage. Any unused person-days shall be carry forwarded to the next year.
   21. The AMC cost of Hardware should be minimum 8% of the Product Cost.
   22. The ATS cost System Software shall be minimum 15% of Product Cost.
2. **Applicability of Preference to Make in India, Order 2017 (PPP-MII Order)**

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

1. **Payment Terms**

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

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

* 1. **Product/License/Subscription Cost for 1st Year and Implementation Cost of MarTech Components**

|  |  |  |  |
| --- | --- | --- | --- |
| **MarTech Component** | **Milestone** | **Deliverable** | **Payment (%)** |
| **Campaign Management** | 1. Planning & Implementation Timelines/Milestones | Requirement gathering, planning and submission of timelines, functional requirements and specification document | 5% |
| 2. License Delivery | On delivery of licenses for Campaign Management Solution. | 25% |
| 3. Platform setup, Installation & Configuration | Platform Setup, Installation & Configuration of Campaign Management Solution | 20% |
| 4. Campaign launch & optimization | Development and testing of initial campaign templates. Launch of initial campaigns, ongoing monitoring and optimization. | 20% |
| 5. Go Live | 1 month after successful go live of all features & functionalities mentioned in the RFP document; and completion of DR Drill. | 10% |
| 6. Development of Use Cases & Knowledge Transfer | Development and delivery of 8 Use Cases mentioned in Phase-I of Campaign Management as mentioned in Annexure-23.  Knowledge Transfer to Bank’s team on Solution Usage and ongoing support | 10% |
| 7. Achieving KPIs | Achieving the KPI linked Business target of 1st year as defined under row E of Table 1 in Annexure-24. | 10% |
|  |  |  |  |
| **Content Management** | 1. Planning & Implementation Timelines/Milestones | Requirement gathering, Content selection, content audit, planning and submission of timelines, functional requirements and specification document | 5% |
| 2. License Delivery | On delivery of licenses for Content Management Solution. | 25% |
| 3. Platform setup, Installation & Configuration | Platform Setup, Installation & Configuration of Content Management Solution | 20% |
| 4. Content creation, workflow development & optimization | Development of initial content templates, workflow for content creation and approval  Publishing of initial content, ongoing content creation and optimization | 20% |
| 5. Go Live | 1 month after successful go live of all features & functionalities mentioned in the RFP document; and completion of DR Drill. | 10% |
| 6. Development of Use Cases & Knowledge Transfer | Development and delivery of all 7 Phase-I Use Cases of Content Management as mentioned in Annexure-23.    Knowledge Transfer to Bank’s team on CMS usage and ongoing support. | 10% |
| 7. Achieving KPIs | Achieving the KPI linked Business target of 1st year as defined under row E of Table 1 in Annexure-24. | 10% |
|  |  |  |  |
| **Web/App Analytics** | 1. Planning & Implementation Timelines/Milestones | Requirement gathering, planning and submission of timelines, functional requirements specification document. | 5% |
| 2. License Delivery | On delivery of licenses for Web/App Analytics Solution. | 25% |
| 3. Platform setup, Installation & Configuration | Platform Setup, Installation & Configuration of Web/App Analytics Solution with all relevant data sources and reporting | 20% |
| 4. Data analysis, insights generation | Ongoing analysis of website/app traffic and user behaviour, generation of insights reports.  Implementation of advanced analytics features like conversion tracking, attribution modelling | 20% |
| 5. Go Live | 1 month after successful go live of all features & functionalities mentioned in the RFP document; and completion of DR Drill. | 10% |
| 6. Development of Use Cases & Knowledge Transfer | Development and delivery of all 4 Phase-I Use Cases of Web/App Analytics as mentioned in Annexure-23. Knowledge Transfer to Bank's team on optimization and customizations for tracking and reporting. | 10% |
| 7. Achieving KPIs | Achieving the KPI linked Business target of 1st year as defined under row E of Table 1 in Annexure-24. | 10% |
|  |  |  |  |
| **Digital Asset Storage and Management** | 1. Planning & Implementation Timelines/Milestones | Requirement gathering, planning and submission of timelines, functional requirements specification document. Creation of segments/ Categories, content selection, versioning, asset inventory and audit. | 5% |
| 2. License Delivery | On delivery of licenses for Digital Asset Storage and Management Solution. | 25% |
| 3. Platform setup, Installation & Configuration | Platform Setup, Installation & Configuration of Digital Asset Storage and Management with asset migration, and user permissions setup. | 20% |
| 4. Asset tagging, organization & workflow development | Tagging and organization of digital assets within the Digital Asset Storage and Management. Development of access controls and workflows for asset usage. | 20% |
| 5. Go Live | 1 month after successful go live of all features & functionalities mentioned in the RFP document; and completion of DR Drill. | 10% |
| 6. Development of Use Cases & Knowledge Transfer | Development and delivery of all 5 Phase-I Use Cases of Digital Asset Storage and Management as mentioned in Annexure-23.  Knowledge Transfer to Bank's team on Digital Asset Storage and Management usage | 10% |
| 7. Achieving KPIs | Achieving the KPI linked Business target of 1st year as defined under row E of Table 1 in Annexure-24. | 10% |
|  |  |  |  |
| **Customer Data Platform (CDP)** | 1. Planning & Implementation Timelines/Milestones | Requirement gathering, planning and submission of timelines, functional requirements specification document. | 5% |
| 2. License Delivery | On delivery of licenses for CDP Platform. | 25% |
| 3. Platform setup, Installation & Configuration | Platform Setup, Installation & Configuration of CDP | 20% |
| 4. Customer Segmentation, & Profiling. Data Activation & Insights Generation | Development of initial customer segments and profiles. Activation of data in marketing campaigns, generation of customer insights reports | 20% |
| 5. Go Live | 1 month after successful go live of all features & functionalities mentioned in the RFP document; and completion of DR Drill. | 10% |
| 6. Development of Use Cases & Knowledge Transfer | Development and delivery of all 5 Phase-I Use Cases of Customer Data Platform as mentioned in Annexure-23.  Knowledge Transfer for Bank's team on maintenance of data integrations, optimization of segmentation and profiling. | 10% |
| 7. Achieving KPIs | Achieving the KPI linked Business target of 1st year as defined under row E of Table 1 in Annexure-24. | 10% |
|  |  |  |  |
| **Product cost of on-Premises Hardware & System Software License/ Subscription Cost** | 1. Delivery of Hardware | On successful delivery at DC & DR of Bank | 60% |
| 2. Installation and commissioning | On successful installation and commissioning at DC & DR of Bank | 30% |
| 3. Functioning for 1 month | Successful functioning for 1 month post commissioning at DC & DR of Bank. | 10% |
| * 1. **Implementation Cost of On-Premises Hardware & System Software:** | | | |
| **Implementation Cost of On-Premises Hardware & System Software** | 1. Installation & Commissioning | On successful installation, configuration, commissioning of Hardware and System Software at DC and DR. | 60% |
| 2. Integration | On successful integration with Bank’s System and Security Solutions like Active Directory, Patch Management, Antivirus/Antimalware, PIM, SOC, Enterprise Management Solution, Baseline & VAPT Compliance, observability and monitoring solution | 30% |
| 3. Functioning for 1 month | Successful functioning for 1 month post commissioning at DC & DR; and completion of DR-Drill. | 10% |
|  |  |  |  |
| **Development & Implementation Cost Corporate Website** | 1. Completion of Phase-1 Activities | Content Inventory and Mapping | 20% |
| Technical Discussion, Preparation of Detailed Website Requirement Specification, Technology Stack Selection |
| 2. Completion of Phase-2 Activities | Website Design & Layout | 30% |
| Website Development Activity: |
| Front-end Development -Dynamic Homepage |
| Front-end Development - All other pages except Homepage |
| Back-end Development: Building the server-side infrastructure for data management, personalization logic, and content delivery. |
| 3. Completion of Phase-3 Activities | Website Installation, Configuration, Testing, UAT, Security & VAPT Compliance & Go Live. | 30% |
| Data analysis and A/B testing: Refining personalization rules and content based on real-time user data and performance. |
| 4. Functioning for 1 month | Successful running of the Website as per defined scope for 1 month; and completion of DR-Drill. | 10% |
| 5. Achieving KPIs | Achieving the Website KPIs of 1st year as defined in Annexure-24 | 10% |
| * 1. **Subscription/Support/AMC/ATS Cost.** | | | |
| **Subscription/ Support/ AMC/ ATS Cost of respective MarTech Stacks for 2nd Year** | 1. Successful functioning | Quarterly in arrears, on successful functioning of respective MarTech Stacks | 80% |
| 2. Development of Use Cases | Development and delivery of all Phase-II Use Cases of respective MarTech Stacks as mentioned in Annexure-23. | 10% |
| 3. Achieving KPIs | Achieving the KPI linked Business target of 2nd year as defined under row E of Table 1 in Annexure-24. | 10% |
|  | | | |
| **Subscription/ Support/ AMC/ ATS Cost of respective MarTech Stacks for 3rd to 5th Year** | 1. Successful functioning | Quarterly in arrears, on successful functioning of respective MarTech Stacks | 90% |
| 2. Achieving KPIs | Achieving the KPI linked Business target of respective years as defined under row E of Table 1 in Annexure-24. | 10% |
|  | | | |
| **ATS / Subscription Cost of On-Premises System Software for 2nd to 5th Year** | Completion of Warranty Period of one year | Quarterly in arrears, on successful functioning of respective System Software at DC & DRC | 100% |
|  |  |  |  |
| **AMC Cost of On-Premises Hardware for 4th and 5th year** | Completion of Warranty Period of three years | Quarterly in arrears, on successful functioning of respective Hardware at DC & DRC | 100% |
|  |  |  |  |
| **AMC/ATS Cost of Corporate Website post go live till 5th year** | 1. Post go live | Quarterly in arrears, on successful functioning of Corporate Website | 90% |
| 2. Achieving KPIs | Achieving the Website KPIs of respective years as defined in Annexure-24 | 10% |
| * 1. **Facility Management Services Cost:** | | | |
| **FMS Charges** | 1. Post go live | Quarterly in arrears, post go live of respective component and on satisfactory Facility Management services as defined in the KRA and Scope | 60% |
| 2. Achieving KPIs | Achieving the KPI linked Business target for respective year as defined under row E of Table 1 in Annexure-24. | 40% |
| * 1. **Other Cost:** | | | |
| **Other Costs** | As and when applicable | Quarterly in arrears, post completion of activity | In Arrears |

**Payment against KPI Targets**

1. 10% of the cost of Product, License, Subscription, Implementation, AMC, ATS of Proposed MarTech Component and Corporate Website and 40% of Facility Management Services for the entire contract period is linked on achieving the Business and Website KPIs.
2. The Business & Website KPI targets as defined under row E of Table 1 and Table 3 respectively of Annexure-24 are linked with the payment terms. KPI targets are defined on yearly basis, which will be equally divided between the number of quarters in each year, wherein the 1st year will be having two quarters for Business KPIs and one quarter for Website KPIs. Subsequent 2nd – 5th year will be having four quarters for both Business KPIs and Website KPIs.
3. At the end of each quarter, the Business and Website KPIs achieved will be benchmarked against the KPIs Targets as defined under **row E of Table 1 and Table 3 respectively of** **Annexure-24** or the KPIs committed by the Bidder as part of bidding process, whichever is higher.

The payment for achieving quarterly KPIs will be made as per the following scenarios:

|  |  |  |
| --- | --- | --- |
| **Scenarios** | **KPI Linked Business Target (MarTech)** | **KPI Linked Payment Amount** |
| A | >=100% | 100% of linked payable amount |
| B | >=80% and <100% | 80% of linked payable amount |
| C | >=60% and <80% | 60% of linked payable amount |
| D | >=40% and <60% | 40% of linked payable amount |
| E | <40% | 0% of linked payable amount |

|  |  |  |
| --- | --- | --- |
| **Scenarios** | **Website KPIs Achieved** | **KPI Linked Payment Amount** |
| A | 2 out of 2 | 100% of linked payable amount |
| B | 1 out of 2 | 50% of linked payable amount |
| C | 0 out of 2 | 00% of linked payable amount |

**Claw-Back**: The Bidder is entitled to claim the KPI linked payments for the previous quarters where the targets were not achieved, through overachievement of targets in subsequent quarters to meet the overall yearly KPI target for the given year. However, Claw-Back is only applicable within quarters of a given year and is not applicable on a year-over-year basis.

Go live of any MarTech Stack and Corporate Website will be considered upon operational of all respective technical and functional features specified in the RFP document and sign off by Bank.

The bidder will estimate and provide a list of the required hardware, software licenses and Subscriptions required for the MarTech Solution and Website Development through the contract period as per the format in Commercial Bid: Annexure 30 Bill of Material.

1. The Bidder must accept the payment terms mentioned in the RFP document. The Commercial Bid submitted by the Bidder must be in conformity with the payment terms. Any deviation from the payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the bidder, in case of delays or defaults on the part of the bidder. Such withholding of payment shall not amount to a default on the part of the Bank.
2. If any of the items / activities as mentioned in the price bid is not taken up by the bank during the course of the assignment, the bank will not pay the cost quoted by the bidder in the price bid against such activity / item.
3. All payments will be released within 30 days from the date of receipt of invoice subject to submission of proof of acceptance/signoffs of the respective deliverables by concerned Bank officials and other related documents. Successful Bidder has to submit the invoices, milestone sign-off & other documents required for release of payment.
4. The Bank will pay of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder within 30 days from the date of receipt of the invoice. After the dispute is resolved. Bank shall make payment within 30 days from the date the dispute stands resolved.
5. The required documents to be provided along with original invoice. Original delivery Challans /UAT sign off / go live signoff/ DR Drill completion as per applicable milestone duly stamped and signed by the Bank Official.
6. The payments will be released on submission of invoice to Bank’s Office at CBD- Belapur through NEFT / RTGS/account credit after deducting the applicable LD/Penalty, TDS if any. The Successful Bidder has to provide necessary Bank Details like Account No., Bank’s Name with Branch, IFSC Code, GSTIN, State Code, State Name, HSN Code etc.

**Change Requests / Enhancements in the Application:**

1. Any major and minor version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. A minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM and to be covered under ATS/Subscription.
2. Any implementation/changes forming part of future statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI), UIDAI etc. should be carried out during the entire contract period without any cost to the Bank.
3. Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.

**Fixed Price**

The commercial offer shall be on a fixed price basis, exclusive of all taxes and levies. No price variation relating to increases in customs duty, excise tax, dollar price variation etc. will be permitted. The bidder shall pay any other applicable Taxes being applicable after placement of order, during currency of the project only.

**Taxes**

1. The consolidated fees and charges required to be paid by the Bank against each of the specified components under this RFP shall be all-inclusive amount with currently (prevailing) applicable taxes. The bidder shall provide the details of the taxes applicable in the invoices raised on the Bank. Accordingly, the Bank shall deduct at source, all applicable taxes including TDS from the payments due/ payments to bidder. The applicable tax shall be paid by the bidder to the concerned authorities.
2. In case of any variation (upward or downward) in Government levies / taxes / etc. up-to the date of providing services, the benefit or burden of the same shall be passed on or adjusted to the Bank. If the service provider makes any conditional or vague offers, without conforming to these guidelines, the Bank will treat the prices quoted as in conformity with these guidelines and proceed accordingly.
3. Goods and Services Taxes (GST) and its Compliance: -

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

1. TDS (Tax Deducted on Source) is required to deduct as per applicable under GST Law on the payment made or credited to the supplier of taxable goods and services. It would enhance the tax base and would be compliance and self-maintaining tax law based on processes. The statutory compliances contained in the statutes include obtaining registration under the GST law by the existing assesses as well as new assesses, periodic payments of taxes and furnishing various statement return by all the registered taxable person.
2. It is mandatory to pass on the benefit due to reduction in rate of tax or from input tax credit (ITR) to the Bank by way of commensurate reduction in the prices under the GST Law.
3. If bidder as the case may be, is backlisted in the GST (Goods and Services Tax) portal or rating of a supplier falls below a mandatory level, as decided time to time may be relevant ground of cancellation of Contract.
4. Bank shall deduct tax at source, if any, as per the applicable law of the land time being enforced. The Service provider shall pay any other taxes separately or along with GST if any attributed by the Government Authorities including Municipal and Local bodies or any other authority authorized in this regard.
5. **Service Level Agreement**
6. This section describes the service levels that has been established for the Services offered by Bidder to the Bank. Bidder shall monitor and maintain the stated service levels to provide quality customer service to the Bank.
7. The Bidder understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same, for the tenure of Contract under this RFP. The Bidder therefore agrees and undertake that an exit resulting due to expiry or termination of Contract under this RFP or for any reason whatsoever would be a slow process over a period of six (6) months, after the completion of the notice period, and only after completion of the Bidders obligations under a reverse transition mechanism. During this period of Reverse Transition, the Bidder shall continue to provide the Deliverables and the Services in accordance with the contract under this RFP and shall maintain the agreed Service levels. The Bank shall make payment for these services as per terms.
8. The Bank expects that the successful Bidder to adhere to the following minimum Service Levels:
9. Any fault/ issue/ defect failure intimated by Bank through any mode of communication like call/e-mail are to be acted upon, so as to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining “Penalties” that would be levied on the Successful Bidder.
10. The selected Bidder should have 24X7X365 days monitoring, escalation and resolution mechanism.
11. Time bound problem addressing team (onsite) for the complete contract period.
12. Successful Bidder to arrange for updation required in the system to meet the changes suggested by RBI/Govt. of India/Regulatory/Statutory authorities towards compliance as part of ATS at no extra cost to bank for the entire contract period. Any delay in meeting the timelines would result in penalty.

Following set of dimensions and key metrics are defined to monitor the performance of the proposed solution, services of selected bidder and overall success of the project.

The project timeline, the metrics mentioned in the techno-functional features and the KPIs should be achieved by the successful bidder.

Note: It is necessary to meet the specified thresholds given in the metrics for each individual component separately.

**Delivery and Implementation:**

|  |  |  |
| --- | --- | --- |
| **SL** | **Metrics** | **Threshold** |
| 1 | Achievement of milestones delivered on time | 100% of milestones should be delivered by stated timeline mentioned in the RFP document |
| 2 | Achievement of use-cases | 100% of the use cases should be delivered as per the milestone phases |
| 3 | Providing relevant capabilities, dashboard, and calculation logic necessary to measure the success of the marketing campaigns | 100% of measurement and attribution capabilities given in the RFP should be provided by the successful bidder. |

**Campaign setup:**

Following key metrics are defined for measuring the success of setting up of campaigns basis the set-up duration

|  |  |  |  |
| --- | --- | --- | --- |
| **SL** | **Type of Campaign** | **Description** | **Campaign setup time** |
| 1 | BAU Campaigns (Small and large) | Existing campaigns running in the current bank ecosystem with minor modifications | <2 hrs |
| 2 | New Campaign | Campaign containing up to 50-75 nodes | <1 Working days |
| 3 | Large Campaigns | Campaign with 75-200 nodes | <2 Working days |

**Key Metrics:**

* 1. The proposed MarTech Solution and Corporate Website should support the following uptime, RPO and RTO requirements:

|  |  |  |
| --- | --- | --- |
| **SL** | **Metric** | **Requirement** |
| 1 | RPO | 10 minutes |
| 2 | RTO | 120 minutes |
| 3 | Uptime of On-Premises Production HW Infrastructure provided by the successful Bidder | 99.95% |
| 4 | Uptime of Production environment of Corporate Website | 99.95% |
| 5 | Uptime of Production environment of MarTech Stacks | 99.5% |
| 6 | Uptime of Testing environment Corporate Website | 99.0% |
| 7 | Uptime of Testing environment MarTech Stacks | 99.0% |

**Availability & System Performance:**

|  |  |  |
| --- | --- | --- |
| **SL** | **Metrics** | **Requirement** |
| 1 | Uptime of the MarTech Stack | 99.5% availability with no unplanned downtime |
| 2 | Data availability | 99.5% availability with no unplanned downtime |
| 3 | Integration latency Time since a system receives a request and closes the response | Internal integration latency less than 100ms for 99.5%; 100ms to 200ms for 0.5%  External integration latency less than 200ms for 99.5%; 200ms to 300ms for 0.5% |
| 4 | API throughput Number of completed successful API requests executed | Enough to achieve expected outcome and support the expected volume of data |
| 5 | Technical decline Transaction failure because of system issue | Less than 0.1% for  • Average (24-hour average) load on the MarTech. Stack |
| 6 | Near real time use | Less than 5 sec |
| 7 | Real time use case orchestration | Less than 15ms |

* + - * 1. Successful Bidder will have to guarantee a minimum uptime for MarTech Stacks and Corporate Website calculated on a monthly basis. Application (As a whole / any module of the application) on 24x7x365 days.

The penalty will be calculated as per the details given below:

1. Downtime percentage - Unavailable Time divided by Total Available Time, calculated on a monthly basis.
2. Total Available Time – 24 hrs. per day for seven days a week excluding planned downtime (planned downtime must be explicitly agreed with the bank and to be only provided for exceptional conditions. Ideally, the platform should be designed in a manner that minimizes the need for planned downtime)
3. Unavailable Time - Time involved while the solution is inoperative or operates inconsistently or erratically.
   * + - 1. The successful bidder should demonstrate that the proposed solution meets the required key metrics.
         2. The following definition of severity will apply:

|  |  |  |
| --- | --- | --- |
| **Severity Level** | **Number of users impacted** | **Effective Downtime** |
| Severity 1 | Issues which prevent the MarTech Solution from being used at all, degrade critical functionalities and no workaround exists, or disrupt performance of the Solution for all or majority of users. | 100% |
| Severity 2 | Issues which cause significant loss of functionality or performance of the MarTech Solution or degrade functionalities for majority of users while a workaround may exist. | 90% |
| Severity 3 | Issues related to moderate loss of non-critical functionality or performance of the MarTech Solution, failure of minor features etc. | 80% |
| Severity 4 | Issues related to low impact functionality of the MarTech Solution or informational requests.  Not impacting any functionality but affecting other peripheral activities. | 50% |

* + - * 1. The proposed solution should support the following ticket management requirements of the Bank:

|  |  |  |  |
| --- | --- | --- | --- |
| **Severity** | **Response Time** | **Resolution Time** | **RCA Time** |
| Severity 1 | 60 minutes | 4 hours | <24 hours |
| Severity 2 | 120 minutes | 8 hours | <48 hours |
| Severity 3 | 8 hours | 48 hours | <72 hours |
| Severity 4 | 24 hours | 4 days | 1 Week |

1. Effective workaround is acceptable for Severity 1 and Severity 2 tickets.
2. Complete Root Cause Analysis (RCA) should be conducted in 24 hours.
3. Permanent resolution should be deployed within 24 hours or per timelines agreed with the Bank.

**Table 9.1: Penalty for Downtime of Onsite Hardware Provided by the Successful Bidder.**

|  |  |
| --- | --- |
| **Uptime Range** | **Penalty Details** |
| 100% =< A <= 99.95 % | No Penalty |
| 99.95% < A <= 99.80 % | 5% of cost of monthly billing |
| 99.80 % < A <= 99.50 % | 7% of cost of monthly billing |
| A < = 99.50 % | 10% of cost of monthly billing |

**Table 9.2: Penalty for Downtime of Production environment of MarTech Stacks**

|  |  |
| --- | --- |
| **Uptime Range** | **Penalty Details** |
| 100% =< A <= 99.50 % | No Penalty |
| 99.50% < A <= 99.30 % | 5% of cost of monthly billing |
| 99.30 % < A <= 99.00 % | 7% of cost of monthly billing |
| A < = 99.00 % | 10% of cost of monthly billing |

**Table 9.3: Penalty for Downtime of Development/SIT and UAT environment of MarTech Stacks and Corporate Website**

|  |  |
| --- | --- |
| **Uptime Range** | **Penalty Details** |
| 100% =< A <= 99.00 % | No Penalty |
| 99.00% < A <= 97.00 % | 5% of cost of monthly billing |
| 97.00 % < A <= 95.00 % | 7% of cost of monthly billing |
| A < = 95.00 % | 10% of cost of monthly billing |

**Table 9.4: Penalty for continuous downtime for each instance**

|  |  |
| --- | --- |
| **Continuous Downtime** | **Penalty Details** |
| > 30 minutes | 5% of cost of monthly billing |
| > 1 hour | 7% of cost of monthly billing |
| > 3 hours | 10% of cost of monthly billing |

The bidder is required to do sizing and factor the hardware so that the utilization and Compute, Memory and Storage of all production Hardware Infrastructure at DC and DRC remains below 70% during the contract period. In case of breaching of the threshold, penalty @₹10,000/- per instance/day will be applicable.

**Penalties for Website/OGRS Content Updation:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Severity** | **Section to be updated** | **Response Time** | **Resolution time** | **Penalty Time above resolution time** | **Penalty in % of Quarterly Maintenance Charges** |
| Critical (P1) | Updation to be done related to Interest Rate, Financial Result, Directors of the Bank, Investor Corner, and Announcement, Service Charges, Regulatory or Ministry of Finance compliance | 5 Min | 15 Min | >15 Min – 30 Min | 1.0% |
| >30 Min – 60 Min | 2.0% |
| >60 Min | 5.0% |
| High (P2) | Banners, Various Loans/Schemes Rate | 15 Min | 30 Min | >45 Min – 75 Min | 1.0% |
| >75 Min – 105 Min | 2.0% |
| >105 Min | 5.0% |
| Medium (P3) | Other Information | 15 Min | 8 Hrs | >8 Hrs | 5.0% |

**Penalty for Hardware/Website/OGRS application:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Severity** | **Section to be updated** | **Response Time** | **Resolution time** | **Penalty Time above resolution time** | **Penalty in % of Quarterly Maintenance Charges** |
| Critical (P1) | Business critical application is Totally unusable or nearly unusable, resulting in a business impact | 10 Min | 2 Hrs | >2 Hrs-4Hrs | 1.0% |
| >4 Hrs-6Hrs | 2.0% |
| >6 Hrs | 5.0% |
| High (P2) | Essential functionality of the Applications developed under this contract is consistently failing/not working. Significantly number of users are affected, though the platform is partially available | 15 Min | 4 Hrs | >4 Hrs-6 Hrs | 1.0% |
| >6 Hrs-8 Hrs | 2.0% |
| >8Hrs | 5.0% |
| Medium (P3) | Erratic behavior of the Application software developed under this contract | 30 Min | 8 Hrs | >8Hrs | 5.0% |

**Others compliance related:**

|  |  |  |
| --- | --- | --- |
| **Description** | **Penalty Time above resolution time** | **Penalty in % of Quarterly Maintenance charges** |
| Quarterly VAPT/any other Compliance Confirmation | Up to 10 Days | NIL |
| 11 to 20 days | 3.0% |
| >20 days | 5.0% |

**Penalty for Non-performance:**

1. In case uptime for website falls below the guaranteed level, Bank will impose a penalty as given below. Further, if uptime of website during any month is less than 95%, bank will not make any payment for that month.
2. Delay in updating the website will incur following penalties:
   * For delay beyond 3 hours : ₹ 1000/- per hour.
   * For delay beyond 5 hours : ₹ 3000/- per hour.
   * For delay beyond 7 hours : ₹ 5000/- per hour.

However, the vendor is required to do any critical updates within ½ hour.

**Availability Service Level Default**

1. Service Levels will be measured on a monthly basis. The Bidder’s performance to Service Levels will be assessed against Minimum Expected Service Level requirements for each criterion mentioned in the Availability measurement table.
2. Service Levels will include Availability measurements and Performance parameters.
3. Service Levels will include Availability measurements and Performance parameters.
4. Bidder will provide Availability Report on monthly basis and a review shall be conducted based on this report. A monthly report shall be provided to the Bank at the end of every month containing the summary of all incidents reported and associated Bidder performance measurement for that period.
5. Performance measurements would be accessed through reports, as appropriate to be provided by Bidder e.g., utilization reports, response time measurements report, etc.
6. Cost Reference that is mentioned is billing value for the defaulted period & defaulted component for which SLA will be calculated.
7. In case of any service default by the Bidder, the OEM has to take up and deliver the work as defined in the SLA for the contract period.
8. If selected Vendor materially fails to meet SLA uptime of Production environments for three (3) consecutive months, the Bank may have the right to terminate the contract.
9. Bidder is required to provide evidence for ascertaining Severity Levels in absence of which Severity level for the incident would be considered as 1 for the purpose of penalty calculation.

**Availability Service Level Default for Facility Management**

1. Bidder will have to guarantee a minimum attendance of 99 % per resource (i.e., attendance of each of the resources), calculated on a monthly basis. Attendance percentage will be calculated as (100% less Person Non-attendance Percentage) Person non-attendance percentage will be calculated as (Unavailable Time divided by Total Available Time), calculated on a monthly basis.
2. The attendance percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent quarter payment.
3. A Service Level Default will occur when the Service Provider fails to meet Minimum uptime (99%), as measured on a monthly basis.
4. In case any resource is not available continuously for more than 4 hours a day (Under normal circumstances) or 1 day in case of unplanned / emergency leave of any resource then the Bidder should immediately provide the Bank with an equivalent standby resource for that resource.
5. If Bidder fails to meet the onsite Resource Availability in any month, then the Bidder will have to pay the following compensation adjusted with every subsequent quarter payment:

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

**System Availability**

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

Where:

1. Scheduled operation time means the scheduled operating hours of the System for the month. All planned downtime on the system would be deducted from the total operation time for the month to give the scheduled operation time.
2. System downtime subject to the SLA, means accumulated time during which the System is not available to the Bank ‘s users or customers due to in-scope system or infrastructure failure, and measured from the time the Bank and / or its customers log a call with the Bidder’s help desk of the failure or the failure is known to Bidder from the availability measurement tools to the time when the System is returned to proper operation.
3. Critical and Key infrastructure of Data Centre and Disaster Recovery Centre will be supported on 24x7x365 days basis.
4. Downtime shall commence when the respective hardware and or its associated software fails.
5. Uptime will be computed based on service availability of the in-scope components. Also, non-compliance with performance parameters for business and system / service degradation will be considered for downtime calculation.
6. Response may be telephonic or onsite. In case the issue cannot be resolved telephonically, Bidder (as per the criticality and nature of the issue) will provide onsite assistance at respective locations (DC and DRC) within response resolution window.
7. If any one or more of the components defined in ―Critical at the Data Centre and Disaster Recovery Facility are down resulting in non-availability of Solution, then affected services / components listed in the ―Critical availability measurements table shall be considered for calculating the system downtime.
8. Real time replication of application and data should happen between the DC and DRC.
9. Service Levels will be complied with irrespective of the customizations that would undergo during the tenure of the Contract.
10. Typical Resolution time will be applicable if services are not available to the Bank‘s users and customers and there is a denial of agreed services.
11. The bidder to provide warranty & AMC support on all days (24X7X365 days) for period of contract.
12. Bank has defined in-scope services and corresponding SLAs as under, Bank shall evaluate the performance of the Bidder on these SLAs compliance as per the periodicity defined.
13. The Successful Bidder shall provide, reports to verify the Successful Bidder’s performance and compliance with the SLAs. Automated data capturing and reporting mechanism will be used for SLA reporting. The bank will leverage existing/future EMS tools to monitor and manage the Solution/IT Infrastructure.
14. If the level of performance of Successful Bidder for a particular metric fails to meet the minimum service level for that metric, it will be considered as a Service Level Default.
15. Overall cap for penalties over the tenure of the contract will be 10% (ten percent) of the contract value.
16. Penalties if any, as defined by SLAs, shall be adjusted in the payment of a quarter. Balance penalties, if any shall be levied in the payment for the subsequent quarter.
17. The Bidder to provide Support contract backline to OEM for the complete duration of contract period. Letter to be provided by service for the backline proof, prior to release of payment.
18. Bidder agrees to ensure that all the items / products used for delivering services to the Bank including all components are new and are using state of the art technology. Bidder shall provide such proof of the new equipment (e.g., Copy of invoice etc.) to the Bank. In case of software supplied with the system, Successful Bidder shall ensure that the same is licensed and legally obtained in the name of end customer i.e., Bank with valid documentation made available to the Bank.
19. Note: All service level penalties will be reconciled at the end of every quarter.

**Other terms and Penalties**

1. In case of temporary substitute equipment installation, the temporary substitute equipment should be replaced by the original equipment duly repaired or replaced with similar equipment of same capacity or higher capacity, failing which a penalty of 0.5% per day of the item cost will be imposed for the number of days the device is down subject to a maximum of 10% of the equipment cost.
2. The amount of penalty will be recovered from the successful bidder from payments due to them. In case, no payments are due, the successful bidder has to remit the same within 15 days of claim from the Bank failing which the Bank shall be at liberty to invoke Bank Guarantees provided for during warranty period by the successful bidder. However, if the Digital Marketing Solution application is down due to the reasons attributable to the Bank, the successful bidder has to submit proof for the same for not levying the penalty.

**Availability Service Credit Computation**

1. In the event of an Availability Service Level Default, the Bidder shall pay the Bank an Availability Service Credit that will be computed in accordance with the following formula:
2. Monthly Service Level Default = Minimum Service Level – Monthly Actual Service Level
3. Availability Service Credit = Quarterly Service level default X (Summation of Cost References)
4. In the event that an Availability Service Level Default has occurred for more than one service level requirement, the sum of the corresponding Availability Service Credits shall be credited to the Bank. Bidder shall review with the Bank, on a monthly basis from the start of Contract Execution, any entitlement of the Bank to an Availability Service Credit.
5. The total amount of Availability Service Credit that Bidder is obligated to pay the Bank shall be reflected on the invoice provided to the Bank in the quarter after the quarter in which the Service Levels were assessed.
6. The Bank shall be entitled to deduct the Availability Service Credit amount from the amounts payable by the Bank to the Bidder as per the invoice. In case if there are no pending invoices to be paid by the Bank to the bidder, the bidder has to submit Credit Note / pay order / cheque payable at Navi Mumbai in favor of Central Bank of India for the same within 15 days from the notice period from the Bank.
7. Bidder has to note that the total cost of products and services is exclusive of taxes for the purpose of computation of the service level and service credit.

**Service Levels during Post implementation phase**

1. The Bidder is expected to complete the new changes / functionalities / responsibilities that have been assigned as per the agreed Change order timelines, for new deliverables.
2. Penalty would be levied for implementation delays for new requirement and shall be a maximum of 50% of the total cost of that change solution finalized between the bank and vendor.

**Tables of Incident Matrix**

|  |  |
| --- | --- |
| **Incident to be reported within (if unresolved)** | **Escalation Hierarchy** |
| 15 min | Senior Manager-Cent Neo of the Bank |
| 1 hour | Chief Manager –Cent Neo of the Bank |
| 2 hours | Assistant General Manager Cent Neo / Deputy General Manager Cent Neo |
| > 4 hours | General Manager Cent Neo |

1. **Order Cancellation**

Bank reserves its right to cancel the order in the event of one or more of the following situations:

1. Delay in delivery beyond the specified period for delivery.
2. Serious discrepancy in hardware noticed during the pre-dispatch factory inspection or during Installation.
3. In addition to the cancellation of purchase order, Bank reserves the right to appropriate the damages by foreclosing the bank guarantee given by the supplier against the advance payment.
4. **Indemnity**
5. The Bidder shall indemnify the Bank, and shall always keep indemnified and hold the Bank, its employees, personnel, officers, directors, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorney’s fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Bank as a result of:
6. Bank’s authorized / bonafide use of the Deliverables and/or the Services provided by Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
7. Relating to or resulting directly from infringement of any third-party patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project.
8. An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP or, any or all terms and conditions stipulated in the SLA (Service level Agreement) or Purchase Order (PO) and/or
9. Claims made by employees or subcontractors or subcontractors’ employees, who are deployed by the Bidder, against the Bank and/or
10. Breach of any of the term of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
11. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights and/or
12. Breach of confidentiality obligations of the Bidder contained in this RFP or any or all terms and conditions stipulated in the SLA (Service level Agreement) or PO and/or
13. Negligence or gross misconduct attributable to the Bidder or its employees, agent or sub-contractors
14. The Bidder shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property issued or registered in India, provided however,
    1. The Bank notifies the Bidder in writing immediately on aware of such claim,
    2. The Bidder has sole control of defense and all related settlement negotiations,
    3. The Bank provides the Bidder with the assistance, information and authority reasonably necessary to perform the above, and
    4. The Bank does not make any statement or comments or representations about the claim without prior written consent of the Bidder, except under due process of law or order of the court. It is clarified that the Bidder shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank’s (and/or its customers, users and Bidders) rights, interest and reputation.
15. The Bidder shall compensate the Bank for direct financial loss suffered by the Bank, if the Bidder fails to fix bugs, provide the Modifications / Enhancements / Customization as required by the Bank as per the terms and conditions of this RFP and to meet the Service Levels as per satisfaction of the Bank.
16. Additionally, the Bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, suffered by bank due to the following reasons:
    1. that the Deliverables and Services delivered or provided under this Agreement infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in any country where the Deliverables and Services are used, sold or received; and/or The Bidder shall indemnify the Bank in case of any mismatch of ITC (Input Tax Credit) in the GSTR 2A, where the Bank does not opt for retention of GST component on supplies.
    2. all claims, losses, costs, damages, expenses, action, suits and other proceedings resulting from infringement of any patent, trade-marks, copyrights etc. or such other statutory infringements under any laws including the Copyright Act,1957 or Information Technology Act, 2000 or any Law, rules, regulation, bylaws, notification time being enforced in respect of all the Hardware, Software and network equipment or other systems supplied by them to the Bank from whatsoever source, provided the Bank notifies the Bidder in writing as soon as practicable when the Bank becomes aware of the claim however:
17. The Bidder has sole control of the defense and all related settlement negotiations.
18. The Bank provides the Bidder with the assistance, information and authority reasonably necessary to perform the above and bidder is aware of the rights to make any statements or comments or representations about the claim by Bank or any regulatory authority. Indemnity would be limited to court or arbitration awarded damages and shall exclude indirect and incidental damages and compensations.
    1. Any loss suffered by bank due to non-functioning / malfunction of Digital Marketing Solution such as system is getting hanged, technical glitch etc. leading to financial loss to the Bank, losses will be recovered from Bidder/ vendor. Any such loss to the Bank due to improper working of Digital Marketing Solution, Bidder /vendor will have to make good of such losses. This will be treated separate from penalty.
19. Bidder shall have no obligations with respect to any Infringement Claims to the extent that the Infringement Claim arises or results from:
    1. Bidder’s compliance with Bank’s specific technical designs or instructions (except where Bidder knew or should have known that such compliance was likely to result in an Infringement Claim and Bidder did not inform Bank of the same).
    2. Inclusion in a Deliverable of any content or other materials provided by Bank and the infringement relates to or arises from such Bank materials or provided material.
    3. Modification of a Deliverable after delivery by Bidder to Bank if such modification was not made by or on behalf of the Bidder.
    4. operation or use of some or all of the Deliverable in combination with products, information, specification, instructions, data, materials not provided by Bidder; or
    5. use of the Deliverables for any purposes for which the same have not been designed or developed or other than in accordance with any applicable specifications or documentation provided under the applicable Statement of Work by the Bidder; or
    6. Use of a superseded release of some or all of the Deliverables or Bank’s failure to use any modification of the Deliverable furnished under this Agreement including, but not limited to, corrections, fixes, or enhancements made available by the Bidder.
20. In the event that Bank is enjoined or otherwise prohibited, or is reasonably likely to be enjoined or otherwise prohibited, from using any Deliverable as a result of or in connection with any claim for which Bidder is required to indemnify Bank under this section according to a final decision of the courts or in the view of Bidder, Bidder, may at its own expense and option:
    1. Procure for Bank the right to continue using such Deliverable.
    2. Modify the Deliverable so that it becomes non-infringing without materially altering its capacity or performance.
    3. Replace the Deliverable with work product that is equal in capacity and performance but is non-infringing; or
    4. If such measures do not achieve the desired result and if the infringement is established by a final decision of the courts or a judicial or extrajudicial settlement, the Bidder shall refund the Bank the fees effectively paid for that Deliverable by the Bank subject to depreciation for the period of Use, on a straight-line depreciation over a 5-year period basis. The foregoing provides for the entire liability of the Bidder and the exclusive remedy of the Bank in matters related to infringement of third-party intellectual property rights.
21. The Bank warrants that all software, information, data, materials and other assistance provided by it under this Agreement shall not infringe any intellectual property rights of third parties, and agrees that it shall at all times indemnify and hold Bidder harmless from any loss, claim, damages, costs, expenses, including Attorney’s fees, which may be incurred as a result of any action or claim that may be made or initiated against it by any third parties alleging infringement of their rights.
22. **Confidentiality & Non-disclosure**
23. The bidder is bound by this agreement for not disclosing the Banks data and other information. Resources working in the premises of the Bank are liable to follow the rules and regulations of the Bank.
24. The document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to the internal business and operational information of the Bank, affiliates, and/or business partners, disclosure of receipt of this tender or any part of the aforementioned information to parties not directly involved in providing the requested services could result in the disqualification of the bidders, premature termination of the contract, or legal action against the bidder for breach of trust.
25. No news release, public announcement or any other reference to the order, relating to the contracted work if allotted with the assignment or any program hereunder shall be made without written consent from the Bank.
26. As the bidder providing support services for multiple Banks, the bidder at all times should take care to build strong safeguards so that there is no mixing together of information/ documents, records and assets is happening by any chance.
27. The bidder should undertake to maintain confidentiality of the Banks information even after the termination / expiry of the contracts.
28. The Non-Disclosure Agreement (NDA) should be entered in to between the Bank and the successful bidder within a period of 21 days from, the date of acceptance of purchase order.
29. **Guarantee on Software License**

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

1. **Force Majeure**
2. The parties shall not be liable for default or non-performance of the obligations under the contract, if such default or non-performance of the obligations under this contract is caused by any reason or circumstances or occurrences beyond the control of the parties, as a result of force majeure. For the purpose of this clause, “Force Majeure” shall mean an event beyond the control of the parties, including but not limited to, due to or as a result of or caused by acts of God, wars, epidemic/pandemic, insurrections, riots, earthquake and fire, events not foreseeable but does not include any fault or negligence or carelessness on the part of the parties, resulting in such a situation.
3. In the event of any such intervening Force Majeure, each party shall notify the other party in writing of such circumstances and the cause thereof immediately within seven business days. Unless otherwise directed by the other party, the party pleading Force Majeure shall continue to perform/render/discharge other obligations as far as they can reasonably be attended/fulfilled and shall seek all reasonable alternative means for performance affected by the Event of Force Majeure.
4. In such a case, the time for performance shall be extended by a period(s) not less than the duration of such delay. If the duration of delay continues beyond a period of three months due to force majeure situation, the parties shall hold consultations with each other in an endeavor to find a solution to the problem. However, bidder shall be entitled to receive payments for all services actually rendered up to the date of termination of date of agreement. The financial constraints by way of increased cost to perform the obligations shall not be treated as a force majeure situation if the obligations can otherwise be performed.
5. **Resolution of Disputes**
6. The Bank and the bidder shall make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, the Bank and the Bidder have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution by formal arbitration.
7. All questions, disputes or differences arising under and out of, or in connection with the contract shall be referred to a sole arbitrator to be appointed mutually by the parties and in case of failure to appoint a sole arbitrator within 15 days from the raising of dispute the same shall be referred to the Arbitration Tribunal: one Arbitrator to be nominated by the Bank and the other to be nominated by the Bidder and the Presiding Arbitrator shall be appointed by the two Arbitrators appointed by the parties.
8. The decision of the Arbitration Tribunal shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 shall apply to the arbitration proceedings and the venue of the arbitration shall be Mumbai. The Language of Arbitration will be English. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, bidder will continue to perform its contractual obligations, and the Bank will continue to pay for all products and services that are accepted by it, provided that all products and services are serving as per the agreed scope between the parties.
9. If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission, by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) on the date of acknowledgment signed by the receiver or (iii) the business date of receipt, if sent by courier.
10. This RFP shall be governed and construed in accordance with the laws of India. The courts of Mumbai alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this RFP.
11. **Format of the Letter of undertaking of Authenticity to be submitted by the Bidder.**
12. The successful bidder has to submit the letter of undertaking of Authenticity and Undertaking at the time of acceptance of the letter of intent. The undertaking from OEMs needs to be provided to the Bank for the activities owned by them in coordination with the bidder as per the details mentioned in the document along with the pricing. The format for the same is as below.
13. “We undertake that all the components/parts/software used in the supplied devices shall be original, new components/ parts/ software only, from respective OEM/OSDs of the products and that no refurbished/ duplicate/ secondhand components/ parts/ software are being used or shall be used.
14. We also undertake that in respect of licensed operating system, if asked for by you in the Purchase Order, the same shall be supplied along with the authorized license certificate and also that it shall be sourced from the authorized source.
15. We hereby undertake to produce the certificate from our OEM/OSD supplier in support of above undertaking at the time of implementation. It will be our responsibility to produce such letters from our OEM/OSD suppliers at the time of release of PO or within a reasonable time. In case of default and we are unable to comply with the above at the time of delivery or during installation, for the software items already billed, we agree to take back the software/items without demur, if already supplied and return the money, if any paid to us by you in this regard”.
16. **Independent Contractor**

Nothing herein contained will be construed to imply a joint venture, partnership, principal agent relationship or co-employment or joint employment between the Bank and Bidder. Bidder, in furnishing services to the Bank hereunder, is acting only as an independent contractor. Bidder does not undertake by this Agreement or otherwise to perform any obligation of the Bank, whether regulatory or contractual, or to assume any responsibility for the Bank’s business or operations. The parties agree that, to the fullest extent permitted by applicable law; Bidder has not, and is not, assuming any duty or obligation that the Bank may owe to its customers or any other person. The bidder shall follow all the rules, regulations statutes and local laws and shall not commit breach of any such applicable laws, regulations etc. In respect of sub-contracts, as applicable – If required by the Bidders, should provide complete details of any subcontractor/s used for the purpose of this engagement. It is clarified that notwithstanding the use of sub-contractors by the Bidder, the Bidder shall be solely responsible for performance of all obligations under the SLA/NDA (Non-Disclosure Agreement) irrespective of the failure or inability of the subcontractor chosen by the Bidder to perform its obligations. The Bidder shall also have the responsibility for payment of all dues and contributions, as applicable, towards statutory benefits including labor laws for its employees and sub-contractors or as the case may be. Bidder should take bank’s prior written permission before subcontracting/ resource outsourcing of any work related to the performance of this RFP or as the case may be. Bank will have its discretion whether to allow the sub-contracting. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for this project are completed and is available for scrutiny by the Bank.

1. **Assignment**

Bank may assign the Project, and the solution and services provided therein by Bidder in whole or as part of a corporate reorganization, consolidation, merger, or sale of substantially all of its assets. The Bank shall have the right to assign such portion of the facilities management services to any of the Contractor/sub-contractor, at its sole option, upon the occurrence of the following: (i) Bidder refuses to perform; (ii) Bidder is unable to perform; (iii) termination of the contract with Bidder for any reason whatsoever;(iv) expiry of the contract. Such right shall be without prejudice to the rights and remedies, which the Bank may have against Bidder. Bidder shall ensure that the said sub-contractors shall agree to provide such services to the Bank at no less favorable terms than that provided by Bidder and shall include appropriate wordings to this effect in the agreement entered into by Bidder with such sub-contractors. The assignment envisaged in this scenario is only in certain extreme events such as refusal or inability of Bidder to perform or termination/expiry of the contract/project.

1. **Execution of Contract, SLA & NDA**

The bidder and Bank should execute:

1. Contract, 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 Bank and
2. Non-disclosure Agreement.
3. The bidder should execute the contract, SLA and NDA within 21 days from the date of acceptance of the Purchase Order.
4. **Bidder’s Liability**
5. The Bidders aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract. The Bidders liability in case of claims against the Bank resulting from misconduct or gross negligence of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.
6. The Bidder’s aggregate liability in connection with obligations undertaken as a part of the project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the value of the contract resulting from misconduct or gross negligence of the Bidder, its employees, and subcontractors. However, claims arising out of any breaches in respect of infringement of patents, trademarks, copyrights (if any) or breach of confidentiality obligations shall be unlimited. In no event shall the Bank be liable for any indirect, incidental, or consequential damages or liability, under or in connection with or arising out of this tender and subsequent agreement or services provided. The bidder should ensure that the due diligence and verification of antecedents of employees/personnel deployed by him for execution of this contract are completed and is available for scrutiny by the Bank.
7. **Information Ownership**

All information transmitted by successful Bidder belongs to the Bank. The Bidder does not acquire implicit access rights to the information or rights to redistribute the information unless and until written approval sought in this regard. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately, which is proved to have caused due to reasons solely attributable to bidder. Any information considered sensitive by the bank must be protected by the successful Bidder from unauthorized disclosure, modification or access. The bank’s decision will be final if any unauthorized disclosure have encountered. Types of sensitive information that will be found on Bank system’s which the Bidder plans to support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc. The successful Bidder shall not publish or disclose in any manner, without the Bank’s prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any of the Bank location. The Bidder will have to also ensure that all sub-contractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank’s prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.

1. **Inspection, Audit, Review, Monitoring & Visitations**
2. All OEM/Bidder records with respect to any matters / issues covered under the scope of this RFP/project shall be made available to the Bank at any time during normal business hours, not more than 4 audits per year, to audit, examine, and make excerpts or transcripts of all relevant data. Such records are subject to examination. The cost of such audit will be borne by the Bank. Bidder shall permit audit by internal/external auditors of the Bank or RBI to assess the adequacy of risk management practices adopted in overseeing and managing the outsourced activity/arrangement made by the Bank. Bank shall undertake a periodic review of service provider/Bidder outsourced process to identify new outsourcing risks as they arise. The Bidder shall be subject to compliance risk management and security and privacy policies that meet the Bank’s standard. In case the Bidder outsourced to third party, there must be proper Agreement / purchase order with concerned third party. The Bank shall have right to intervene with appropriate measure to meet the Bank’s legal and regulatory obligations. Access to books and records/Audit and Inspection would include: -
3. Ensure that the Bank has the ability to access all books, records and information relevant to the outsourced activity available with the Bidder. For technology outsourcing, requisite audit trails and logs for administrative activities should be retained and accessible to the Bank based on approved request.
4. Provide the Bank with right to conduct audits on the Bidder whether by its internal or external auditors, or by external specialist appointed to act on its behalf and to obtain copies of any audit or review reports and finding made on the service provider in conjunction with the services performed for the bank.
5. Include clause to allow the reserve bank of India or persons authorized by it to access the bank’s documents: records of transactions, and other necessary information given to you, stored or processed by the Bidder within a reasonable time. This includes information maintained in paper and electronic formats.
6. Recognized the right of the reserve bank to cause an inspection to be made of a service provider of the bank and its books and account by one or more of its officers or employees or other persons. Banks shall at least on an annual basis, review the financial and operational condition of the Bidder. Bank shall also periodically commission independent audit and expert assessment on the security and controlled environment of the Bidder. Such assessment and reports on the Bidder may be performed and prepared by Bank’s internal or external auditors, or by agents appointed by the Bank.
7. Any such audit shall be conducted expeditiously, efficiently, and at reasonable business hours after giving due notice to the Bidder which shall not be less than 10 days. The Bank shall not have access to the proprietary data of, or relating to, any other customer of Bidder, or a third party or Bidder’s cost, profit, discount and pricing data. The audit shall not be permitted if it interferes with Bidder’s ability to perform the services in accordance with the service levels, unless the Bank relieves Bidder from meeting the applicable service levels. The audit shall not be performed by any competitor of the Bidder. The auditor including regulatory auditor shall sign the confidentiality undertaking with the Bidder before conducting such audit.

**Monitoring**

Compliance with Information security best practices may be monitored by periodic Information security audits performed by or on behalf of the Bank and by the RBI. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited only to Digital Marketing Solution, but a review of access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that the Bank deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the Service Provider shall afford the Bank’s representatives access to the Bidder’s facilities, installations, technical resources, operations, documentation, records, databases and personnel. The Bidder must provide the Bank access to various monitoring and performance measurement systems (both manual and automated). The Bank has the right to get the monitoring and performance measurement systems (both manual and automated) audited by prior notice to the Bidder.

**Visitations**

1. The Bank shall be entitled to, either by itself or its authorized representative, visit any of the Bidder’s premises by prior notice to ensure that data provided by the Bank is not misused.
2. The Bidder shall cooperate with the authorized representative(s) of the Bank and shall provide all information/ documents required by the Bank.
3. **Information Security**

System should have standard input, communication, processing and output validations and controls. System hardening should be done by bidder. Access controls at DB, OS, and Application levels should be ensured. Bidder should comply with the Information Security Policy of the Bank. The Product offered should comply with regulator’s guidelines. The bidder shall disclose security breaches if any to the Bank, without any delay.

1. **Intellectual Property Rights**

While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant the perpetual License to the bank for the bank’s exclusive use without limitation on the number of users. The successful bidder shall place the source code of customizations done for the bank (and the procedures necessary to build the source code into executable form) for the application software, in escrow with a reputable agency (a bank or established software escrow firm in India) acceptable to the Bank during the contract period.

Bidder warrants that the inputs provided shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third-party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.

In the event that the Deliverables become the subject of claim of violation or infringement of a third party’s intellectual property rights, bidder shall at its choice and expense: [a] procure for Bank the right to continue to use such deliverables; [b] replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or [c] if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse bank for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by Bank for procuring an equivalent equipment in addition to the penalties levied by Bank. However, Bank shall not bear any kind of expense, charge, fees or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of the bank to use the proposed product.

The indemnification obligation stated in this clause apply only in the event that the indemnified party provides the indemnifying party prompt written notice of such claims, grants the indemnifying party sole authority to defend, manage, negotiate or settle such claims and makes available all reasonable assistance in defending the claims at the expenses of the indemnifying party. Notwithstanding the foregoing, neither party is authorized to agree to any settlement or compromise or the like which would require that the indemnified party make any payment or bear any other substantive obligation without the prior written consent of the indemnified party. The indemnification obligation stated in this clause reflects the entire liability of the parties for the matters addressed thereby.

The bidder acknowledges that business logics, workflows, delegation and decision-making processes of Bank are of business sensitive nature and shall not be disclosed/referred to other clients, agents or distributors.

The Bidder claims and represents that it has obtained appropriate rights to provide the Deliverables upon the terms and conditions contained in this RFP. The Bank agrees and acknowledges that same as expressly provided in this RFP, all Intellectual Property Rights in relation to the Hardware, Software and Documentation and any adaptations, translations and derivative works thereof whether protectable as a copyright, trade mark, patent, trade secret design or otherwise, provided by the Bidder during, in connection with or in relation to fulfilling its obligations under this RFP belong to and shall remain a property of the Bidder or its licensor. During the Term of this Project and, if applicable, during the Reverse Transition Period, Bank grants Bidder a right to use at no cost or charge the Hardware and Software licensed to the Bank, solely for the purpose of providing the Services. The Bidder shall be responsible for obtaining all necessary authorizations and consents from third party licensors of Hardware and Software used by Bidder in performing its obligations under this Project. If a third party’s claim endangers or disrupts the Bank’s use of the Hardware and Software, the Bidder shall at no further expense, charge, fees or costs to the Bank, (i) obtain a license so that the Bank may continue use of the Software in accordance with the terms of this tender and subsequent Agreement and the license agreement; or (ii) modify the Software without affecting the functionality of the Software in any manner so as to avoid the infringement; or (iii) replace the Software with a compatible, functionally equivalent and non-infringing product. All third-party Hardware/software / service/s provided by the bidder in the scope of the RFP will be the responsibility of the bidder if any discrepancy or infringement is encountered. The Bank shall not be held liable for and is absolved of any responsibility or claim/Litigation or penal liability arising out of the use of any third-party software or modules supplied by the Bidder as part of this Project.

Bidder’s Proprietary Software and Pre-Existing IP: - Bank acknowledges and agrees that this is a professional services agreement, and this agreement is not intended to be used for licensing of any Bidder’s proprietary software or tools. If Bidder and Bank mutually agree that the Bidder provides to Bank any proprietary software or tools of Bidder or of a third party, the parties shall negotiate and set forth the applicable terms and conditions in a separate license agreement and the provisions of this Clause shall not apply to any deliverables related to customization or implementation of any such proprietary software or products of Bidder or of a third party. Further, Bank acknowledges that in performing Services under this Agreement Bidder may use Bidder ’s proprietary materials including without limitation any software (or any part or component thereof), tools, methodology, processes, ideas, know-how and technology that are or were developed or owned by Bidder prior to or independent of the Services performed hereunder or any improvements, enhancements, modifications or customization made thereto as part of or in the course of performing the Services hereunder, (“Bidder Pre-Existing IP”). Notwithstanding anything to the contrary contained in this Agreement, Bidder shall continue to retain all the ownership, the rights title and interests to all Bidder Pre-Existing IP and nothing contained herein shall be construed as preventing or restricting Bidder from using Bidder Pre-Existing IP in any manner. To the extent that any Bidder Pre-Existing IP or a portion thereof is incorporated or contained in a deliverable under this Agreement, Bidder hereby grants to Bank a non-exclusive, perpetual, royalty free, fully paid up, irrevocable license, with the right to sublicense through multiple tiers, to use, copy, install, perform, display, modify and create derivative works of any such Bidder Pre-Existing IP in connection with the deliverables and only as part of the Deliverables in which they are incorporated or embedded. The foregoing license does not authorizes Bank to (i) separate Bidder Pre-Existing IP from the deliverable in which they are incorporated for creating a stand-alone product for marketing to others; (ii) independently sell, lease, exchange, mortgage, pledge, license, sub license, assign or in any other way convey, transfer or alienate the Bidder Pre-Existing IP in favor of any person (either for commercial consideration or not (including by way of transmission), and/or (iii) except as specifically and to the extent permitted by the Bidder in the relevant Statement of Work, reverse compile or in any other way arrive at or attempt to arrive at the source code of the Bidder Pre-Existing IP.

Residuary Rights. Each Party shall be entitled to use in the normal course of its business and in providing same or similar services or development of similar deliverables for its other clients, the general knowledge and experience gained and retained in the unaided human memory of its personnel in the performance of this Agreement and Statement of Work(s) hereunder. For the purposes of clarity, the Bidder shall be free to provide any services or design any deliverable(s) that perform functions same or similar to the deliverables being provided hereunder for the Client, for any other customer of the Bidder (including without limitation any affiliate, competitor or potential competitor of the Bank. Nothing contained in this Clause shall relieve either party of its confidentiality obligations with respect to the proprietary and confidential information or material of the other party.

1. **Termination**
2. **Termination for Default**

The Bank, without prejudice to any other remedy for breach of contract, by 30 (Thirty) days written notice of default sent to the Successful Bidder, may terminate this Contract in whole or in part:

1. If the Successful Bidder fails to deliver any or all of the deliverables / milestones within the period(s) specified in the Contract, or within any extension thereof granted by the Bank provided the failure is for the reasons which are solely and entirely attributable to the Bidder and not due to reasons attributable to Bank and/or its other vendors or due to reasons of Force Majeure; or.
2. If the Successful Bidder fails to perform any other material obligation(s) under the contract provided the failure is for the reasons which are solely and entirely attributable to the Bidder and not due to reasons attributable to Bank and/or its other vendors or due to reasons of Force Majeure.
3. If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

Prior to providing a written notice of termination to the Selected Bidder, Bank shall provide the selected bidder with a written notice of 30 days to cure any breach of the Contract. The decision to terminate the contract shall be taken only if the breach continues or remains unrectified, for reasons within the control of Bidder, even after the expiry of the cure period.

Bidder shall also have the right to terminate the agreement if the Bank commits a breach of the terms and conditions of the agreement and, where such breach is curable, fails to cure the same within 15 days provided for curing such breach.

In case the contract is terminated then all undisputed payment for the services delivered till the date of termination will be given to vendor, but disputed payment shall be discussed and will be paid once the dispute is resolved.

1. **Termination for Insolvency**

If either party becomes bankrupt or insolvent, has a receiving order issued against it, with its creditors, or, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if either party takes or suffers any other analogous action in consequence of debt; then other party plans to, at any time, terminate the contract by giving written notice of 60 days to the party becoming bankrupt etc. If the contract is terminated by either party in terms of this Clause, Bank shall be liable to make payment of the entire amount due under the contract for which services have been rendered by the Selected Bidder.

1. **Termination- Key Terms & Conditions**

Either Party reserves the right to terminate the agreement with the other party at any time by giving 30 (thirty) days prior written notice to the other party.

Either Party shall also be entitled to terminate the agreement at any time by giving notice if the other party.

1. has a winding up order made against it; or
2. has a receiver appointed over all or substantial assets; or
3. is or becomes unable to pay its debts as they become due; or
4. enters into any arrangement or composition with or for the benefit of its creditors; or
5. Passes a resolution for its voluntary winding up or dissolution or if it is dissolved.
6. **Exit Option & Contract Re-Negotiation**

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

1. Failure of the successful bidder to accept the contract and furnish the Performance Guarantee within 21 days of receipt of purchase contract.
2. Substantial delay in delivery, performance or implementation of the solution beyond the specified period.
3. Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of The Bank. Inability of the Bidder to remedy the situation within 60 days from the date of pointing out the defects by The Bank. (60 days will be construed as the notice period)
4. If the Contract is terminated under any termination clause, Service Provider shall handover all documents/ executable/ Bank's data or any other relevant information to the Bank in timely manner and in proper format as per scope of this RFP and shall also support the orderly transition to another vendor or to the Bank.
5. In the event of expiry or termination of this Agreement Service Provider shall cease to use the Bank's Data and at the request of the Bank, shall destroy all such copies of the Bank's Data then in its possession to the extent specified by the Bank
6. During the transition, Service Provider shall also support the Bank on technical queries /support on process implementation or in case of software provision for future upgrades.
7. In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Bidder.
8. Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Bidder will be expected to continue to provide services to the Bank as per the contract. Bank will continue to pay for all products and services that are accepted by it provided that all products and services as serving as per the agreed scope between the parties. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration. The Bank and the Bidder shall together prepare the Reverse Transition Plan. However, The Bank shall have the sole decision to ascertain whether such Plan has been complied with. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Bidder to The Bank or its designee to ensure smooth handover and transitioning of Bank’s deliverables, maintenance and services.
9. **Privacy & Security Safeguards**
10. The Bidder shall not publish or disclose in any manner, without the Bank’s prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location. The Bidder will have to develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank data and sensitive application software. The Bidder will have to also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank’s prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any Bank location.
11. The Bidder hereby agrees and confirms that they will disclose, forthwith, instances of security breaches.
12. The Bidder hereby agrees that they will preserve the documents.

**Governing Law and Jurisdiction**

1. The provisions of this RFP and subsequent Agreement shall be governed by the laws of India. The disputes, if any, arising out of this RFP/Agreement shall be submitted to the jurisdiction of the courts/tribunals in Mumbai City
2. Statutory and Regulatory Requirements
3. The solution must comply with all applicable requirements defined by any regulatory, statutory or legal body which shall include but not be limited to RBI or other Regulatory Authority, judicial courts in India and as of the date of execution of Agreement. This requirement shall supersede the responses provided by the Bidder in the technical response. During the period of warranty / AMC, Bidder / Bidder should comply with all requirements including any or all reports without any additional cost, defined by any regulatory authority time to time and which fall under the scope of this RFP / Agreement. All mandatory requirements by regulatory / statutory bodies will be provided by the bidder under change management at no extra cost to the bank during the tenure of the contract. The bidder should comply with all clauses mentioned in RBI’s Master Direction on outsourcing of IT services released in April 2023.
4. **Compliance with Laws**
5. Compliance with all applicable laws: Successful bidder shall undertake to observe, adhere to, abide by, comply with the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this scope of work.
6. Compliance in obtaining approvals/permissions/licenses: Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project.
7. **Violation of Terms**

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

1. **Corrupt & Fraudulent Practices**
2. As per Central Vigilance Commission (CVC) directives, it is required that Bidders / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:
3. “Corrupt Practice” means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution AND
4. “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of The Bank and includes collusive practice among Bidders (prior to or after offer submission) designed to establish offer prices at artificial non-competitive levels and to deprive The Bank of the benefits of free and open competition.
5. The Bank reserves the right to reject a proposal for award if it determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question. The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.
6. **Publicity**

Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such other party.

1. **Entire Agreement and Amendments**

This RFP sets forth the entire agreement between the Bank and the Successful bidder and supersedes any other prior proposals, agreements and representations between them related to its subject matter, whether written or oral. No modifications or amendments to this Agreement shall be binding upon the parties unless made in writing, duly executed by authorized officials of both parties.

1. **Survival and Severability**

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

1. **Bidding Document**

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

1. **Amendments to Bidding Documents**
2. At any time prior to the last Date and Time for submission of bids, the Bank may, for any reason, modify the Bidding Document by amendments at the sole discretion of the bank. All amendments will be either uploaded on the website or shall be delivered by hand / post / courier or through e-mail to all prospective bidders, who have received the bidding document and will be binding on them. For this purpose, bidders must provide name of the contact person, mailing address and telephone number on the covering letter sent along with the bids.
3. In order to provide, prospective bidders, reasonable time to take the amendment if any, into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids.
4. **Period of Validity**

Bids shall remain valid for 120 days from the last date of bid submission. A bid valid for shorter period shall be rejected by the bank as non-responsive.

1. **Last Date and Time for Submission of Bids**

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

1. **Late Bids**

Any bid received after the deadline for submission of bids will be rejected and/or returned unopened to the Bidder, if so desired by him.

1. **Modifications and/or Withdrawal of Bids**
2. Bids once submitted will be treated as final and no further correspondence will be entertained on this.
3. No bid will be modified after the deadline for submission of bids.
4. No bidder shall be allowed to withdraw the bid, if the bidder happens to be a successful bidder.
5. Clarification of Bids
6. To assist in the examination, evaluation and comparison of bids the bank may, at its discretion, ask the bidder for clarification and response, which shall be in writing and without change in the price, shall be sought, offered or permitted.
7. Bank’s Right to Accept or Reject Any Bid or All Bids
8. The bank reserves the right to accept or reject any bid and annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for the bank’s action.
9. **Signing of Contract**

The successful bidder(s) to be called as bidder, shall be required to enter into an Agreement with the Bank, within 21 days of the award of the work order (when provided) or within such extended period as may be specified by the bank.

1. **Checklist for Submission**

|  |  |  |
| --- | --- | --- |
| **S.NO.** | **Particulars** | **Bidders Remark Yes/No** |
| 1 | Copy of the Certificate of Incorporation |  |
| 2 | Proof of registration with GSTIN |  |
| 3 | Copy of audited Balance Sheets for the financial years 2023-24, 2022-23, 2021-22 |  |
| 4 | Certificate of the Chartered Accountant for Net-worth and Profit/loss for the financial years 2023-24, 2022-23, 2021-22 |  |
| 5 | CA certificate for net worth for last two financial years i.e. 2023-24, 2022-23 |  |
| 6 | Copy of the Purchase Order and Work Completion Certificate or Client Reference as per Annexure-19 for point no-6 and 7 of the Eligibility Criteria |  |
| 7 | Self-declaration on Company’s letter head on having a full-scale Development and Support center in India with at least 250 resources as mentioned in the point no-8 of the Eligibility Criteria |  |
| 8 | Self-declaration on Company’s letter head of having service/support Centre at Mumbai and should be able to provide efficient and effective support. |  |
| 9 | Undertaking of OEM of MarTech Solution of having service/ support Centre in India. |  |
| 10 | Proof of back-to-back arrangement of Bidder with OEM for Service and Support to the Bidder for the entire tenure of this contract. |  |
| 11 | Copy of MeITY certificate for own/hosted Data Centre of OEM in India for the limited cloud based MarTech stacks. |  |
| 12 | Undertaking / self-declaration on Company’s letter head that the Bidder is not blacklisted/debarred by any Govt. /IBA/RBI/PSU/PSE/Banks/Financial Institutes for any reason or non-implementation/delivery of the order, as on date of bid submission. |  |
| 13 | Undertaking / self-declaration on Company’s letter head there is no pending litigation or any legal dispute in the last 2 years, before any Court of Law between the Bidder or OEM and the Bank regarding supply of goods/services, as on date of bid submission. |  |
| 14 | Self-declaration on Company’s letter head that the Bidder/OEM is not having NPA and there is no pending case (as mentioned in point no-14 of the Eligibility Criteria). |  |
| 15 | Evidence that the bidder is not from a country which shares a land border with India |  |
| 16 | Proof of payment of Tender Document Cost |  |
| 17 | Annexure 1 Conformity Letter |  |
| 18 | Annexure 2 Letter for Conformity of Product as per RFP |  |
| 19 | Annexure 3 Pro-forma for Deed of Indemnity |  |
| 20 | Annexure 4 Undertaking of Authenticity for Products Supplied |  |
| 21 | Annexure 5 Undertaking for acceptance of terms of RFP |  |
| 22 | Annexure 6 Manufacturer’s Authorization Form |  |
| 23 | Annexure 7 Integrity Pact |  |
| 24 | Annexure 8 Non-Disclosure Agreement |  |
| 25 | Annexure 9 Performance Bank Guarantee |  |
| 26 | Annexure 10 Pro-forma for Bid Security (EMD) |  |
| 27 | Annexure 11 Letter for Refund of EMD |  |
| 28 | Annexure 12 NPA Undertaking |  |
| 29 | Annexure 13 Undertaking Letter – Land Border Sharing |  |
| 30 | Annexure 14 List of Hardware and Software Components |  |
| 31 | Annexure 15 Cover Letter |  |
| 32 | Annexure 16 Bidders Particulars on Company Letter Head |  |
| 33 | Annexure 17 Guidelines on banning of business dealing |  |
| 34 | Annexure 18 Proposed Team Profile |  |
| 35 | Annexure 19 Format for Submission of Client References by Bidder |  |
| 36 | Annexure 20 Query Format |  |
| 37 | Annexure 21 Eligibility Criteria Compliance |  |
| 38 | Annexure 22 Undertaking For 5 Year Roadmap |  |
| 39 | Annexure 23 MarTech Use Cases |  |
| 40 | Annexure 24 KPIs |  |
| 41 | Annexure 25 Functional & Technical Parameters for Evaluation |  |
| 42 | Annexure 26 Compliance to Cloud Security Control |  |
| 43 | Annexure 27 Undertaking of Information Security |  |
| 44 | Annexure 28 Undertaking for Data Privacy |  |
| 45 | Annexure 29 Format for Local Content |  |
| 46 | Annexure 30 Masked Commercial Bid along with technical bid |  |
| 47 | Annexure 31: Hardware Requirements for Corporate Website and Data Protection Layer |  |

# Annexure 1: Conformity Letter:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 2: Letter for Conformity of Product as per RFP:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

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

|  |  |  |
| --- | --- | --- |
| **Compliance** | **Compliance (Yes/ No)** | **Remarks/ Deviations** |
| Terms & Conditions |  |  |
| Scope of Work |  |  |

(If left blank it will be construed that there is no deviation from the specifications given above)

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 3: Pro-forma for Deed of Indemnity:

This deed made on the \_\_\_\_\_\_ day of \_\_\_\_\_\_\_, 2024 BETWEEN \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ a Company incorporated under the Companies Act, 1956/2013 having its registered office at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (hereinafter referred to as “the Indemnifier” which expression shall unless excluded by or repugnant to the context, be deemed to mean and include its assigns, administrators and successors) of the ONE PART;

AND

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

WHEREAS

1. The Indemnifier has

A. Offered to Supply, Implementation, and Maintenance of Digital Marketing Solution in terms of the Service Level Agreement (SLA) dated \_\_\_\_\_\_\_\_\_ during the entire contract period of ……. Years. The implementation and support services of hardware and software equipment by the Indemnifier is hereinafter referred to as “Supply and Support Services".

B. Agreed to install and provide comprehensive maintenance for the equipment, materials used and workmanship by them in terms of the Service Level Agreement (SLA) dated \_\_\_\_\_\_\_\_\_ and respective Purchase Order/s --------------------------issued from time to time, if required, at the discretion of the BANK. (The installation and maintenance are herein after collectively referred to as "Service/s").

C. Represented and warranted that the aforesaid supply/services offered to the BANK do not violate any provisions of the applicable laws, regulations or guidelines including legal and environmental. In case there is any violation of any law, rules or regulation, which is capable of being remedied, the same will be got remedied immediately during the installation, maintenance and contract period to the satisfaction of the BANK.

D. Represented and warranted that they are authorized and legally eligible and otherwise entitled and competent to enter into such Service Level Agreement (SLA) with the BANK.

2. One of the conditions of the aforesaid Agreement is that the Indemnifier is required to furnish an indemnity in favor of the BANK indemnifying the latter against all claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of Obligor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines during the Supply / Services to the BANK as also for breach committed by the Indemnifier on account of misconduct, omission and negligence by the Indemnifier.

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

NOW THIS DEED WITNESSETH AS UNDER: -

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

(1) The Indemnifier shall, at all times hereinafter, save and keep harmless and indemnified the BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the BANK by whomsoever and all losses, damages, costs, charges and expenses that the BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, notifications guidelines, on account of misconduct, omission and negligence and also from the environmental damages, if any, which may occur during the contract period.

(2) The Indemnifier further agrees and undertakes that the Indemnifier shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or municipal and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, notifications, orders framed or issued by any appropriate authorities.

(3) The Indemnifier further agrees to provide complete documentation and data of all equipment/accessories and other software, they are having. The Indemnifier shall also indemnify and keep indemnified the BANK against any levies/penalties/claims/demands, litigations, suits, actions, judgments in this regard whether applicable under Indian Jurisdiction or Foreign Jurisdiction.

(4) If any additional approval, consent or permission is required by the Indemnifier to execute and perform the contract during the currency of the contract, they shall procure the same and/or comply with the conditions stipulated by the concerned authorities without any delay.

(5) The obligations of the Indemnifier herein are irrevocable, absolute and unconditional in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Agreement or the insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of the BANK or Indemnifier or any other circumstance whatsoever which might otherwise constitute a discharge or defense of an indemnifier.

(6) The obligations of the Indemnifier under this Deed shall not be affected by any act, omission, matter or thing which would reduce, release the Indemnifier from any of the indemnified obligations under this indemnity or diminish the indemnified obligations in whole or in part, including in law, equity or contract (whether or not known to it, or to the BANK).

(7) This indemnity shall survive the aforesaid Service Level Agreement (SLA).

(8) Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Agreement and or as stated above.

(9) This indemnity shall be governed by and construed in accordance with the laws of India. The Indemnifier irrevocably agrees that any legal action, suit or proceedings arising out of or relating to this indemnity may be brought in the Courts/Tribunals at Mumbai. Final judgment against the Indemnifier in any such action, suit or proceeding shall be conclusive and may be enforced in any other jurisdiction by way of suit on the judgment/decree, a certified copy of which shall be conclusive evidence of the judgment/decree, or in any other manner provided by law. By the execution of this indemnity, the Indemnifier irrevocably submits to the exclusive jurisdiction of such Court/Tribunal in any such action, suit or proceeding.

(10) The BANK may assign or transfer all or any part of its interest/claim herein to any other person. The Indemnifier shall not be entitled to assign or transfer any of its rights or obligations under this indemnity, except with the prior written consent of the BANK.

(11) Bank agrees and undertakes to indemnify Bidder and further undertakes to compensate Bidder in case of any claim accruing to Bidder on account of proven breach of licenses software, beyond the permitted purpose, by authorized officer of Bank.

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

Witness:

1)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Seal and Signature of indemnifier)

2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

Note: The said indemnity shall be affixed with the applicable stamp duty.

# Annexure 4: Undertaking of Authenticity for Products Supplied:

(This undertaking should be on the letterhead of the bidder duly signed by an authorized signatory)

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

With reference to RFP for Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) and Development & Maintenance of Corporate Website along with Facility Management Services.

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 5: Undertaking for Acceptance of Terms of RFP:

(This undertaking should be on the letterhead of the bidder duly signed by an authorized signatory)

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

With reference to RFP for Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) and Development & Maintenance of Corporate Website along with Facility Management Services.

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

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

We are agreeable to the payment schedule as per "Payment Terms" of the RFP.

We here by confirm to undertake the ownership of the subject RFP.

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 6: Manufacturer’s Authorization Form:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place**:

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

# Annexure 7: Integrity Pact:

Integrity Pact

Between

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

And

…………………………………………… hereinafter referred to as “The Bidder/ Contractor.”

Preamble

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

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

**Section 1 – Commitments of the Principal**

(1.) The principal commits itself to take all measures necessary to prevent corruption and to observe the following principles: -

a. No employee of the principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.

b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.

c. The Principal will exclude from the process all known prejudiced persons.

(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

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

(1) The Bidder(s)/ Contractor(s) commits themselves to take all measures necessary to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

a. The Bidder(s)/ Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the principal’s employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b. The Bidder(s)/ Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/ Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractors(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly, the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the “Guidelines on Indian Agents of Foreign Suppliers” shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only. Copy of the “Guidelines on Indian Agents of Foreign Suppliers” is placed at Annexure 17.

e. The Bidder(s)/ Contractor(s) will, when presenting his bid, disclose any and all payments he has made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

(2) The Bidder(s)/ Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

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

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

**Section 4 – Compensation for Damages**

(1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3 of Integrity Pact, the principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.

(2) If the Principal has terminated the contract according to Section 3, or if the principal is entitled to terminate the contract according to Section 3 of Integrity Pact, the principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

**Section 5 – Previous Transgression**

(1) The Bidder declares that no previous transgressions occurred in the last three years with any other Bank in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

(2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in “Guidelines on Banning of business dealings”.

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

(1) The Bidder(s)/ Contractor(s) undertakes(s) to demand from his subcontractors a commitment in conformity with this Integrity Pact.

(2) The principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.

(3) The principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

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

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

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

(1) The principal appoints competent and credible Independent External Monitor for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. It will be obligatory for him to treat the information and documents of the Bidders/Contractors as confidential. He reports to the Chairman & Managing Director, CENTRAL BANK OF INDIA.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Subcontractor(s) with confidentiality. In case of sub-contracting, the Principal Contractor shall take all responsibility of the adoption of Integrity Pact by the sub-contractor. In case of sub-contracting, the Principal Contractor shall take the responsibility of the adoption of the Integrity Pact by the sub-contractor.

(4) The principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

(5) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit nonbinding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM’s decision in the matter. Parties to this agreement agree that they shall not approach the courts while representing the matter to IEM and will await IEM’s decision in the matter.

(6) The Monitor will submit a written report to the Chairman & Managing Director, CENTRAL BANK OF INDIA within 8 to 10 weeks from the date of reference or intimation to him by the principal and, should the occasion arise, submit proposals for correcting problematic situations.

(7) If the Monitor has reported to the Chairman & Managing Director CENTRAL BANK OF INDIA, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the Chairman & Managing Director CENTRAL BANK OF INDIA has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(8) The word „Monitor‟ would include both singular and plural.

**Section 9 – Pact Duration**

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

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

**Section 10 – Other provisions**

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e., Mumbai City.

(2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.

(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.

(4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

(5) In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.”

**Section 11- FALL CLAUSE**

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

|  |  |
| --- | --- |
| Signed, Sealed and Delivered for the Principal | Signed, Sealed and Delivered for the Bidder |
| Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company Seal | Company Seal |
| Witness I | Witness II |
| Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

# Annexure 8: Non-Disclosure Agreement:

This Agreement made at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, on this \_\_\_\_\_ day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2025.

Between

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ a company incorporated under the Companies Act, 1956/2013 having its registered office at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (hereinafter referred to as “-----” which expression unless repugnant to the context or meaning thereof be deemed to include its successors and assigns) of the ONE PART;

AND

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

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

WHEREAS:

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

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

**Confidential Information**

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

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

Notwithstanding the foregoing, “Confidential Information” shall not include any information which the Receiving Party can show: (a) is now or subsequently becomes legally and publicly available without breach of this Agreement by the Receiving Party, (b) was rightfully in the possession of the Receiving Party without any obligation of confidentiality prior to receiving it from the Disclosing Party, (c) was rightfully obtained by the Receiving Party from a source other than the Disclosing Party without any obligation of confidentiality, or (d) was developed by or for the Receiving Party independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence.

**Non-Disclosure**

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

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

**Publications**

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

**Term**

This Agreement shall be effective from the date hereof and shall continue till establishment of business relationship between the Parties and execution of definitive agreements thereafter. Upon expiration or termination as contemplated herein the Receiving Party shall immediately cease rights to any and all disclosures or uses of Confidential Information; and at the request of the Disclosing Party, the Receiving Party shall promptly return or destroy all written, graphic or other tangible forms of the Confidential Information and all copies, abstracts, extracts, samples, notes or modules thereof.

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

**Title & Proprietary Rights**

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

**Return of Confidential Information**

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

**Remedies**

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

**Entire Agreement, Amendment and Assignment**

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

**Governing Law and Jurisdiction**

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

**General**

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

**Indemnity**

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

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

|  |  |
| --- | --- |
| Signed, Sealed and Delivered for the Principal | Signed, Sealed and Delivered for the Bidder |
| Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company Seal | Company Seal |
| Witness I | Witness II |
| Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Designation: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

# Annexure 9: Performance Bank Guarantee (PBG):

To,

Central Bank of India

Mumbai

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

1) We, --------------------------- (Bank) (hereinafter called “the Bank”), in consideration of the premises and at the request of the contractor, do hereby guarantee and undertake to pay to the purchaser, forthwith on mere demand and without any demur, at any time up to --------------------- any money or moneys not exceeding a total sum of ₹---------(Rupees-----------only) as may be claimed by the purchaser to be due from the contractor by way of loss or damage caused to or that would be caused to or suffered by the purchaser by reason of failure of computer hardware to perform as per the said contract, and also failure of the contractor to maintain the computer hardware and systems as per the terms and conditions of the said contract.

2) Notwithstanding anything to the contrary, the decision of the purchaser as to whether computer hardware has failed to perform as per the said contract, and also as to whether the contractor has failed to maintain the MarTech Platform and Solution as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding notwithstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.

3) This Guarantee shall expire on -----------------; without prejudice to the purchaser’s claim or claims demanded from or otherwise notified to the Bank in writing on or before the said date i.e. --------- (this date should be date of expiry of Guarantee).

4) The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.

5) In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we are your principal debtors in respect of all your claims against the contractor hereby Guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights if any which are in any way inconsistent with the above or any other provisions of this Guarantee.

6) The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank’s obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract, and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.

7) The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, Bank or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.

8) This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with other banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued, and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.

9) Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax or registered post to our local address as mentioned in this guarantee.

10) Notwithstanding anything contained herein: -

i) Our liability under this Bank Guarantee shall not exceed ₹-------- (Rupees---------only).

ii) This Bank Guarantee shall be valid up to ----------------------;(date of expiry) and

iii) We are liable to pay the Guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before--- -------------- (date of expiry of Guarantee)

11) The Bank has power to issue this Guarantee under the statute/constitution and the undersigned has full power to sign this Guarantee on behalf of the Bank.

Date this -------------------- day of ------------------ 2025 at ---------

For and on behalf of -------------------------- Bank.

Sd/- ----------------------------------------

# Annexure 10: Pro-forma for Bid Security (EMD):

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

In response to your invitation to respond to your RFP for Implementation \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, M/s \_\_\_\_\_having their registered office at \_\_\_\_\_\_\_ (hereinafter called the “Bidder”) wishes to respond to the said Request for Proposal (RFP) and submit the proposal for as listed in the RFP document.

Whereas the “Bidder” has submitted the proposal in response to RFP, we, the \_\_\_\_\_\_ Bank having our head office \_\_\_\_\_\_ hereby irrevocably guarantee an amount of ₹3,00,00,000/- (Rupees Three Crore Only) as bid security as required to be submitted by the “Bidder” as a condition for participation in the said process of RFP.

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

1. If the Bidder withdraws his proposal during the period of the proposal validity; or

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

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed. ₹3,00,00,000/- (Rupees Three Crore Only)

2. This Bank guarantee will be valid up to \_\_\_\_\_\_\_\_; and

3. We are liable to pay the guarantee amount or any part thereof under this Bank

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 11: Letter for Refund of EMD:

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

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

We (Company Name) had participated in the Request for Proposal (RFP) bearing reference no. CO:NEO:PUR:2024-25:416 for Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) and Development & Maintenance of Corporate Website along with Facility Management Services. and we are an unsuccessful bidder.

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No. | Bidder Name | DD/BG Number | Drawn on Bank Name | Amount (₹) |
|  |  |  |  |  |

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

Name of the Bank with Branch:

Account Type:

Account Title:

Account Number:

IFSC Code:

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 12: NPA Undertaking:

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

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

We \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (bidder name), hereby undertake that-

We have not been declared NPA by any Bank in India.

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 13: Undertaking letter - Land Border Sharing:

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

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

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

Strike off whichever is not applicable.

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

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

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

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

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

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

Dated this \_\_\_\_\_\_\_\_\_\_\_\_\_ by \_\_\_\_\_\_\_\_\_\_\_20\_\_

Yours faithfully,

Signature of Authorized Signatory:  
Name of Signatory:  
Designation:  
Seal of Company:

Bidder’s Corporate Name:

Address:

Email & Phone No.:

List of documents enclosed:

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

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date:  
Place:

# Annexure 14: List of Hardware and Software Components:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sr No. | Hardware Item or Component Required | Quantity | OEM Name | Size of Hardware for provisioning Racks space | Number of Power Inputs and Power consumption for device |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 15: Cover Letter:

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

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

We agree to abide by this bid Offer for 180 days from date of bid (Commercial Bid) opening and our Offer shall remain binding on us which may be accepted by the Bank any time before expiry of the offer.

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

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 16: Bidder’s Particulars on Company Letter Head:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

|  |  |  |
| --- | --- | --- |
| **Sl. No** | **Particulars** | **Details** |
| 1 | Name of the Bidder |  |
| 2 | Address with E mail id, Mobile no. and Pin code |  |
| 3 | GST Number |  |
| 4 | Bank Details |  |
| 5 | PAN Number |  |
| 6 | Name of Authorized Person |  |
| Mobile No: |
| Landline No: |
| 7 | i. Email ID |  |
| ii. Alternative Email ID |
| 8 | Details of Document cost / Tender fee | UTR/Reference No. date & Amount |
| 9 | Details of EMD | BG/UTR/Reference No. date & Amount |
| 10 | Exemption Certificate details (if applicable). E.g.: MSME/Udyog Aadhar certificate etc. | Please upload copy of the same along with details |

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 17: Guidelines on banning of business dealing:

1. **GUIDELINES FOR INDIAN AGENTS OF FOREIGN SUPPLIERS**
2. There shall be compulsory registration of agents for all Global (Open) Tender and Limited Tender. An agent who is not registered with CENTRAL BANK OF INDIA shall apply for registration in the prescribed Application –Form.
3. Registered agents will file an authenticated Photostat copy duly attested by a Notary Public/Original certificate of the principal confirming the agency agreement and giving the status being enjoyed by the agent and the commission/remuneration/salary/ retainer ship being paid by the principal to the agent before the placement of order by CENTRAL BANK OF INDIA.
4. Wherever the Indian representatives have communicated on behalf of their principals and the foreign parties have stated that they are not paying any commission to the Indian agents, and the Indian representative is working on the basis of salary or as retainer, a written declaration to this effect should be submitted by the party (i.e., Principal) before finalizing the order
5. **DISCLOSURE OF PARTICULARS OF AGENTS/ REPRESENTATIVES IN INDIA. IF ANY.** 
   * 1. Tenderers of Foreign nationality shall furnish the following details in their offer:
6. The name and address of the agents/representatives in India, if any and the extent of authorization and authority given to commit the principals. In case the agent/representative be a foreign Bank, it shall be confirmed whether it is real substantial Bank and details of the same shall be furnished.
7. The amount of commission/remuneration included in the quoted price(s) for such agents/representatives in India.
8. Confirmation of the Tenderer that the commission/ remuneration if any, payable to his agents/representatives in India, may be paid by CENTRAL BANK OF INDIA in Indian Rupees only.
   * 1. Tenderers of Indian Nationality shall furnish the following details in their offers:
9. The name and address of the foreign principals indicating their nationality as well as their status, i.e., whether manufacturer or agents of manufacturer holding the Letter of Authority of the Principal specifically authorizing the agent to make an offer in India in response to tender either directly or through the agents/representatives.
10. The amount of commission/remuneration included in the price (s) quoted by the Tenderer for himself.
11. Confirmation of the foreign principals of the Tenderer that the commission/remuneration, if any, reserved for the Tenderer in the quoted price (s), may be paid by CENTRAL BANK OF INDIA in India in equivalent Indian Rupees on satisfactory completion of the Project or supplies of Stores and Spares in case of operation items.
12. In either case, in the event of contract materializing, the terms of payment will provide for payment of the commission /remuneration, if any payable to the agents/representatives in India in Indian Rupees on expiry of 90 days after the discharge of the obligations under the contract.
13. Failure to furnish correct and detailed information as called for in paragraph-2.0 above will render the concerned tender liable to rejection or in the event of a contract materializing, the same liable to termination by CENTRAL BANK OF INDIA. Besides this there would be a penalty of banning business dealings with CENTRAL BANK OF INDIA or damage or payment of a named sum.

|  |  |
| --- | --- |
| **Sr.** | **Contents** |
| 1 | Introduction |
| 2 | Scope |
| 3 | Definitions |
| 4 | Initiation of banning / suspension |
| 5 | Suspension of business dealing |
| 6 | Ground on which banning of business dealings can be initiated |
| 7 | Banning of business dealings |
| 8 | Removal from list of approved agencies –suppliers/contractors |
| 9 | Show-cause notice |
| 10 | Appeal against the competent authority |
| 11 | Review of the decision by the competent authority |
| 12 | Circulation of names of agencies with whom business dealings have been banned |

1. **Introduction**
2. Central Bank of India, being a Public Sector Enterprise and ‘State’, within the meaning of Article 12 of Constitution of India, has to ensure preservation of rights enshrined in Chapter III of the Constitution. CENTRAL BANK OF INDIA has also to safeguard its commercial interests. CENTRAL BANK OF INDIA deals with Agencies, who have a very high degree of integrity, commitments and sincerity towards the work undertaken. It is not in the interest of CENTRAL BANK OF INDIA to deal with Agencies who commit deception, fraud or other misconduct in the execution of contracts awarded / orders issued to them. In order to ensure compliance with the constitutional mandate, it is incumbent on CENTRAL BANK OF INDIA to observe principles of natural justice before banning the business dealings with any Agency.
3. Since banning of business dealings involves civil consequences for an Agency concerned, it is incumbent that adequate opportunity of hearing is provided and the explanation, if tendered, is considered before passing any order in this regard keeping in view the facts and circumstances of the case.
4. **Scope**
5. The General Conditions of Contract (GCC) of CENTRAL BANK OF INDIA generally provide that CENTRAL BANK OF INDIA reserves its rights to remove from list of approved suppliers / contractors or to ban business dealings if any Agency has been found to have committed misconduct and also to suspend business dealings pending investigation. If such provision does not exist in any GCC, the same may be incorporated.
6. Similarly, in case of sale of material there is a clause to deal with the Agencies / customers / Buyers, who indulge in lifting of material in unauthorized manner. If such a stipulation does not exist in any Sale Order, the same may be incorporated.
7. However, absence of such a clause does not in any way restrict the right of Bank (CENTRAL BANK OF INDIA) to take action / decision under these guidelines in appropriate cases.
8. The procedure of (i) Removal of Agency from the List of approved suppliers / contractors; (ii) Suspension and (iii) Banning of Business Dealing with Agencies, has been laid down in these guidelines.
9. These guidelines apply to all the Units and subsidiaries of CENTRAL BANK OF INDIA.
10. It is clarified that these guidelines do not deal with the decision of the Management not to entertain any particular Agency due to its poor / inadequate performance or for any other reason.
11. The banning shall be with prospective effect, i.e., future business dealings.
12. **Definitions**

In these Guidelines, unless the context otherwise requires:

1. ‘Party / Contractor / Supplier / Purchaser / Customer/Bidder/Tenderer’ shall mean and include a public limited Bank or a private limited Bank, a firm whether registered or not, an individual, a cooperative society or an association or a group of persons engaged in any commerce, trade, industry, etc. ‘Party / Contractor / Supplier / Purchaser / Customer/ Bidder / Tenderer’ in the context of these guidelines is indicated as ‘Agency’.
2. ‘Inter-connected Agency’ shall mean two or more companies having any of the following features:
3. If one is a subsidiary of the other.
4. If the Director(s), Partner(s), Manager(s) or Representative(s) are common.
5. If management is common.
6. If one owns or controls, the other in any manner.
7. ‘Competent Authority’ and ‘Appellate Authority’ shall mean the following:
8. For Bank (entire CENTRAL BANK OF INDIA) wide Banning Executive Director (BSD) shall be the “Competent Authority” for the purpose of these guidelines. Chairman & Managing Director, CENTRAL BANK OF INDIA shall be the “Appellate Authority” in respect of such cases except banning of business dealings with Foreign Suppliers of imported coal/coke.
9. For banning of business dealings with Foreign Suppliers of imported goods, CENTRAL BANK OF INDIA Executive Directors‟ Committee (EDC) shall be the “Competent Authority”. The Appeal against the Order passed by EDC, shall lie with Chairman & Managing Director, as First Appellate Authority.
10. In case the foreign supplier is not satisfied by the decision of the First Appellate Authority, it may approach CENTRAL BANK OF INDIA Board as Second Appellate Authority.
11. For Zonal Offices Only: Any officer not below the rank of Deputy General Manager appointed or nominated by the Head of Zonal Office shall be the “Competent Authority” for the purpose of these guidelines. The Head of the concerned Zonal Office shall be the “Appellate Authority” in all such cases.
12. For Corporate Office only: For procurement of items / award of contracts, to meet the requirement of Corporate Office only, Head of BSD shall be the “Competent Authority” and concerned Executive Director (BSD) shall be the “Appellate Authority”.
13. Chairman & Managing Director, CENTRAL BANK OF INDIA shall have overall power to take suo-moto action on any information available or received by him and pass such order(s) as he may think appropriate, including modifying the order(s) passed by any authority under these guidelines.
14. ‘Investigating Department’ shall mean any Department or Unit investigating into the conduct of the Agency and shall include the Vigilance Department, Central Bureau of Investigation, the State Police or any other department set up by the Central or State Government having powers to investigate.
15. ‘List of approved Agencies - Parties / Contractors / Suppliers / Purchasers / Customers / Bidders / Tenderers shall mean and include list of approved / registered Agencies - Parties/ Contractors / Suppliers / Purchasers / Customers / Bidders / Tenderers, etc.
16. **Initiation of Banning / Suspension**
17. Action for banning / suspension business dealings with any Agency should be initiated by the department having business dealings with them after noticing the irregularities or misconduct on their part. Besides the concerned department, Vigilance Department of each Unit /Corporate Vigilance may also be competent to advise such action.
18. **Suspension of Business Dealings**
19. If the conduct of any Agency dealing with CENTRAL BANK OF INDIA is under investigation by any department (except Foreign Suppliers of imported goods), the Competent Authority may consider whether the allegations under investigation are of a serious nature and whether pending investigation, it would be advisable to continue business dealing with the Agency. If the Competent Authority, after consideration of the matter including the recommendation of the Investigating Department, if any, decides that it would not be in the interest to continue business dealings pending investigation, it may suspend business dealings with the Agency. The order to this effect may indicate a brief of the charges under investigation. If it is decided that inter-connected Agencies would also come within the ambit of the order of suspension, the same should be specifically stated in the order. The order of suspension would operate for a period not more than six months and may be communicated to the Agency as also to the Investigating Department. The Investigating Department may ensure that their investigation is completed and whole process of final order is over within such period.
20. The order of suspension shall be communicated to all Departmental Heads within the Plants / Units. During the period of suspension, no business dealing may be held with the Agency.
21. As far as possible, the existing contract(s) with the Agency may continue unless the Competent Authority, having regard to the circumstances of the case, decides otherwise.
22. If the gravity of the misconduct under investigation is very serious and it would not be in the interest of CENTRAL BANK OF INDIA, as a whole, to deal with such an Agency pending investigation, the Competent Authority may send his recommendation to ED (BSD), CENTRAL BANK OF INDIA Corporate Office along with the material available. If Corporate Office considers that depending upon the gravity of the misconduct, it would not be desirable for all the Units and Subsidiaries of CENTRAL BANK OF INDIA to have any dealings with the Agency concerned, an order suspending business dealings may be issued to all the Units by the Competent Authority of the Corporate Office, copy of which may be endorsed to the Agency concerned. Such an order would operate for a period of six months from the date of issue.
23. For suspension of business dealings with Foreign Suppliers of imported goods, following shall be the procedure:-
24. Suspension of the foreign suppliers shall apply throughout the Bank including Subsidiaries.
25. Based on the complaint forwarded by ED (BSD) or received directly by Corporate Vigilance, if gravity of the misconduct under investigation is found serious and it is felt that it would not be in the interest of CENTRAL BANK OF INDIA to continue to deal with such agency, pending investigation, Corporate Vigilance may send such recommendation on the matter to Executive Director, BSD to place it before Executive Directors Committee (EDC) with ED (BSD) as Convener of the Committee. The committee shall expeditiously examine the report; give its comments/recommendations within twenty-one days of receipt of the reference by ED, BSD.
26. If EDC opines that it is a fit case for suspension, EDC may pass necessary orders which shall be communicated to the foreign supplier by ED, BSD.
27. If the Agency concerned asks for detailed reasons of suspension, the Agency may be informed that its conduct is under investigation. It is not necessary to enter into correspondence or argument with the Agency at this stage.
28. It is not necessary to give any show-cause notice or personal hearing to the Agency before issuing the order of suspension. However, if investigations are not complete in six months’ time, the Competent Authority may extend the period of suspension by another three months, during which period the investigations must be completed.
29. **Ground on which Banning of Business Dealings can be initiated**
30. If the security consideration, including questions of loyalty of the Agency to the State, so warrant.
31. If the Director / Owner of the Agency, proprietor or partner of the firm, is convicted by a Court of Law for offences involving moral turpitude in relation to its business dealings with the Government or any other public sector enterprises or CENTRAL BANK OF INDIA, during the last five years.
32. If there is strong justification for believing that the Directors, Proprietors, Partners, owner of the Agency have been guilty of malpractices such as bribery, corruption, fraud, substitution of tenders, interpolations, etc.
33. If the Agency continuously refuses to return / refund the dues of CENTRAL BANK OF INDIA without showing adequate reason and this is not due to any reasonable dispute which would attract proceedings in arbitration or Court of Law.
34. If the Agency employs a public servant dismissed / removed or employs a person convicted for an offence involving corruption or abetment of such offence.
35. If business dealings with the Agency have been banned by the Govt. or any other public sector enterprise.
36. If the Agency has resorted to Corrupt, fraudulent practices including misrepresentation of facts and / or fudging /forging /tampering of documents.
37. If the Agency uses intimidation / threatening or brings undue outside pressure on the Bank (CENTRAL BANK OF INDIA) or it’s official in acceptance / performances of the job under the contract.
38. If the Agency indulges in repeated and / or deliberate use of delay tactics in complying with contractual stipulations.
39. Willful indulgence by the Agency in supplying sub-standard material irrespective of whether pre-dispatch inspection was carried out by Bank (CENTRAL BANK OF INDIA) or not.
40. Based on the findings of the investigation report of CBI / Police against the Agency for malafide / unlawful acts or improper conduct on his part in matters relating to the Bank (CENTRAL BANK OF INDIA) or even otherwise;
41. Established litigant nature of the Agency to derive undue benefit.
42. Continued poor performance of the Agency in several contracts.
43. If the Agency misuses the premises or facilities of the Bank (CENTRAL BANK OF INDIA), forcefully occupies, tampers or damages the Bank’s properties including land, water resources, forests / trees, etc.
44. (Note: The examples given above are only illustrative and not exhaustive. The Competent Authority may decide to ban business dealing for any good and sufficient reason).
45. **Banning of Business Dealings**
46. A decision to ban business dealings with any Agency should apply throughout the Bank Including Subsidiaries.
47. There will be a Standing Committee in each Zone to be appointed by Head of Zonal Office for processing the cases of “Banning of Business Dealings” except for banning of business dealings with foreign suppliers of goods. However, for procurement of items / award of contracts, to meet the requirement of Corporate Office only, the committee shall be consisting of General Manager / Dy. General Manager each from Operations, Law & BSD. Member from BSD shall be the convener of the committee. The functions of the committee shall, inter-alia include:
48. To study the report of the Investigating Agency and decide if a prima-facie case for Bank- wide / Local unit wise banning exists, if not, send back the case to the Competent Authority.
49. To recommend for issue of show-cause notice to the Agency by the concerned department.
50. To examine the reply to show-cause notice and call the Agency for personal hearing, if required.
51. To submit final recommendation to the Competent Authority for banning or otherwise.
52. If Bank wide banning is contemplated by the banning Committee of any Zone, the proposal should be sent by the committee to ED (BSD) through the Head of the Zonal Office setting out the facts of the case and the justification of the action proposed along with all the relevant papers and documents. BSD shall get feedback about that agency from all other Zones and based on this feedback, a prima-facie decision for banning / or otherwise shall be taken by the Competent Authority. At this stage if it is felt by the Competent Authority that there is no sufficient ground for Bank wide banning, then the case shall be sent back to the Head of Zonal Office for further action at the Zone level. If the prima-facie decision for Bank-wide banning has been taken, ED (BSD) shall issue a show-cause notice to the agency conveying why it should not be banned throughout CENTRAL BANK OF INDIA.
53. After considering the reply of the Agency and other circumstances and facts of the case, ED (BSD) will submit the case to the Competent Authority to take a final decision for Bank-wide banning or otherwise.
54. If the Competent Authority is prima-facie of view that action for banning business dealings with the Agency is called for, a show-cause notice may be issued to the Agency as per paragraph 9.1 and an enquiry held accordingly.
55. Procedure for Banning of Business Dealings with Foreign Suppliers of imported goods.
56. Banning of the agencies shall apply throughout the Bank including Subsidiaries.
57. Based on the complaint forwarded by ED (BSD) or received directly by Corporate Vigilance, if gravity of the misconduct under investigation is found serious and it is felt that it would not be in the interest of CENTRAL BANK OF INDIA to continue to deal with such agency, pending investigation, Corporate Vigilance may send such recommendation on the matter to Executive Director, BSD to place it before Executive Directors‟ Committee (EDC) with ED (BSD) as Convener of the Committee.
58. The committee shall expeditiously examine the report, give its comments/ recommendations within twenty-one days of receipt of the reference by ED(BSD).
59. If EDC opines that it is a fit case for initiating banning action, it will direct ED (BSD) to issue show-cause notice to the agency for replying within a reasonable period.
60. On receipt of the reply or on expiry of the stipulated period, the case shall be submitted by ED (BSD) to EDC for consideration & decision.
61. The decision of the EDC shall be communicated to the agency by ED (BSD).
62. **Removal from List of Approved Agencies - Suppliers / Contractors, etc.**
63. If the Competent Authority decides that the charge against the Agency is of a minor nature, it may issue a show-cause notice as to why the name of the Agency should not be removed from the list of approved Agencies - Suppliers / Contractors, etc.
64. The effect of such an order would be that the Agency would not be disqualified from competing in Open Tender Enquiries, but Limited Tender Enquiry (LTE) may not be given to the Agency concerned.
65. Past performance of the Agency may be taken into account while processing for approval of the Competent Authority for awarding the contract.
66. **Show Cause Notice**
67. In case where the Competent Authority decides that action against an Agency is called for, a show-cause notice has to be issued to the Agency. Statement containing the imputation of misconduct or misbehavior may be appended to the show-cause notice and the Agency should be asked to submit within 15 days a written statement in its defense.
68. If the Agency requests for inspection of any relevant document in possession of CENTRAL BANK OF INDIA, necessary facility for inspection of documents may be provided.
69. The Competent Authority may consider and pass an appropriate speaking order:
70. For exonerating the Agency if the charges are not established.
71. For removing the Agency from the list of approved Suppliers / Contactors, etc.
72. For banning the business dealing with the Agency.
73. If it decides to ban business dealings, the period for which the ban would be operative may be mentioned. The order may also mention that the ban would extend to the interconnected Agencies of the Agency.
74. **Appeal against the Decision of the Competent Authority**
75. The Agency may file an appeal against the order of the Competent Authority banning business dealing, etc. The appeal shall lie to Appellate Authority. Such an appeal shall be preferred within one month from the date of receipt of the order banning business dealing, etc.
76. Appellate Authority would consider the appeal and pass appropriate order which shall be communicated to the Agency as well as the Competent Authority.
77. **Review of the Decision by the Competent Authority**

Any petition / application filed by the Agency concerning the review of the banning order passed originally by Competent Authority under the existing guidelines either before or after filing of appeal before the Appellate Authority or after disposal of appeal by the Appellate Authority, the review petition can be decided by the Competent Authority upon disclosure of new facts / circumstances or subsequent development necessitating such review. The Competent Authority may refer the same petition to the Standing Committee/EDC as the case may be for examination and recommendation.

1. **Circulation of the names of Agencies with whom Business Dealings have been banned.**
2. Depending upon the gravity of misconduct established, the Competent Authority of the Corporate Office may circulate the names of Agency with whom business dealings have been banned, to the Government Departments, other Public Sector Enterprises, etc. for such action as they deem appropriate.
3. If Government Departments or a Public Sector Enterprise request for more information about the Agency with whom business dealings have been banned, a copy of the report of Inquiring Authority together with a copy of the order of the Competent Authority / Appellate Authority may be supplied.
4. If business dealings with any Agency have been banned by the Central or State Government or any other Public Sector Enterprise, CENTRAL BANK OF INDIA may, without any further enquiry or investigation, issue an order banning business dealing with the Agency and its inter-connected Agencies.
5. Based on the above, Zonal Offices may formulate their own procedure for implementation of the Guidelines and same be made a part of the tender documents.

# Annexure 18: Proposed Team Profile:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| S.NO | Job Profile as per RFP | Name of team member | Qualification & certification | Previous Organization where team member was associated | Duration of team member association | No. of years of experience |
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We hereby acknowledge that the information provided by us is true and to the Best of our Knowledge

Yours faithfully,

**Signature of Authorized Signatory:  
Name of Signatory:  
Designation:  
Seal of Company:**

**Date:   
Place**

Annexure 19: Format for Submission of Client References by Bidder.

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

|  |  |
| --- | --- |
| **Particular** | **Details** |
| **Client Information** |  |
| Client Names |  |
| Client Address |  |
| Name of the contact person and designation |  |
| Phone number of the contact person |  |
| E-mail address of the contact person |  |
| **Project Details** |  |
| * Name of the Project |  |
| * Description of the project |  |
| * Implementation Start Date |  |
| * Implementation End Date |  |
| * Support & Maintenance Start Date |  |
| * Support & Maintenance End Date |  |
| Current Status (In Progress / Completed) |  |
| **Size of Project** |  |
| Number of Customers being addressed though the Project |  |
| Any other information on the Client Reference |  |

The documentary proof of the client reference is enclosed.

Yours faithfully,

**Signature of Authorized Signatory:  
Name of Signatory:  
Designation’s  
Seal of Company:**

**Date:  
Place:**

# Annexure 20: Query Format:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

Queries:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No. | Page # | Point / Section # | Query | Banks Response (Bidder Should not fill in this column) |
| 1 |  |  |  |  |
| 2 |  |  |  |  |
| 3 |  |  |  |  |
| 4 |  |  |  |  |
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| 8 |  |  |  |  |
| 9 |  |  |  |  |

Yours faithfully,

**Signature of Authorized Signatory:  
Name of Signatory:  
Designation:  
Seal of Company:**

**Date:  
Place:**

# Annexure 21: Eligibility Criteria Compliance:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

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

| **Sr. No.** | **Eligibility of the Bidder** | **Documents to be submitted** |
| --- | --- | --- |
|  | **The Bidder** should be a Registered company under Indian Companies Act. 1956/2013 or LLP/Partnership firm and should have been in existence for a minimum period of 5 years in India, as on date of publishing of this RFP. | Copy of the Certificate of Incorporation issued by Registrar of Companies/Registrar of firms and full address of the registered office of the bidder. |
|  | **The Bidder** should be registered under G.S.T. and/or tax registration in state where bidder has a registered office. | Proof of registration with GSTIN. |
|  | **The Bidder** must have an **average annual turnover of minimum ₹600 Crores** during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies. | Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs. |
|  | **OEM(s)** of proposed Core MarTech Solution (Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management) must have an **average annual turnover** **of minimum** **₹100 Crores** during the 03 (three) financial years (2023-24, 2022-23, 2021-22) as per the audited balance sheet available at the time of submission of tender, of individual company and not as group of companies. | Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs. |
|  | **The Bidder** should be a **profitable organization** on the basis of profit after tax (PAT) for at least 02 (two) of the 03 (three) financial years (2023-24, 2022-23, 2021-22). | Copy of audited Balance Sheets and Certificate of the Chartered Accountant for the given FYs. |
|  | **The Bidder** should have **experience in implementation of similar project/s of the MarTech Stack** with at **least three** **key components** out of Campaign Management, Content Management, Web/App Analytics, Customer Data Platform and Digital Asset Storage & Management, with at **least one client reference of 50 lakhs customer base** at the time of implementation, in last 5 years as on date of publishing of this RFP. | Copy of the Purchase Order and Work Completion Certificate.  or  Client Reference as per Annexure-19. |
|  | **At least three key components** of the **proposed/offered MarTech Stack** (Campaign Management, Customer Data Platform, Content Management, Web/App Analytics, Digital Asset Storage & Management) should have been implemented together at **one BFSI client in India or Abroad** with a minimum of **50 lakhs customer base** at the time of implementation. The implementation should be within last 5 years as on date of publishing of this RFP. | Copy of the Purchase Order and Work Completion Certificate.  or  Client Reference as per Annexure-19. |
|  | **Bidder** should have **a full-scale Development and Support center in India with at least 250 resources** like Enterprise Architect, Developer (front end/back end), UI/UX Designer, Data Scientist/Analyst, Integration Specialist, Cloud Engineer etc. with hands-on experience on similar projects. | Self-declaration on Company’s letter head. |
|  | **Bidder** should have **service/support Centre at Mumbai** and should be able to provide efficient and effective support. | Self-declaration on Company’s letter head |
|  | **OEM of MarTech Solution** should have service/ support Centre in India. There should be back-to-back arrangement with OEM for Service and Support to the Bidder for the entire tenure of this contract. | Undertaking of OEM with the level of arrangement with proof. |
|  | OEM should utilize MeitY certified Data Centers in case of cloud-based solution. The Data Centers must be hosted within sovereign international boundary of India. | MeitY Certificate. |
|  | At the time of bidding, the **Bidder** **should not have been blacklisted/debarred by any Govt. /IBA/RBI/PSU/PSE/Banks/Financial Institutes** for any reason or non-implementation/ delivery of the order. | Undertaking / self-declaration on Company’s letter head. |
|  | At the time of bidding, there **should not have been any pending litigation or any legal dispute** in the last 2 years, before any Court of Law between the **Bidder** or **OEM** and the Bank regarding supply of goods/services. | Undertaking / self-declaration on Company’s letter head. |
|  | Bidder/OEM should not have:   * **NPA** with any Bank /financial institutions in India * **Any case pending** or otherwise, with any organization which affects the credibility of the Bidder in the opinion of Central Bank of India to service the needs of the Bank. | Undertaking / self-declaration on Company’s letter head. |
|  | If the bidder is from a country which shares a **land border with India**, the bidder should be registered with the Competent Authority. | Certified copy of the registration certificate. |

**Website Development:**

|  |  |  |
| --- | --- | --- |
|  | **Bidder or its Partner** should have successfully completed at least one work order involving Development and Maintenance of Website during last 5 years as on date of bid submission.  The Website developed as part of the experience must be currently operational. | Copy of the Purchase Order and Work Completion Certificate.  or  Client Reference as per Annexure-19. |

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

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

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

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

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

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

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

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

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:  
Place:**

# Annexure 22: Undertaking for 5 Years Roadmap:

(This undertaking should be on the letterhead of the bidder duly signed by an authorized signatory)

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

We, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ hereby confirm that as a bidder and the product provider, would Supply, Implement & Maintain Digital Marketing Solution (MarTech) and Development & Maintenance of Corporate Website along with Facility Management Services. We also commit to support the proposed MarTech Solution and Corporate Website for a minimum period of 5 years and further period of another 2 years if extended.

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 23: MarTech Use cases:

Through the MarTech platform, the Bank envisions to operationalize multiple use cases across different categories. Indicative use cases are mentioned below, and while the Bank will prioritize and create the use case roadmap, the bidder is expected to include the development, operationalization and maintenance of these use cases as part of the scope.

1. **Campaign Management:**

**Phase 1 (By PO + 12 Months):**

1. **Targeted customer acquisition & personalized offers:**
   1. Create and execute targeted campaigns based on customer demographics and financial profiles to drive engagement and product adoption
   2. Streamline campaigns across various channels (email, social media, mobile) to reach specific customer segments with personalized offers and messages
   3. Acquiring customers through full funnel digital marketing
   4. Acquiring new customers using the current user base (P2P Referral)
   5. Lead scoring including data enrichment
2. **Digital activation of existing customers**
   1. Onboarding customers through personalized campaigns and digital journeys
   2. Activating customers using notification (Web and App) nudges powered by micro segmentation models
   3. Personalized offers / offering for non-activated customers
   4. Mobile App reinstall campaign
   5. Reactivation campaign for dormant users
3. **Cross-selling and upselling campaigns**
   1. Tailor and execute campaigns to existing customers based on their past behavior and financial profile, promoting relevant products and services
   2. Cross-sell Up-sell to existing customer base. Personalized offers / offering for non-activated customers
   3. Personalized offers (including real time) for cross sell and up sell available for digital marketing and across all omni channel
   4. Look-alike model-based targeting on own and paid media
   5. Historical interaction (on digital assets - web and app) based re-targeting campaigns
4. **Multi-channel campaign management:** Coordinate and execute marketing campaigns across various channels, including email, social media, mobile app, and website, ensuring consistency and seamless customer experience
5. **Deposit acquisition campaigns:** Run targeted campaigns to attract new depositors and increase deposits across various channels.
6. **Financial literacy campaigns:** Run campaigns to educate customers on financial products, services, and responsible financial management through targeted content.
7. **Conduct A/B and multivariate testing:** Test different website and app content, campaigns and features to identify what resonates best with users.
8. **Campaign Optimization:** Generate reports to analyze campaign performance and suggest optimizations to improve engagement, interactions and optimize cost. Achieve improvements in performance in terms of better cost per click, cost per impression and click through rates for respective campaigns. Filtration and de-dupe capabilities for running campaign data with multiple databases.
9. **Customer Communication and Engagement**
   1. Send communication as per customer’s channel of preference, easy accessibility, and timely delivery and DNC flag
   2. Near real time communication / targeting of customers who interacted with specific sections on the web site or app
   3. Near real time communication / targeting of customers who dropped off from a journey
   4. Targeting customers with real-time offers basis propensity, micro segmentation
   5. Look-alike models, Historic behaviour & next product to buy
   6. Geo location-based offers
   7. Gamification to improve customer engagement metrics
   8. Personalized offer/ offering & communication on the marketplace platform (Add to Cart, abandon cart, 1:1 Personalized Content to Users in Emails, SMS etc.)

**Phase 2 (By PO + 18 Months):**

1. **Re-Targeting & Look-alike Audience**: Create and execute targeted campaigns-based Re-Targeting & Look-alike Audience.
2. **Real-time marketing automation:** Trigger automated campaigns based on customer actions, like abandoned cart emails or birthday greetings.
3. **Personalization:** Personalized communication to solicit new business
4. **Automation:** Automated campaign orchestration based on triggers (e.g., social media data, app engagement data, drop-off data etc.) on all the channels. Automation of real-time notifications.
5. **Content Management System (CMS):**

**Phase 1 (By PO + 12 Months):**

1. **Develop personalized website experiences:** Tailor website content and offers based on user demographics, location, journey stage and financial needs
2. **Create and manage financial literacy content:** Educate and empower customers with informative articles, videos, and infographics on various financial topics.
3. **Manage regulatory compliance:** Ensure website content adheres to all financial regulations and compliance requirements.
4. **Integrate with other MarTech tools:** Seamlessly connect the CMS with other marketing platforms and MarTech components for centralized content management and insights.
5. **Simplify content creation and publishing workflows:** Enable non-technical teams to easily create and update content, ensuring freshness and relevance on different platforms like website, social platforms etc.
6. **Campaign planning and scheduling:** Develop a content calendar and schedule content across different channels for maximum impact.
7. **Utilization of content templates:** Pre-built templates for blog posts, social media graphics, and email newsletters to save time and maintain consistency.

**Phase 2 (By PO + 18 Months):**

1. **Develop landing pages for specific campaigns:** Create targeted landing pages to capture leads and drive conversions for specific products or services.
2. **Analyze campaign data:** Generate reports and identify which content types and channels perform best.
3. **Web/App Analytics:**

**Phase 1 (By PO + 12 Months):**

1. **Track user behavior on web and mobile platforms:** Gain insights into user engagement, website traffic sources, and conversion rates. Understand customer journeys, identify high-performing content, and optimize engagement across touchpoints.
2. **Measure campaign performance:** Assess the effectiveness of marketing campaigns and analyze ROI for informed decision-making.
3. **Gain insights into customer demographics and preferences:** Segment customers based on behavioral data and personalize online experiences for higher engagement.
4. **Identify fraudulent activities and suspicious transactions:** Utilize advanced analytics to monitor user behavior and detect potential security threats
5. **Keeping Audit trail**
   1. Capture/log all the activities for all past campaigns for audit purposes – till archival
   2. Audit-trail & approval-based additions also for completed workflows of existing campaign to let users know each & every modification that happened in the current campaign
   3. Archival mechanism for potential audit trails to be available as well

**Phase 2 (By PO + 18 Months):**

1. **Automated Reporting:** Automated customizable and comprehensive reporting dashboards utilizing data from all available systems and channels including but not limited Website, Apps, SMS, email, chatbot, WhatsApp to track and measure impact.
2. **Collaborative Dashboards**: Dashboards should cover both stand alone and inter-enterprise collaborative dashboards. Including but not limited to MarTech, banks own systems, third parties.
3. **Generate customer journey insights:** Understand how customers interact with our digital channels throughout their journey to improve conversions.
4. **Improve customer experience:** Identify and address pain points in the user journey to create a seamless and convenient experience.
5. **Digital Asset Storage and Management:**

**Phase 1 (By PO + 12 Months):**

1. **Organize and store marketing assets:** Securely store and manage marketing materials like images, videos, and documents in a centralized location.
2. **Streamline asset access and sharing:** Grant team members access to relevant assets for efficient content creation.
3. **Version control and audit trails:** Track changes made to assets and ensure version control for compliance purposes.
4. **Easy Searches:** DAM should offer search filters, tagging capabilities to quickly locate required assets.
5. **Integration:** Should have seamless integration with the CMS and marketing automation tools.

**Phase 2 (By PO + 18 Months):**

1. **Personalized content creation:** Easily find and reuse relevant assets to personalize content for different customer segments.
2. **Customer Data Platform (CDP):**

**Phase 1 (By PO + 12 Months):**

1. **Unify customer data from various sources:** Create a single view of the customer by integrating data from CRM, website, mobile app, and other sources.
2. **Segment customers for targeted marketing campaigns:** Leverage rich customer data to create detailed audience segments for personalized messaging and offers.
3. **Personalize customer experiences:** Leverage data-driven insights to personalize marketing messages, offers, and recommendations based on individual customer needs and preferences.
4. **Identify customer churn risk:** Analyze customer data to identify potential churn and proactively take action to retain valuable customers.
5. **Enhance regulatory compliance:** Ensure compliance with data privacy regulations by utilizing secure data storage and access controls.

**Phase 2 (By PO + 18 Months):**

1. **Predictive analytics for customer behavior:** Utilize AI and machine learning to predict customer behavior and needs, enabling proactive marketing initiatives.
2. **Improve customer engagement and loyalty:** Personalize website experiences, email communications, and product recommendations based on individual customer profiles. Leverage insights to build engagement plan that predicts offers to active, reactive and non-active customers.
3. **Filtration and de-duplication:** Activate filtration and de-duplication capabilities for running campaign data with multiple databases.

# Annexure 24: KPIs:

The Bidder has to provide KPI commitments based on the parameters and targets with a minimum threshold as defined below. Higher commitment will fetch higher marks in technical evaluation and the Bidder has to clearly explain the strategy, ways and means to achieve the committed KPIs.

The Business KPI targets linked with the payment terms are defined on yearly basis which will be equally divided between the number of quarters in each year, wherein the 1st year will be having two quarters for Business KPIs and one quarter for Website KPIs. Subsequent 2nd – 5th year will be having four quarters for both Business KPIs and Website KPIs.

At the end of each quarter, the Business and Website KPIs achieved will be benchmarked against the Business KPIs as defined under **row E of Table 1 of** Annexure-24 or the KPIs committed by the Bidder as part of bidding process, whichever is higher.

The yearly target will be equally divided between the number of quarters in each year, wherein the 1st year will be having two quarters for Business KPIs and one quarter for Website KPIs. Subsequent 2nd – 5th year will be having four quarters for both Business KPIs and Website KPIs.

**For Business KPIs (MarTech):**

1. Payment related to achievement of MarTech KPIs are only linked with the **Total Business** as defined in **row E of Table 1.**
2. Rows A through D are indicative, and the bidder shall strive to achieve at least 50% of the targets set under each KPI parameter within a given year, as the KPIs are the foundation that help the bidder to achieve the total business target (row E of the table below) that is linked with payment terms.
3. The Target is lower for the first year to accommodate the time taken for deployment of the MarTech Solution.
4. First year will be having two quarters and subsequent years will be having four quarters wherein each quarter will comprise of three months.

**Table 1 - Minimum Business KPIs (MarTech):**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **S. No.** | **KPI** | **Definition** | **Target** | | | | |
| **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| A | Digitally acquired - STP Loans | Digital acquisition - STP products (PL) | ₹100 Crores | ₹400 Crores | ₹700 Crores | ₹1400 Crores | ₹2500 Crores |
| B | Digitally sourced - Non STP Loans | Digitally sourced - Non STP products (HL, ML, BL, EL, VL, AL, MSME TL & WC, GST Loan) | ₹300 Crores | ₹1600 Crores | ₹3000 Crores | ₹6200 Crores | ₹10000 Crores |
| C | Digitally acquired - CASA & Deposits | Current A/c, Savings A/c, Fixed Deposit, Govt Dep. Schemes | ₹95 Crores | ₹480 Crores | ₹770 Crores | ₹1350 Crores | ₹2400 Crores |
| D | Digitally acquired - Third party business | Business from products offered by 3rd party (e.g. Bancassurance, Mutual Funds) | ₹5 Crores | ₹20 Crores | ₹30 Crores | ₹50 Crores | ₹100 Crores |
| **E** | **Total Business linked with Payment Terms (E)** | | **₹500 Crores** | **₹2500 Crores** | **₹4500 Crores** | **₹9000 Crores** | **₹15000 Crores** |

HL: Housing Loan, ML: Mortgage Loan, BL: Business Loan, EL: Education Loan, VL: Vehicle Loan, PL: Personal Loan, AL: Agri Loan, TL & WC: Term Loan & Working Capital

**Table 2 - Indicative KPIs: Customer Acquisition**

The table given below contains the number of customer acquisition that the bidder shall strive to achieve. The bidder shall also strive to acquire a minimum of 50% customers that are new to Bank out of the total customer count mentioned in the table.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **KPI** | **Definition** | **Target** | | | | |
| **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| Digitally sourced & acquired New customers – Lending | Lending product customer acquisition | 6,000 | 16,000 | 24,000 | 36,000 | 48,000 |
| Digitally acquired New customers – Deposits | Deposit product customer acquisition | 6,000 | 16,000 | 24,000 | 36,000 | 48,000 |
| **Total Customer Count** | | **12,000** | **32,000** | **48,000** | **72,000** | **96,000** |

**Table 3 - Minimum Website KPIs:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Website KPIs** | **Definition** | **Target** | | | | |
| **Year 1** | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
| Organic Website Traffic (Count per Year in Lakhs) | Traffic to Corporate Website that comes from unpaid sources | 15 Lakhs | 80 Lakhs | 100 Lakhs | 120 Lakhs | 144 Lakhs |
| Bounce Rate (in percentage for each year) | Percentage of visitors to Corporate Website who leave after viewing only one page and not taking any action | 40% | 36% | 32% | 29% | 26% |

The target is lower for the first year to accommodate the time taken for development of Corporate Website. First year will be having one quarter and subsequent years will be having four quarters wherein each quarter will comprise of three months each.

# Annexure 25: Functional & Technical Parameters for Evaluation:

The marking for the functional and technical features mentioned in the below tables will be awarded based on following criteria:

1. **Fully Available:** 1 (one) mark will be awarded on availability of each functional/technical feature out of the box, and costs are factored in the bid
2. **Partially Available:** 0.5 marks will be awarded in case the functional/technical feature is partially available, requires some third-party integration, or requires heavy customization; but is proposed as part of the solution and the costs are factored in the bid
3. **Not Available:** 0 (zero) mark will be awarded for non-availability of each functional/technical feature

The Bidder has to mention either 1 (for Fully Available), 2 (for Partially Available), or 3 (for Not Available) as per the availability of respective feature in the proposed MarTech Solution. Maximum of 50 marks each can be scored for both functional and technical features.

Scoring of the Marks will be done as per following formula:

Marks to be obtained for Functional Features = 50 x (No. of points awarded based on Functional Features available in the Proposed Solution / Total No. of Functional Features mentioned hereunder)

Marks to be obtained for Technical Features = 50 x (No. of points awarded based on Technical Features available in the Proposed Solution / Total No. of Technical Features mentioned hereunder)

Bank will have the right to validate the inputs through presentations, demos, customer references, etc.

**Part 1: Functional Features and Bidder capability to support Banks Marketing requirements**.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Functional Features** | * **Availability (1, 2, or 3)** | **Supporting evidence / Remarks** |
|  | **Acquiring Customers** | * **X** | * **X** |
|  | 1. Acquiring customers through full funnel digital marketing and Brand campaigns on banks own channel and 3rd party channels |  |  |
|  | 1. Manage marketing based on a funnel to attract, engage, and convert potential customers more effectively |  |  |
|  | 1. Performance marketing activities on banks own digital channels |  |  |
|  | 1. Acquiring customers through creating lookalike audience basis current customer cohorts / segments |  |  |
|  | 1. Acquiring new customers using current customer base (P2P Referral) |  |  |
|  | 1. Integrate with Lead scoring system based on their level of interest or readiness to purchase a product or service including data enrichment |  |  |
|  | 1. Perform conversion rate optimization efforts to improve conversion |  |  |
|  | **Activating Customers** | * **X** | * **X** |
|  | 1. On boarding customers through personalized campaigns and digital journeys |  |  |
|  | 1. Activating customers using notification (Web and App) nudges powered by micro segmentation models |  |  |
|  | 1. Personalized offers / offering for non-activated customers (Users who have installed but yet to sign up) |  |  |
|  | 1. Mobile App reinstall campaign – Customers who have previously downloaded the app but later uninstalled |  |  |
|  | 1. Reactivation campaign for dormant users – Customer base who is inactive from “x” days |  |  |
|  | 1. Mobile app downloads and adoption campaigns |  |  |
|  | **Customer Engagement** | * **X** | * **X** |
|  | 1. Near real time communication **/** targeting of customers who interacted with specific sections on the web site or app. |  |  |
|  | 1. Near real time communication / targeting of customers who dropped off from a journey. |  |  |
|  | 1. Targets customers with real time offers basis Customer propensity to buy |  |  |
|  | 1. Perform segmentation of customer base |  |  |
|  | 1. Create targeted campaign based on Look-alike model |  |  |
|  | 1. Campaign based on Historic behaviour of customer |  |  |
|  | 1. Next product to buy recommender through digital channels like WhatsApp, Emails, SMS in app-Notification and other digital delivery modes. |  |  |
|  | 1. Geo location-based offers – Target customer with offers basis real time geography location |  |  |
|  | 1. Personalized offer / offering & communication on the marketplace platform (Add to Cart, abandon cart, 1:1 Personalized Content to Users in Emails, SMS etc.) |  |  |
|  | **Cross Sell and Up Sell** | * **X** | * **X** |
|  | 1. Personalized offers (In real time) for cross sell and up sell available for digital marketing and across all channels |  |  |
|  | 1. Look-alike model-based targeting on own and paid media |  |  |
|  | 1. Leverage insights from website and app to target personalized communication to customers based on historical interactions |  |  |
|  | 1. Personalized communication to solicit new business including (banking, insurance, deposits, wealth management) |  |  |
|  | **Retention and Loyalty** | * **X** | * **X** |
|  | 1. Communicate information related to loyalty/ rewards program enrolment, points earned & redeemed, balance |  |  |
|  | 1. Identify and target inactive customers/ customers likely to attrite with offers |  |  |
|  | 1. Use personalized communication across digital channels to engage users with likelihood of attrition |  |  |
|  | 1. Recommend next best action and personalized offers for different segments / cohorts of customer |  |  |
|  | 1. Predict offers to reactivate customers and build an engagement plan. Include communication repository for all promotional communication |  |  |
|  | 1. Perform relevant filtration/actions based on details related to customer which are part of Do Not Call list/Unsubscribe list |  |  |
|  | 1. Create and track the one-view of customer communication to optimize communication frequency & maintain a communication repository |  |  |
|  | 1. Sending communication as per customer`s channel of preference/behaviour/lifecycle & time and DNC /unsubscribe flag |  |  |
|  | 1. Filtration and de-dupe capabilities for running campaign data with multiple databases as per requirements |  |  |
|  | 1. Track communication and business performance of any Active / Past campaign |  |  |
|  | **Facilitate Omni-channel Communication for promotional purposes** | * **X** | * **X** |
|  | 1. Act as communication repository for all promotional communication |  |  |
|  | 1. Sending communication as per customer`s channel of preference/behaviour/lifecycle |  |  |
|  | 1. Details related to customer which are part of Do Not Call list is filtered |  |  |
|  | 1. Create and track the one-view of customer communication to optimize communication frequency & maintain a communication repository |  |  |
|  | 1. Sending communication as per customer`s channel of preference/behaviour/lifecycle & time and DNC flag |  |  |
|  | 1. Filtration and de-dupe capabilities for running campaign data with multiple databases, at will |  |  |
|  | 1. Track of communication and business performance of any Active / Past campaign |  |  |
|  | 1. Select and manage SMS vendor(S) allocation to control volume and cost |  |  |
|  | **Measurement, Optimization, and Management** | * **X** | * **X** |
|  | 1. Automated customizable and comprehensive reporting dashboards utilizing data from all available systems and channels including but not limited to, SMS, email, chatbot, WhatsApp to track and measure impact. |  |  |
|  | 1. Ability to customize offering, content, channel, timing along with rapid A/B testing on the fly. |  |  |
|  | 1. A/B testing ability for push, Email, SMS, in app banner (own media channels) - Test different content in delivery of emails and other campaigns |  |  |
|  | 1. Automated campaign orchestration based on triggers (e.g., social media data, app engagement data, drop-off data etc.) on all the channels listed in RFP. |  |  |
|  | 1. Automation of real-time notifications (e.g., email, SMS, push notifications, etc.) |  |  |
|  | 1. Dashboards should cover stand alone and inter-enterprise collaborative dashboards including but not limited to MarTech Solution, banks own systems, third parties etc. |  |  |
|  | 1. Storing and retrieval of all campaigns shared with the customers as per Regulatory requirements |  |  |
|  | 1. Maintain audit trail and approval-based additions for completed workflows of existing campaigns to ensure |  |  |
|  | **Orchestration of Campaigns** | * **X** | * **X** |
|  | 1. Can perform campaign by choosing target segment like type of campaign, business objective, Criteria, reward, Channel |  |  |
|  | 1. Can facilitate personalizing of content and design at each individual customer level basis timing (hour, day, week, month), channel, device, customer segment, type of campaign |  |  |
|  | 1. Can configure the duration of the campaigns / use-cases for hours, days, months, years or perpetual |  |  |
|  | 1. Can customize next best actions basis customer’s view, click on a specific section of a landing page |  |  |
|  | 1. Can enroll customers through multiple channels and support auto-enroll |  |  |
|  | 1. Can support any future personalization, use cases |  |  |
|  | 1. Can construct campaign by choosing different target segments/cohorts, Type of campaign (i.e., information, benefit, offers) |  |  |
|  | 1. Support creation of Multi-channel campaigns |  |  |
|  | 1. Content continuation across Web and App: customer to see similar/consistent content when targeted with a campaign |  |  |
|  | 1. The stack should allow quick creation of campaigns and have the flexibility in terms of campaign construct by: | * **X** | * **X** |
|  | 1. Choosing any target segments based on the parameters captured |  |  |
|  | 1. Classifying the campaign into a category (information, benefits, retargeting, retention etc.) |  |  |
|  | 1. To drive business objectives (activation, acquisition etc.) |  |  |
|  | 1. Applying qualifying criteria (transaction analysis, aggregate spends etc.) |  |  |
|  | 1. Provide a promotional offer (cashback, vouchers etc.) |  |  |
|  | 1. Flexibility in the choice of channel(s) in running these campaigns across channels and sending personalized communications through the right channel at the right time with the right content which increases the reach, visibility, and action on them. |  |  |
|  | **Keeping Audit Trail** | * **X** | * **X** |
|  | 1. Maintain log of all actions / activities by user(s) at campaign level for audit purpose (according to bank’s archival policy) |  |  |
|  | 1. Maintain audit trail and approval-based additions for completed workflows of existing campaigns to ensure that all users are informed about each, and every modification made during the current campaign |  |  |
|  | 1. An archival mechanism to ensure that potential audit trails can be accessed |  |  |
|  | **Ingestion and Usage of Customer Data:** | * **X** | * **X** |
|  | 1. Customer profile creation with unique ID in the data platform with all available customer information such as age, city, income, surrogate, product, unique customer identification, CIBIL etc. |  |  |
|  | 1. Aggregate data from disparate sources and centralize it under one profile to understand its journey to the website, mobile app and other channels. |  |  |
|  | 1. Customer profile enrichment based on 3rd party data for improved targeting |  |  |
|  | 1. Visibility of online behavior of customers to offline agents/branch/RM for better understanding of customer |  |  |
|  | **Comprehensive & Flexible Customer Segmentation:** | * **X** | * **X** |
|  | 1. Providing 360-degree view of customer by enabling automated data extraction, ingestion and scoring of all users. |  |  |
|  | 1. Real-time data driven micro-segmentation based on key attributes driven from various owned, paid, earned and other media channels, such as customer demographics, product engagement & drop-off pattern on owned channels, user behavior across channels and devices, etc. |  |  |
|  | 1. Utilization of real-time AI/ML based customer segmentation such as propensity to buy, propensity to churn etc. for personalized product and marketing offerings |  |  |
|  | **Customer Engagement and Retention Management**: | * **X** | * **X** |
|  | 1. Tracking in-app user behavior using Technology Solutions and real time notification broadcast for dropped users through integrations with call center, WhatsApp Banking, email, SMS, WhatsApp Banking, and push notification, etc. |  |  |
|  | 1. Real-time targeting of dropped off customers in different journeys on app & web platform |  |  |
|  | 1. Gamification to improve customer engagement metrics. |  |  |
|  | 1. Digital marketing capabilities to analyze customer funnels and build personalized campaigns. |  |  |
|  | 1. Track customer behavior and user path flow for customers arriving from social media campaign for measurement of specific campaign success and use the data for designing the marketing/remarketing strategies |  |  |
|  | **Personalization** | * **X** | * **X** |
|  | 1. Trigger based personalized marketing campaigns across channels (SMS, Emails, push notifications, WhatsApp banking, etc.) along with showing active offers within in-app inbox. |  |  |
|  | 1. Personalized profiles for every customer using the available or model attributes |  |  |
|  | 1. Personalize user specific landing pages/screens on App & Website for both logged-in & anonymous customer (Personalized use case) |  |  |
|  | 1. Personalized onboarding communication on App / Website – Personalized communication depending on the campaign and customer acquisition source |  |  |
|  | 1. The Solution should be able to customize offering, content, channel, and timing along with rapid A/B testing on the fly. |  |  |
|  | 1. Personalized, contextual assistance and Omni channel experience by integrating various channels (Online & Offline) |  |  |
|  | 1. Personalized offer and communication to retain customers to reduce attrition |  |  |
|  | 1. Digital onboarding journey on App / Website (for personalized use cases) |  |  |
|  | 1. Determine next best action, profile, interaction history and offer for every customer to be shared across all Omni channels (Branch, Call center, etc.) |  |  |
|  | 1. User friendly interface for campaign management |  |  |
|  | **Measurement, Optimization, and Management** | * **X** | * **X** |
|  | 1. Tracking and measuring the effectiveness of campaign and design elements for curated communication. |  |  |
|  | 1. Ability to customize offering, content, channel, timing along with rapid A/B testing on the fly. |  |  |
|  | 1. Automated customizable and comprehensive reporting dashboards utilizing data from all available systems and channels including but not limited to, SMS, Email, Chatbot, WhatsApp to track and measure impact. |  |  |
|  | 1. Automated campaign orchestration based on triggers (e.g., Social Media data, app engagement data, drop-off data etc.) on all the channels. |  |  |
|  | 1. Automation of real-time notifications (e.g., Email, SMS, Push notifications, etc.) |  |  |
|  | 1. Tracking of customer interaction with content like opened email, clicked article on website or app etc. |  |  |
|  | 1. Dashboards should cover stand alone and enterprise-wide collaborative dashboards including but not limited to MarTech, Banks own systems and third parties. |  |  |
|  | **Advanced Analytical Models** | * **X** | * **X** |
|  | 1. Drop-off analysis of promotional ads, lead generation journeys, product sign-up journeys behavior in web and mobile app to capture customer behavior specific data points |  |  |
|  | 1. Identifying top impression and drop-offs on offers and products to customize future offerings and discounts. |  |  |
|  | 1. Hyper-personalization by capturing customer persona with implemented advanced AI/ML models for detailed insights |  |  |
|  | 1. Offer a personalized promotional content (powered by analytics such as, most frequently used features, transactions, usage behavior, heat maps etc.) for an enhanced targeting across channels |  |  |
|  | 1. Capture social media campaign data to stitch 360-degree view of customer engagement and use the same for designing personalized marketing/remarketing strategies using AI/ML models |  |  |
|  | 1. Utilize customer’s current & past investments, inquiries, interests, and transactions to predict propensity to adopt other investment products and provide suggestions for the same |  |  |
|  | 1. Capturing customer’s channel preference and preferred time of usage of the channels |  |  |
|  | 1. MIS and dash boarding by developing model to draw deep insights of campaign data captured across channels |  |  |
|  | 1. Detailed reports and delivering smart insights by identifying key areas of improvement |  |  |
|  | 1. Relevant capabilities, dashboard, and calculation logic necessary to measure the success of the marketing campaigns through the Solution |  |  |
|  | **Web Analytics** | * **X** | * **X** |
|  | The proposed web and app analytics system should support: | * **X** | * **X** |
| **Tracking** | 1. View of anonymous visitors to the Bank website, the locations they're coming from with metrics tracked against visitors, visits, views, and the impressions loaded, viewed, clicked etc. |  |  |
| 1. The Solution should facilitate in tracking multiple sources (web, email, campaigns, mobile devices, client server applications, OS, browser etc.) |  |  |
| 1. The Solution should provide the analytics and tracking of video content |  |  |
| 1. The Solution should support Bank’s in-house media and metrics. |  |  |
| 1. The Solution should support setting up of tracking codes and capabilities for non-technical person |  |  |
| **Insights & Reporting** | 1. The Solution should facilitate in getting real time insights across views, visits, visitors by multiple customer demographic segments and also to overlay Bank’s custom segments |  |  |
| 1. System should facilitate ad-hoc analysis on the reporting tool |  |  |
| 1. System should be able to facilitate analysis like cohort, top journeys, flows, device etc. |  |  |
| 1. System should facilitate audience, advertising and mobile marketing analysis |  |  |
|  | 1. Should be able to provide attribution insights for channels, anomaly detection, customer drop analytics |  |  |
|  | **Reporting and Dashboards** | * **X** | * **X** |
|  | 1. The system should support standard reports for leads, emails, campaigns, and web analytics |  |  |
| 1. The system should provide a full-funnel view of all touch points in a single platform i.e., marketing campaigns, paid media, website interaction such as chat support, offline marketing activities and sales contribution to revenue closed |  |  |
| 1. These reports should be automatically scheduled for delivery |  |  |
| 1. The system should support out-of-the-box report that displays a comparison of revenue performance by channel or campaign |  |  |
| **Add-on insights/ dashboard view** | 1. The System should provide role-based dashboard views with pre-built analytics |  |  |
| 1. The Solution should offer a dashboard showing key aggregate marketing insights, such as best performing channel or campaign |  |  |
| 1. The tool should provide competitive benchmarking analysis |  |  |
| 1. The Solution should enable us to understand which campaigns and content are most effective, which are trending at specific times, and which programs are working within very fine segments |  |  |
| 1. The Solution should provide data on which pages drive the most visits, contacts, and customer |  |  |
| 1. The system should support out of the box advanced web reporting, including IP lookup and geocoding by zip code, state, region |  |  |
| **Data aggregation and storage** | 1. The Solution should send all data to our enterprise data warehouse/data lake as per Bank’s requirement |  |  |
| 1. The web reporting should include known and anonymous visitors |  |  |
| 1. The digital footprint data (i.e., app, web, chatbot, WhatsApp) aggregated data w.r.t time should be available |  |  |
| 1. The System should capture spend across all Marketing efforts including paid media in real-time |  |  |
| **QA functionality** | 1. The Solution should run QA reports against the data and perform data transformation functions / validation |  |  |
|  | 1. A business user should be able to configure reports based on ad-hoc requirements with minimal programming or technical expertise |  |  |
| 1. The Solution should filter basic reports by a custom segment. |  |  |
| **Report delivery** | 1. The Solution should provide for reporting format and delivery and the same reports to be downloaded to PDF, Excel etc. |  |  |
| 1. The reports should configure to send to a specified group of people on a continual basis by email. |  |  |
|  | 1. The System should automatically detect any anomaly in the incoming data and triggers notification immediately. |  |  |
|  | **Campaign Management Solution** | * **X** | * **X** |
| **Real time communication** | 1. The Solution should have the capability to trigger on demand real-time offer communication to the customer across the channels through SMS, e-mail, WhatsApp |  |  |
| 1. The Solution should track the progress of the offer fulfilment for the enrolled customers. |  |  |
| 1. The solution should be mobile optimized and all the features to be available on mobile version |  |  |
| **Delivery capabilities** | 1. The Solution should offer the ability to send a push notification on mobile app and website. |  |  |
| 1. The system should facilitate in sending bulk push notifications |  |  |
| 1. The Solution should offer the ability to send an in-app message and nudges |  |  |
| 1. The Solution should automatically decide alternate mode of communication based on the delivery / read status of one mode. |  |  |
| 1. The system should facilitate in sending communications to 3rd party sources of customer contact. |  |  |
| 1. The Solution should integrate with third party SMS/Email service provider. |  |  |
| 1. To support and facilitate SMS texts, app notifications and other forms of digital marketing communication |  |  |
| 1. SMS texts, emails or app notifications should be sent in real time. |  |  |
| 1. The Solution should have pre-defined SMS verbiages which can be triggered based on various conditions. |  |  |
| 1. The Solution should support multilingual (vernacular/Indian languages like Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada etc. |  |  |
| 1. The Solution should support virtual mobile number services (short code /long code), on which incoming SMS can be configured |  |  |
| **WhatsApp & other channels** | 1. The Solution should integrate with WhatsApp |  |  |
| 1. The tool should integrate with emerging channels like Amazon Alexa, Apple’s Siri, Google Assistant, Microsoft Cortana, RCS, Google Chat. |  |  |
| 1. The solution should have the capability to have Direct publisher integration |  |  |
| 1. The system should facilitate in consolidating all the active offers to the customers while sending the softcopy of the statement |  |  |
| **Overall functionality** | 1. Intuitively setup and manage campaigns across multiple segments, leveraging parameters for individual customers |  |  |
| 1. The Solution should enable users to easily create and manage cross-channel, multistage, recurring, and customer behavior-triggered (e.g., purchase, return, browsing, call, cancellation, etc.) or event-triggered (e.g., promotion, discount, birthday, anniversary, renewal date, etc.) campaigns |  |  |
| 1. The system has the ability to modify existing workflows to leverage insights from testing and optimization |  |  |
| 1. The tool should schedule processes/campaign and also elaborate all the scheduling capabilities you have. |  |  |
| 1. The Solution should support both batch and triggered campaigns |  |  |
| 1. The solution should support campaign prioritization |  |  |
| 1. The Solution should support cross channel, multi-channel, and/or Omni channel campaigns |  |  |
| 1. The Solution should have capabilities to run campaign on social media channels. |  |  |
| 1. The Solution should have capabilities to run campaign on mobile devices. |  |  |
| 1. The Solution should support the use of video in campaigns |  |  |
| 1. The Solution should be able to track all the concurrent user’s login into the system |  |  |
| 1. The campaign workflow also should be able to write data to any external system / databases as a part of the flow. |  |  |
| 1. The software should provide drag-drop data visualization tool |  |  |
| 1. The tool should be able to generate files which can be used for mass SMS, Email and social media campaign |  |  |
| 1. The Solution should have a Web hook which can be consumed by any external system to pass data snippet or information about an event |  |  |
| 1. The Solution should handle marketing emails as well as operational, or transactional, emails |  |  |
| **Workflow Management** | 1. The Solution should have a drag-and-drop interface for campaign workflow editing |  |  |
| 1. The solution should provide visualization tools that facilitate campaign design |  |  |
| **Cross Channel capabilities** | 1. The Solution should manage cross-channel campaign schedules including recency, frequency, and monetary (RFM) guidelines. |  |  |
| 1. The Solution should support automation, deduplication, and consistency across channels as part of continuously running campaigns |  |  |
| 1. The system should take customer’s channel, language, timing, and content (type of communication: offer, promotional, informatory, regulatory etc.) into consideration. |  |  |
| 1. The solution should offer user-friendly visualization tools to facilitate, manage, track, and automatically optimize campaign orchestration. Reporting and tracking management across platforms like Facebook, Google, publishers etc. |  |  |
| **Triggers** | 1. The Solution should support all the types of triggers available for use in the campaign workflow. |  |  |
| 1. The System should trigger a response to buyer behaviour in real time, not just based on campaign schedule |  |  |
| **Segmentation** | 1. The Solution should be able to set up behaviour and demographic segments in the same module where campaign workflow steps are set up |  |  |
| The Solution should be able to run campaigns using a segmentation that has been created or stored outside of the campaign/outside of the System |  |  |
| 1. The System should allow Recency Frequency Monetary (RFM) Value based segmentation |  |  |
| 1. The Solution should be able to run campaigns using a segmentation that has been created or stored outside of the system. |  |  |
| 1. The Solution should support real-time segmentation possible |  |  |
| 1. The system should facilitate to write SQL queries as a part of the workflow to use data from other system |  |  |
| 1. The system should allow reuse of target customer base from one campaign to another |  |  |
| 1. The System should allow personalization with Mr./ Mrs./ First name |  |  |
| **Setup of campaigns** | 1. The System should allow to put comment/notes in the campaign flow diagram. |  |  |
| 1. The Solution should support addition of rules to limit the frequency of communication per channel |  |  |
| 1. The Solution should ensure that our customers do not receive out of date communications |  |  |
| 1. The customer should be able to opt-out of offer communication. |  |  |
| 1. The Solution should be able to take relevant actions for both hard and soft bounced emails |  |  |
| 1. The Solution should provide deliverability metrics |  |  |
| 1. The Solution should be able to upload content into a campaign that has already been made |  |  |
| 1. The Solution should be able to reuse an existing campaign to create a new campaign instead of designing it from scratch |  |  |
| 1. The Solution should be able to clone an entire marketing program with multiple emails, landing pages, links, and segments intact |  |  |
| 1. The system should have an auto complete feature that suggests a campaign or field name |  |  |
| 1. The Solution should have ability to pause and restart scheduled campaigns or make changes after activation |  |  |
| 1. The system should allow to hold for a specific period the campaign for specific customers within a campaign and it should also allow to deactivate some of the customers within a campaign selectively or conditionally within a campaign. |  |  |
| 1. The solution should allow for modifications to running campaigns and content to be modified, paused, removed and the system should support content effective dateline for instance, this content is only valid during the month of December |  |  |
| 1. The Solution should support change at an individual step without disrupting an active camping without disruption. |  |  |
| 1. The Solution should monitor the progress of a live campaign and Bank’s team should be given access to monitor a campaign requested by him/her and track the progress. |  |  |
| 1. The Solution easily identifies and display people that are Unsubscribed, Marketing Suspended, Blacklisted, Bounced Address |  |  |
| 1. The system should build recipient lists and suppression lists from within the email tool |  |  |
| **Journey Orchestration** | 1. The Solution should provide journey orchestration capabilities it should facilitate visual journey building for different use-cases |  |  |
| 1. The Solution should facilitate in automating engagement across multiple channels e.g., push notifications, email, in-app notifications, SMS, web push, popup, WhatsApp, and social media |  |  |
| 1. The Solution should provide real-time insights and triggers to improve journeys |  |  |
| 1. The Solution should provide other functionalities that help complete user journeys |  |  |
| **Campaign repository** | 1. The Solution should maintain a version history of the campaign |  |  |
| 1. The Solution should support the user to input the location, date, and time of a marketing program once, and have these fields automatically populate to every relevant email and landing page associated with that program |  |  |
| 1. The Solution should capture/log all the activities for audit purpose. |  |  |
| 1. The Solution should support modifications requested in a campaign along with audit-trail & approval-based additions to completed workflows of existing campaign which can let users know each & every modification that happened in the campaign |  |  |
| **Pre-built templates** | 1. The Solution should have pre-defined campaigns template available in the platform as per the digital marketing strategy proposed. |  |  |
|  | 1. The Solution should have marketing assets like in-built templates. E.g., email, landing pages, SMSs, paid ads etc. |  |  |
| **Landing Pages and Forms** | 1. The Solution should support the marketing automation tool to seamless publishing landing pages to social and other platforms. |  |  |
| **Email Marketing** | 1. The solution should send email natively or via a third-party engine. The Solution should also support the use of predictive content in email. |  |  |
| 1. The Solution should integrate with an email editor. |  |  |
| 1. The Solution should support multivariate testing for email |  |  |
| 1. The solution should provide the ability to predict what content might be relevant for recipients and automatically include that content in email messages |  |  |
| 1. The Solution should be enabled to preview of all communications across devices for email |  |  |
| 1. The system should create dynamic emails basis what is working or getting a better response |  |  |
|  | 1. The system should support sender authentication mechanisms like DKIM, DMARC, and SPF. |  |  |
| **CBA (Cost benefit Analysis)** | 1. The Solution should elaborate all the functionalities/features available in the System to analyze the cost benefit of a particular campaign |  |  |
| 1. The software should provide visual interface to calculate cost benefit analysis for calculating CBA of the campaign |  |  |
| 1. No limitation on the aggregation window for CBA calculations, e.g., Last 3 Months., 6 months etc. |  |  |
| 1. Support for CBA to be performed on the user segments across pre-defined metrics, with defined filters |  |  |
| **Campaign optimization** | 1. The System should facilitate in reach amplification and enhanced capabilities across all the digital channels. |  |  |
| 1. The System should facilitate in best time delivery for everyone for each channel |  |  |
| 1. The Solution should have paid channels integrated with campaign management Solution |  |  |
| 1. The Solution should support multiple segments for every campaign |  |  |
| **Scale up Requirements** | 1. The Solution should have a separate instance of Campaign Management Solution be setup for different business units / different campaign categories |  |  |
| 1. When multiple instances are setup, the system should share resources between the instances. The requirement is each instance should have dedicated resources both in terms of compute and storage |  |  |
| 1. The Solution should support new instance and can be created if business growth demands it |  |  |
|  | **Content Management System** | * **X** | * **X** |
| **Built-in Features** | 1. The Solution should have pre-loaded templates/ artifacts to support content marketing |  |  |
| 1. The Solution should have the capability to create adapt basis master file and use the adaptation for deployment at scale |  |  |
| 1. The Solution should take input based on brand guidelines & give suggested creative output that is ready use |  |  |
| 1. The Solution should run a campaign (email for example) which can be triggered by engagement with specific content |  |  |
|  | 1. The Solution should be able to update content across channel using AI |  |  |
| **Ease of content creation** | 1. The Solution should provide auto-text summarization facility to summarize content for smaller screen-size |  |  |
| 1. There should be a content tagging functionality for tagging and categorization and that tagging is searchable |  |  |
| 1. The system should have a WYSIWYG editor with drag-and-drop and shortcuts enabled |  |  |
| 1. The system should support components like crumbs, forms, page navigation, search teasers and search |  |  |
| 1. The system should allow for SEO tags creation and management without technical development |  |  |
| 1. The system should be responsive for multiple screen sizes to change layout, text size, content, navigation, and images. |  |  |
| 1. The system should support Single Page Application editing |  |  |
| 1. The system should allow for a master access without any coding requirement to create pre-approved templates for email or webpages |  |  |
| **Creative library** | 1. The Solution should come with an image library with user rights to manage it |  |  |
| 1. Functionality to have external creative elements (images, fonts, logos, table designs, mnemonics etc.) be added to the platform as we go along |  |  |
| **Content Delivery** | 1. The Solution should facilitate content delivery to new age channels like chatbots, smart devices, IOT apps etc. |  |  |
| 1. The system should provide sharing option – like sharing a share a content via WhatsApp, Twitter, Facebook etc. |  |  |
| 1. The system should facilitate in powering content to digital displays like kiosks, digital signages etc. |  |  |
| **Controls and approvals** | 1. The Solution should support user to have the authority for using /adding /approving content. The system should allow for feedback to be captured along with approval dates and expiry. |  |  |
| 1. The system should have a piece of content be approved for one channel and not approved for use in another channel. |  |  |
| 1. The solution should allow users to control how and where content is displayed on the web page--in-line, pop-up, slide in etc. |  |  |
| 1. The solution should provide users with the ability to automatically discover and curate dynamic content from the website. |  |  |
| 1. The System has an automated opt-in and consent management system in place and also the functionalities to take regulatory compliance and customer consent (at product, channel, type of communication) into account with an option to take additional consent as and when required to be considered. |  |  |
| 1. The system should use the previously taken consent from customer (opt-in/opt-out by channel) for sending communications |  |  |
| **Insights and dashboards** | 1. The Solution should provide web analytics and SEO recommendations for the content in the page |  |  |
| 1. The Solution should facilitate rule-based targeting in real time from the real time site and app audience profiles |  |  |
| 1. The system should support the specifics of the content, such as graphics to be updated once the content is in use. |  |  |
| 1. The systems should hold report on content by conversion rate |  |  |
| 1. The system should provide dashboard level analytics on Content Usage |  |  |
| 1. The Solution should show how content is trending over time |  |  |
| 1. The Solution should be able to see the content by best performing category |  |  |
| 1. The Solution should provide insight around general content and predictive content |  |  |
|  | **Digital Asset Storage and Management** | * **X** | * **X** |
| **File format** | 1. The Solution should support all relevant types and size of assets available for creation, management, and usage on the platform as per the proposed digital marketing strategy. |  |  |
| **In-built features & templates** | 1. The Solution should host creative assets on the platform, or can they be hosted externally, referenced and ingested links or signals |  |  |
| 1. There should be a pre-built library of best practice marketing programs included in the application, including email and landing page templates and the types of programs included in the library. |  |  |
| 1. The Solution should extend customization possible to promote multiple offers, |  |  |
| **Features - Navigation** | 1. The Solution should have landing pages, emails, and other assets organized in an easily navigable folder structure according to marketing program or initiative |  |  |
| 1. The assets should be searchable within the Solution |  |  |
| 1. When creating images files, the Solution should have the ability to use pre-defined naming conventions |  |  |
| 1. The user should access assets graphics that are on their local device |  |  |
| 1. The Vernacular text should be transported onto the system from file received from translation agency |  |  |
| 1. The tool should have a spell checker, which can be programmed to UK, US English and the new fonts should be installed onto the system as and when required |  |  |
| 1. The user should view or retrieve data for any audit / validation from the Solution and the information indexed and stored on the platform for future retrieval |  |  |
| **Retention policy** | 1. The system’s document, data, workflows, logs etc. retention policy should be synced as per Bank’s requirement |  |  |
| **Vernacular Support** | 1. The Systems should have the capability to manage vernacular language for each of the components. |  |  |
| **User sign-in & access** | 1. The Solution should support Single Sign on, and the Solution should integrate with Client IDAM (Identity and Access Management) solution for authentication |  |  |
| 1. The application should support second factor authentication |  |  |
| 1. The system should support for adding new users and modifying access rights for the user |  |  |
|  | **Website Heat maps** | * **X** | * **X** |
| **Features** | 1. The Solution should provide insights on click map and the info should be segmented e.g., demographic, device, custom segments etc. also the system should facilitate in changing the position of CTA accordingly |  |  |
| 1. The Solution should provide insights on scroll map and the info should be segmented e.g., demographic, device, custom segments etc. |  |  |
| 1. The Solution should provide insights on move area and the info should be segmented e.g., demographic, device, custom segments etc. The system should facilitate in changing the position of CTA accordingly |  |  |
| 1. The heat maps should be available for app and other platforms as well |  |  |
| 1. The Solution should support real time integration of the insights and feedback at a customer level |  |  |
| **User sign-in & access** | 1. The Solution should support Single Sign On and should integrate with Client IDAM (Identity and Access Management) solution for authentication |  |  |
| 1. The application should support second factor authentication |  |  |
| 1. The system should support for adding new users and modifying access rights for the user |  |  |
|  | **Nudge Tools** | * **X** | * **X** |
| **Availability** | 1. The Solution should provide nudges and the types of nudges available - absolute and relative, catalogue of nudges available: feature adoption, forms, reminders on offers, announcements, feedback & user preferences, surveys etc. |  |  |
| **Channels** | 1. The Solution should support nudge for website, app, and Chatbot |  |  |
| 1. The Solution should support integration with Website, Chatbot and Mobile App |  |  |
| **Personalize the nudge** | 1. The Solution should have UI of the nudge to be personalized |  |  |
| 1. The content in the nudges should be personalized |  |  |
| 1. The data security should be in place for PII data handling |  |  |
| 1. The Solution should have the custom Call to Actions (CTAs) available |  |  |
| 1. The customer's behavioral actions and transactions should be used as triggers for nudges |  |  |
|  | **Social Media management Solution** | * **X** | * **X** |
| **Availability** | 1. The Solution should offer social media deployment of posts across platforms: Facebook, X, Instagram, YouTube, LinkedIn, etc. |  |  |
| **NLP/ Text Mining** | 1. The Solution should provide automated suggestions for customer queries and posts |  |  |
| 1. The Solution should recommend ideal timing basis the type of content |  |  |
| 1. The solution should monitor social mentions |  |  |
|  | **Customer Data Platform** | * **X** | * **X** |
| **Customer journey** | 1. The Solution should track data on customer touch point to map customer journey |  |  |
| 1. The Solution should have a comprehensive view of every interaction a prospect has had with our brand online, from clicks on the website to social media interactions |  |  |
| **Data wrangling** | 1. The system should support de-duplication of leads from forms |  |  |
| 1. Data augmentation should be used in conjunction with the Solution |  |  |
| 1. The Solution should support change/ adjustments in "unique key" |  |  |
| **Segmentation/analytics** | 1. The Solution should offer "look alike" audiences which can be leveraged for all our campaigns |  |  |
| 1. The systems hold have ability to manage both acquisition and engagement use cases, specifically from a unique identifier perspective |  |  |
| 1. The System should perform advanced segmentation based on all data types collected from across channels including real-time behaviors, user preferences, events, transactions, demographics, location, and multiple dimensions of user attributes |  |  |
| 1. The Solution should have the segments that can be used to target communications in all channels. |  |  |
| 1. The Solution should update segments automatically as new data comes in or is updated. |  |  |
| 1. The Solution should have a visual, user-friendly interface to create and manage segments. |  |  |
| 1. The Solution should generate ready-to-deliver content using templates that select different items (text, images, offers, etc.) for different individuals based on fixed rules, predictive models, or both. |  |  |
| 1. The Solution should ingest content and catalogue data. |  |  |
| 1. The Solution should Offers multiple recommendation types including collaborative filtering, trending items, similar items, new or expiring items, and others. |  |  |
| 1. The Solution should combine external recommendations and recommendations from the solution. |  |  |
| **Analytics and reporting** | 1. The solution should measure campaign effectiveness across email, mobile, web, and other channels and provides customizable reporting and dashboards on campaign engagement and conversion performance. |  |  |
|  | 1. Supports A/B/n testing and has the ability to incorporate test results to optimize campaigns. |  |  |
|  | 1. The system should support rapid and seamless integration through existing connectors to other vendors' products |  |  |
| 1. The Solution should have off-the-shelf integrations with other marketing, customer experience, and enterprise technologies |  |  |
| 1. The system should support seamless integration into the existing tech stack and quickly support new integrations as needed. |  |  |
| **Vernacular Support** | 1. The Systems capability should be able to manage vernacular language for each of the components. |  |  |
| 1. The preferred language of the customer should be noted and marked differently across multiple channels e.g., Call Centre – Hindi, Web – Hindi, Emails and SMS – English |  |  |
| **User sign-in & access** | 1. The Solution should support Single Sign On and also the Solution should integrate with Client IDAM (Identity and Access Management) solution for authentication |  |  |
| 1. The application should support second factor authentication |  |  |
| 1. The process Platform should allow adding of new users and modifying access rights for the users |  |  |

Bidder Marks scored in Functional Features will be calculated as follows:

Marks obtained = Score obtained for functional features / Total No. of Functional Features x 50

**Part 2: Technical Features and Solution capability: Total score of 50 marks.**

Bidder Marks scored in Technical Features will be calculated as follows:

Marks obtained: Score obtained for technical features / Total Technical Features x 50= Bidders score

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Technical Features** | **Availability (1, 2, or 3)** | **Supporting evidence / Remarks** |
|  | **Social Media management platform** | * **X** | * **X** |
| **CRM Integration** | 1. There should a bi-directional synchronization of data possible between proposed Solution and our CRM |  |  |
| 1. The Solution should support campaigns (triggered and batch) based on activity on the CRM side |  |  |
| 1. The Solution should provide real time data transfer capability. |  |  |
| 1. The Solution should send leads to sales based on score rules |  |  |
| 1. The Solution should support user to add a rule that sends an email alert to a branch representative as a step inside any marketing campaign |  |  |
| 1. The Solution should support user to add a rule that triggers a CRM task for a sales/branch representative as a step inside any marketing campaign |  |  |
| 1. The Solution should support user to add a rule that auto-assigns a lead to a sales representative or queue as a step inside any marketing campaign |  |  |
| 1. Offers pushed into CRM should be seamlessly integrated and showcased to the customer as per eligibility |  |  |
| **Web & Paid Media Integration** | 1. The Solution should support overall ability to integrate campaign manager with Analytics & Personalization tool. |  |  |
| 1. The Solution should offer the ability to do personalization at scale for existing customer and new customer visiting similar web pages |  |  |
| 1. The Solution should have the ability to integrate with an app, either custom or 3rd party |  |  |
| 1. The Solution should support integrate with Google AdWords or Web Analytics or Facebook business manager or DSP or DV360 Solution |  |  |
| 1. The Solution should have the ability to synchronize the lists of leads with audiences of Facebook / Google ads campaigns |  |  |
| 1. The Solution should support marketing automation system integrated with information services |  |  |
| **What’s App & other Channels** | 1. The Solution should integrate with WhatsApp |  |  |
| 1. The Solution should be able to integrate with channels like Amazon Alexa, Apple’s Siri, Google Assistant, Microsoft Cortana, RCS, Google Chat etc. |  |  |
| 1. The Solution should have the capability for Direct publisher integration |  |  |
| 1. The system should facilitate in consolidating all the active offers to the customers while sending the softcopy of the statement |  |  |
| **Customer Care Integration** | 1. The Solution should facilitate real time or batch mode integration capabilities. |  |  |
| 1. The system should facilitate leads from Social Platforms, Paid, and programmatic to be shared to the call center and CRM |  |  |
| **Integration** | 1. The Solution should integrate with CRM and offer management tools to provide insights on channel wise ROI and campaign effectiveness |  |  |
| 1. The Solution should help tag the posts with the campaigns from Campaign Management tool |  |  |
| 1. The Solution should support any out-of-the box reporting dashboard and all channels should support and KPIs tracked for them |  |  |
| 1. The Solution should facilitate in segmenting the audience reporting like customer vs non-customer, basis geography etc. |  |  |
| 1. The Social Media Management Platform should integrate with the existing ORM tool and the information capture in existing ORM tool flow should back into Social Media Management. |  |  |
|  | **Digital Asset Storage and Management** | * **X** | * **X** |
|  | 1. The Solution should support multiple native languages. |  |  |
| 1. The Solution should support all popular browsers like Chrome, Firefox, Edge etc. |  |  |
| 1. The application should support near zero downtime deployment (Blue Green Zone based deployment) |  |  |
|  | **Nudge Tools** | * **X** | * **X** |
|  | 1. The Solution should support multiple native languages. |  |  |
| 1. The Solution should support all popular browsers like Chrome, Firefox, Edge etc. |  |  |
| 1. All relevant devices should be supported in case of cross platform application |  |  |
| 1. The application should support near zero downtime deployment (Blue Green Zone based deployment) |  |  |
|  | **Customer Data Platform** | * **X** | * **X** |
| **Integration** | 1. The Solution should be able to integrate / source data from Bank’s data lake / data platform. |  |  |
| 1. The Solution should be able to insert data into other databases seamlessly |  |  |
| 1. The Solution should support connection to SFTP server and place files. The Solution should also support integration through API |  |  |
| 1. The Solution should support integrate with Social Listening tools |  |  |
| 1. The Solution should support integration with external tools/ software along with their available technology |  |  |
| 1. The solution should integrate with network touch points like ATM, Kiosks and the tool facilitate in centrally controlling the content displayed on retail kiosks |  |  |
| **Data Management** | 1. The tool should support adding of new data fields/custom fields/custom objects. |  |  |
| 1. The system should support purging/archiving old data. |  |  |
| 1. The capabilities like Site tagging: ability to track Cookie IDs, Mobile IDs, Social IDs, Postal IDs etc. should be supported by the Solution |  |  |
| 1. CDP should be able to handle unstructured data |  |  |
| 1. In certain situations, the output of the campaign should flow into transactions platforms for fulfilment process. So, the proposed tool should generate the file in desired format which can be consumed, and the output can be in the form of a .txt file, .csv file or the tool should be able to insert the data into any RDBMS. |  |  |
| **Data Ingestion** | 1. Should ingest attribute, event, and transactional data from all sources including online and offline, all channels and devices, and internal systems that collect customer data throughout the customer lifecycle |  |  |
| 1. Should handle all data formats -- structured, semi-structured, and unstructured -- using schema-less ingestion. Also, the system should have the ability to add, modify, or classify field |  |  |
| 1. Should have the ability to build connectors to ingest data from source systems |  |  |
| 1. Should support both real-time data streaming and batch processing |  |  |
| 1. The Solution should ingest real-time behavioral event data, product catalogue data, customer interaction data, transactional data, and customer account data types and make it available for use immediately |  |  |
| 1. Should store ingested data for as long as the customer requires (subject to regulatory constraints) and provides data retention options by time period, source, and data type |  |  |
| 1. The solution should support integration with big data databases, such as Snowflake, Hadoop based databases |  |  |
| 1. System should have the ability to scale up to 10 Crore on the same instance |  |  |
| **Profile Unification** | 1. Should connect, unifies, and resolves identity, attribute, and event data from multiple touch points, devices, and channels into a single customer view |  |  |
| 1. Should assess data in the unified profile to determine the most accurate version of name, address, lifecycle state, and other attributes. Data fields should be constantly updated as new data becomes available. |  |  |
| 1. Should support both anonymous and known user data and resolves identities between them |  |  |
| 1. Should have the ability to create unique identifier for each customer – anonymous and known |  |  |
| **Data Access** | 1. The Solution should provide external and internal systems real-time access to any data in the unified customer profiles via API connections, Webhooks, or query. |  |  |
| 1. The Solution should provide business users direct access to all data in the unified customer profiles without additional configuration and development. Data is available for segmentations, analytics, campaigns, and other system functions. |  |  |
| 1. The solution should support integration with big data databases. |  |  |
| **AI/Predictive Intelligence** | 1. The Solution should have natively integrated AI-powered predictive intelligence, including both out-of-the-box and customizable machine learning models that predict buying propensity, user engagement, and affinities. |  |  |
| 1. Should build predictive scores that are immediately ready for use in dynamic segmentation, recommendations, and journey building. |  |  |
| 1. Provides an interface for business users to generate, deploy, and refresh custom predictive models without involvement of a data scientist or IT. |  |  |
| 1. The Solution should have the ability to integrate with and bring in own in-house models into the system. |  |  |
| 1. The Solution should provide transparent models that provide detail into the model feature inputs and the performance outputs. |  |  |
| **Offline Orchestration** | 1. The Solution should be able to handle Offline channel media footprint, namely Physical store, OOH, Cloud telephony, TV, Radio. |  |  |
| 1. The Solution should be able to gather online data from Campaign on Digital (Programmatic data) |  |  |
| Gather channel data from website and landing page and customer data from CRM |  |  |
| 1. The Solution should provide visual customer journey mapping and orchestration including ability to create multi-stage, multi-logic sequence of messages across channels and have the journey flow dynamically adapt in response to customer interactions in any channel. Including offline channels |  |  |
| 1. The Solution should provide a visual interface for business users to design and deploy adaptive customer journeys that execute across multiple delivery system simultaneously. |  |  |
| **Privacy, Security and compliance** | 1. The Solution should support customer data privacy preferences and adheres to privacy compliance regulations |  |  |
| 1. The Solution should manage Personally Identifiable Information (PII) such as name, address, email, and phone number in ways that comply with privacy and security regulations in the regions where it is deployed. |  |  |
| 1. The Solution should have functions to store and enforce customer consent for data usage to comply with privacy regulations. |  |  |
| 1. The Solution should provide user-level and role-based access controls as well as custom user management to what data is available to which user. |  |  |
| 1. The Solution should be able to undergo stringent security audits |  |  |
| 1. The Solution should support tokenization/encryption and integrity protection in place for all internal network traffic that potentially carries PII and any sensitive information like passwords, emails, files, source code, management traffic, etc. |  |  |
| 1. The Solution should tokenize PII and sensitive data before transmitting to Public Cloud, if any. |  |  |
| 1. The Solution should maintain audit trails for interactions with the system. |  |  |
| 1. The Solution should provide supports single sign on |  |  |
| 1. The Solution should support all popular browsers like Chrome, Firefox, Edge etc. |  |  |
| 1. All relevant devices should be supported in case of cross platform application |  |  |
| 1. In case of cloud deployment, Bidder need to perform security testing (Blackbox, Grey box, White box, Code Review) of their product and share the report every year. There should be automated secure source code review. |  |  |
| 1. The Solution should support the scalability on ad hoc basis in case of sudden surge in traffic or computation requirement and also detailed Scalability plan and architecture need to be shared |  |  |
| 1. There should be inbuilt data pipelines within the stack being proposed |  |  |
| 1. The application should support near zero downtime deployment (Blue Green Zone based deployment) |  |  |
| 1. The application should have role-based access for customers and third-party users |  |  |
| 1. The system should support define groups of leads that are only accessible to certain specified users for marketing purposes |  |  |
| 1. The application should have the ability to lock down site sections and permissions by role (e.g., giving copywriting agency ability to edit but not approve content) |  |  |
| 1. The system should maintain historical data which can support data purging and archiving process. |  |  |
| 1. The system should support purging of data to be basis campaign end date |  |  |
| 1. The Solution should be PCI compliant |  |  |
|  | **Content Management System** | * **X** | * **X** |
| **Integration capabilities** | 1. The CMS should automatically integrate with web and mobile application frameworks or platforms |  |  |
| 1. Should have end-to-end digital document solution that makes it easy to create responsive forms that customers can easily complete and securely e-sign, making a seamless customer journey from acquisition through retention. |  |  |
| **On the fly content modification** | 1. The Solution should allow defining page and content metadata and properties using a GUI without the need for writing code |  |  |
| 1. The system should allow multiple collaborators to make changes simultaneously |  |  |
| 1. The system should have any language translation capability to support languages: English, Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada, etc. |  |  |
| 1. The system should provide vernacular support for content in languages: English, Hindi, Gujarati, Marathi, Bengali, Malayalam, Tamil, Telugu, Kannada etc. |  |  |
| 1. The system should facilitate language change basis location and customer's preference, and the system should remember the previous customer preference to auto-fetch content in same language. |  |  |
| 1. The system should have version control and flexibility in reverting back to any of the previously published versions |  |  |
| 1. The system should have additional capabilities can be provided to identify users preferred language to serve content |  |  |
|  | **Web Analytics** | * **X** | * **X** |
| **Integration** | 1. The Solution should support data integration capabilities out of the box from the tool to consume the information back to Bank’s existing data lake/data warehouse as well as proposed CDP solution |  |  |
| 1. The Solution should support real time data transfer to ODS system of Bank |  |  |
| 1. The system should be able to send data real time as well as in batches as per Bank’s requirement |  |  |
| 1. System should integrate with Campaign Manager for real time offers and communications to be sent out |  |  |
|  | **Reporting and Dashboards** | * **X** | * **X** |
| **Integration with social media , third party applications** | 1. The Solution should integrate with any third-party analytics applications like Google Ads, FB campaigns, FB analytics integration, LinkedIn and other 3rd party Solution integrations. |  |  |
| 1. The Solution should provide analytics that show platform performance in terms of interactions, visits, leads and conversions etc. |  |  |
|  | **Website Heat maps** | * **X** | * **X** |
| **Integration** | 1. The Solution should get customer level information (click, scroll, move) data back into Bank’s data-lake |  |  |
| 1. The system should be able to integrate with web & app analytics to match impression data. |  |  |
| 1. The system should be able to integrate with the Campaign Management Tool and Decision-Making engine to provide feedback on CTA placement |  |  |
| 1. The Solution should provide real time integration for insights and feedback at a customer level |  |  |

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:  
Place:**

# Annexure 26: Compliance to Cloud Security Control:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

|  |  |  |
| --- | --- | --- |
| **S.No** | **Control** | **Brief Description of Control Requirement** |
| 1. **Physical and Logical Security** | | |
| 1 .1 | Data centre  surveillance,  monitoring  & Physical security | Ensure that Physical security perimeters including but not limited to fences, walls, barriers, guards, gates, electronic surveillance, physical authentication mechanisms, reception desks, are implemented to safeguard sensitive data and information systems. Bidder to provide complete description on implementation of plan to ensure that data centre premises have defined physical access controls processes defined to segregate into various zones, this plan should include industry best practise and policies currently being followed to ensure such risks are minimised. |
| 1.2 | Background checks | Ensure background check is performed for employee/third party having direct access to systems. |
| 1.3 | Data centre  Environmental controls | Ensure adequate disaster protection including both natural (fire, floods etc.) and man-made (short circuit, gas leak etc.), environmental system monitoring controls are present. |
| 1.4 | Utility controls | Ensure adequate controls for supporting utilities, cabling security, equipment maintenance, movement of assets is defined. |
| 1.5 | Data layer encryption/tokenization | Ensure procedures are established, and supporting business processes and technical measures implemented, for the use of encryption/tokenization protocols for protection of sensitive data in storage (e.g., file servers, databases, and end-user workstations etc.), data in use (memory), and data in transmission (e.g., system interfaces, over public networks, and electronic messaging) as per applicable legal, statutory, and regulatory compliance obligations |
| 1.6 | Security check for an employee | Ensure that employees do not carry devices that can lead to any breach in security including but not limited to hardware devices, image capturing devices, Hazardous material etc. to avoid sensitive data breaching from the Data Centre. |
| 1. **Identity and Access Management** | | |
| 2.1 | Multifactor  authentication (MFA)  for all cloud users | MFA (one time password, bio metric authentication etc.) should be enabled for all accounts that have a console password. |
| 2.2 | User accounts  Management | All credentials that have been unused in 90 or greater days should be removed or deactivated. |
| The credentials for employees going on approved leaves should be suspended for the leave period. |
| It is recommended that credentials for all employees who are no longer on the project team/leave the organisation be permanently suspended immediately. |
| 2.3 | Root Account restriction | The "root" account has unrestricted access to all resources in the account. It is highly recommended that the use of this account be avoided. In case required, alias account to be used. Minimizing the use of this account and adopting the principle of least privilege for access management will reduce the risk of accidental changes and unintended disclosure of highly privileged credentials. Bidder to provide complete description on implementation including industry best practice and policies currently being followed to ensure all security risks arising from use of root accounts are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard |
| 2.4 | Access keys  should be  rotated  every 90 days or less | Access keys should be rotated to ensure that data cannot be accessed with an old key which might have been lost, cracked, or stolen. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure all access keys are rotated at a pre-defined internal as required by the Bank. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 2.5 | Password  Policy/Configuration | Bidder to provide detailed process of verification to an individual who claims it to be including industry best practise and policies currently being followed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard.  Best practices for Authentication which includes but is not limited to–   * User Id to be unique * User Id must be case sensitive * User Id and password to be distinct * Password Length must not be shorter than 10 characters * Max pass length must not be too low (Max length = 128 char) * Password must be complex (Combination of alpha numeric and a special char) |
| 2.6 | Maintain Current  Contact details | The contact details of all employees/users with access to the cloud should be maintained along with a clear hierarchy. Cloud providers use this to contact the account owner when prohibitive or suspicious activities are observed within an account. Contact details of all new users who are added to the project to be updated within a week of joining project. Periodic updating of all contact details to be carried out every quarter or as and when required by the Bank. |
| 2.7 | Security question | The cloud portal should allow account owners to establish security questions that can be used to authenticate individuals calling cloud customer service for support. It is recommended that security questions be established. |
| 2.8 | Policies  configuration | Assign Policies to either Groups or Roles to reduce the complexity of access management as the number of users grow. Policies should be the means by which privileges are granted to users, groups, or roles. It is recommended that policies are applied directly to groups and roles but not users. |
| 2.9 | Administrators should create role to allow authorized users to manage incidents. |
| 2.10 | Policies should not allow full administrative privileges and that the policies follow the principle of least privilege. |
| 2.11 | Ensure that policies minimise no. of users with full administrative privileges. |
| 2.13 | Password  Policy/Configuration | Ensure that users are notified on their primary and secondary emails on password resets. |
| Ensure that all administrators are notified if any other administrator resets their password. |
| 2.14 | Guest users  management | Do not add guest users if not needed. It is recommended to have adequate business justification and an approval workflow for guest user creation/addition. The guest user must be a separate role with view-only access to cloud resources. |
| **3. LOGGING AND MONITORING** | | |
| 3.1 | Log metric  filter and  alarm for API calls | Real-time monitoring of API calls should be done and establishing corresponding metric filters and alarms. It is recommended that a metric filter and alarm be established for unauthorized API calls. |
| 3.2 | Log metric filter and  alarm for disabling or scheduled  deletion of customer created Customer Master Key (CMK) | It should be ensured that a metric filter and alarm be established for customer created CMKs which have changed state to disabled or scheduled deletion. |
| 3.3 | Log metric  filter and  alarm for  security  group changes. | Security Groups are a stateful packet filter that controls ingress and egress traffic within a VPC. Ensure that a metric filter and alarm be established changes to Security Groups. |
| 3.4 | Log metric  filter and alarm for  changes to  network  gateways. | Network gateways are required to send/receive traffic to a destination outside of a VPC. Ensure that a metric filter and alarm be established for changes to network gateways |
| 3.5 | Access monitoring  across layers | Ensure adequate monitoring is done across all layers for privileged accounts |
| 3.6 | Threat monitoring | Ensure that monitoring is done at various levels including application level using tools such as IDS, IPS, DAM, SOC, SIEM & firewalls, WAF etc. The real-time report and alerts should also be shared with Bank. |
| 3.7 | Virtual  environmental security | Security information and event management (SIEM) solution should consider correlate server and network logs across virtual infrastructures. |
| 3.8 | Audit  Logging &  Protection of logs | a) The audit logs containing confidential data must be protected. |
|  | b) All audit logs consisting of user activities, exceptions and security events must be retained for forensic investigation and access control monitoring. |
| **4. Infrastructure Security** | | |
| 4.1 | Security  groups  allow access  to  unrestricted services. | Security groups provide stateful filtering of ingress/egress network traffic. Ensure that no security group allows unrestricted ingress access such as to port 21, 22, 80, 3389, 8080, 8888 etc. |
| 4.2 | VPC  Configuration. | A VPC comes with a default security group whose initial settings deny all inbound traffic, allow all outbound traffic, and allow all traffic between instances assigned to the security group. If a security group is not specified when an instance is launched, the instance is automatically assigned to this default security group. Ensure that the default security group restrict all traffic. |
| 4.3 | Virtual  environmental security | Ensure network environments and virtual instances are designed and configured to restrict and monitor traffic between trusted and untrusted connections. These configurations should be reviewed at least annually and supported by a documented justification for use for all allowed services, protocols, and ports, and by compensating controls. |
| 4.4 | Network security | Ensure network security controls including access and authentication, intrusion detection/prevention, firewall, LBD, anti-DDOS, traffic monitoring, audit logging, technical compliance of network and controls for protection from vulnerabilities/malware/ransomware. |
| 4.5 | Network segregation of workloads shall be implemented based on the type (Production, Test, development) and purpose (user, server, interface, critical infrastructure segments etc.) |
| 4.6 | All internet traffic to the workload on cloud shall be routed through DMZ. Other network segments in the cloud environment shall not have direct access to the internet. |
| 4.7 | Micro segmentation shall be implemented on the cloud. |
| 4.8 | Virtual  environmental security | Ensure each operating system are hardened to provide only necessary ports, protocols, and services to meet business needs and have in place supporting technical controls such as: antivirus, file integrity monitoring, and logging as part of their baseline operating build standards or default template. This shall be reviewed annually. |
| 4.9 | Encryption &  Key management | Sensitive data fields need to be protected using encryption/hashing/tokenization as appropriate. |
| 4.10 | Key management | Platform and data-appropriate encryption (e.g., AES-256) in open/validated formats and standard algorithms shall be required. Keys shall not be stored in the cloud (i.e. at the cloud provider in question) but maintained by the cloud consumer or trusted key management provider. Key management and key usage shall be separate duties. |
| **5. Application and Process Security** | | |
| 5.1 | Application  Security: API security | Application programming interfaces (APIs) shall be designed, developed, deployed, and tested in accordance with leading industry standards (e.g., OWASP for web applications) and adhere to applicable legal, statutory, and regulatory compliance obligations. |
| 5.2 | Application  Security:  Access Control | Improper access control, such as improper direct object references, failure to restrict URL access, & directory traversal must be stopped by properly authenticating users & sanitizing input. Also, internal object references must not be exposed to users. Such controls to be incorporated for vulnerabilities such insecure ids, path traversal etc. |
| 5.3 | Application  Security:  Cross Site  Scripting (XSS) Flaws | Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure application cross-site scripting flaws are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 5.4 | Application  Security:  Denial of Service | Bidder to provide complete description on implementation including industry best practises and policies that are being followed. Ensure that anti-DDoS tool should be implemented. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 5.5 | Application  Security:  Injection Flaws | Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure injection flaws are addressed. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 5.6 | Application  Security:  Authentication and  Authorization for Web services | Allows messages to include credentials to aid receivers in determining whether or not the message sender is authorized to perform the requested action. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure authentication and authorisation for web services. Description should include implementation of tokens such as SAML assertion, ISO Rights Expression Language, IETF Kerberos Token, username/password etc. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 5.7 | Application  Security:  Access  Across interfaces | Policies and procedures shall be established and maintained in support of data security to include (confidentiality, integrity and availability) across multiple system interfaces, jurisdictions and business functions to prevent improper disclosure, alteration, or destruction. |
| 5.8 | Application  Security:  Authentication | Authentication parameters should include following: Password Strength, communication, password change, Failed login, Session timeout, Dormancy and blocking on multiple failed attempts to authenticate |
| 5.9 | Application  Security: Role matrix | Ensure that Role based authorization mechanism must be used for allocating privileges to the users. The application must have the provision to define different levels of users or roles. The roles must have segregation of duties such that an individual must not be responsible for more than one of the following duties: business, data entry, computer operation, network management, system administration, systems development, change management, security administration and security audit. The security matrix must be automatically generated by the application and available for review at least once in every quarter or as and when required. |
| 5.10 | Application  Security: Session time out | Ensure that the Inactive sessions must shut down after a defined period of inactivity. This must be a parameter setting. |
| 5.11 | Application  Security:  Validation of session identifiers | Ensure that the Session identifiers must be validated at the time of every request by the server to verify that the requesting user is an authenticated user. |
| 5.12 | Application  Security:  Role based  Security Matrix | Ensure that Role based authorization mechanism must be used for allocating privileges to the users. The application must have the provision to define different levels of users or roles. The roles must have segregation of duties such that an individual must not be responsible for more than one of the following duties: business, data entry, computer operation, network management, system administration, systems development, change management, security administration, security audit. The security matrix must be automatically generated by the application and available for review at least once in every quarter or as and when required. |
| 5.13 | Process security | Ensure that files are scanned for data format, size, unwanted malicious code etc., before uploading it or using it for any purpose. Files must be validated for allowable extensions. Dangerous extensions like .js, .exe, .html, etc. must be banned. |
| 5.14 | Ensure change management process is defined for processes like patching of systems, application patches, system upgrades etc. It is pertinent that documentation of all such changes is maintained in detail along with impact analysis for the entire contract period. |
| 5.15 | Support for  Multi-tenancy and  related security features | If the application is deployed on the Cloud using native multi-tenancy features offered by the application, privacy of data across tenants or entities needs to be ensured through appropriate access control mechanisms. |
| 5.16 | Application  Security:  Scanning of  files before uploading | Ensure Files are scanned for data format, size, unwanted malicious code, which may lead to cross site scripting attack, where possible, before uploading it or using it for any purpose. Files must be validated for allowable extensions. Dangerous extensions like .js, .exe, .html, etc. must be banned. |
| **6. Cyber Security, Governance and Compliance** | | |
| 6.1 | Migration of data | Ensure that data imported on Bidder application is done in a consistent manner to maintain integrity of the data. The error logs pertaining to the pre-migration, migration and post migration period shall be available Data migration reports to be prepared and shared with the Bank as and when data migration is performed by the Bidder. |
| 6.2 | Migration  to new system | In case of migration to new system at Bidder end, ensure that complete transaction data and audit trails from the old system to the new system shall be migrated Data migration reports to new system to be prepared and shared with the Bank as and when data migration is performed by the Bidder. |
| 6.3 | Data privacy | There shall be proper access control to view and download the data by authorized users. The CSP must come up with an actual, specific, independent security standard that is updated and audited quarterly or at a frequency as defined by the Bank. In addition, for sensitive data like Personally Identifiable Information (PII), Aadhaar etc., the specific Security, regulatory, statutory, and legal requirements shall be applicable. Regular audits at a pre-defined frequency should be conducted by the CSP with the Bank having access to the audit results. |
| 6.4 | Data leakage | There shall be adequate data leakage prevention tools deployed on entirety of the data as and when shared by the Bank or its customers. For e.g., In case of Platform as a Service or Infrastructure as a Service, Bank may load test data on the Cloud. If this represents a subset of the live data, it needs to be protected e.g. sensitive elements like customer ID, name, address, phone number, account number, need to be tokenized/hashed so that the risk of data leakage is minimized. The Cloud Service Provider and the Bank need to agree on the sensitive elements that need to be tokenized/hashed. Bidder to provide complete description on implementation of data leakage tools including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 6.5 | Data Segregation  And Isolation | Ensure that sufficient controls are in place to maintain confidentiality and integrity of data. Bidder to provide complete description on implementation of data segregation and isolation tools including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 6.6 | Data Sovereignty | Ensure that all regulatory compliances are taken into consideration for data sovereignty related to all bank and customer data. Bidder to provide complete description on implementation including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. |
| 6.7 | Vulnerability  Management | Maintain a vulnerability management program and ensure that network and applications are scanned on a pre-defined frequency as decided by the Bank. Bidder to have a vulnerability remediation process in place with provisions for carrying external vulnerability assessment. Vulnerability management reports to be prepared and shared with the Bank as and when at a pre-defined frequency. |
| 6.8 | Data Disposal | Data disposal processes to delete data from a system that is no longer needed and required by law or policy to be retained (on defined frequency in a secure manner). Bidder to provide complete description on implementation of data disposal processes including industry best practise and policies currently being followed to ensure such risks are minimised. Additionally, compliance to all regulatory, statutory and legal guidelines to be followed in this regard. Further, Bidder to provide certificate signalling successful disposal of data as and when data disposal processes are conducted. |
| 6.9 | Access to data | Bank to have access to all customer and bank data for Purposes of Discovery, Emergency Security Issues, Disclaimer of Warranty, Indemnification, Guarantees and metric, Service Usage, Service Activation, Governing Law and Jurisdiction and right to Audit, or any other purposes if so required by the Bank. |
| 6.10 | Adherence  To regulatory compliance | The Bidder to ensure compliance to RBI’s IT Outsourcing Policy, IT Act, ISO 27001, ISO 22301, ISO 27701, PCI-DSS, SOC 2 Type II, CSA Star Level 2 Adherence to at least Level 3 of process capability levels under the COBIT 5 Process Assessment Model based on ISO 15504-2, and to all applicable RBI guidelines and circulars for managing service agreements, risk, security, privacy, data manage and storage continuity and compliance (as agreed). Bidder to ensure compliance to all applicable ISO, RBI and other statutory, regulatory and legal guidelines as and when in forced by the respective authorities. |
| 6.11 | Testing of plan | Business continuity, security incident Response, software/ application/ system upgradation, data migration on end of contract plans shall be subject to testing at planned intervals, upon significant organizational or environmental changes or as and when required by the Bank.  Incident response plans shall involve but not be limited to impacted customers (tenant) and other business relationships that represent critical intra-scope  chain business process dependencies. Reports on plans for business continuity and incident response to be prepared and shared with the Bank as and when at a pre-defined frequency. |
| 6.12 | Policy &  process for BCP & DR drill | Policies and procedures shall be established, and supporting business processes and technical measures implemented, for equipment maintenance ensuring continuity and availability of operations and support personnel. Periodic review of all policies and procedures and conducting of BCP and DR drill to be conducted quarterly or at a frequency as defined by the Bank. |
| **7. Other requirements** | | |
| 7.1 | Regulatory, Statutory and legal requirement | Bidder to comply with all applicable Regulatory, Statutory and legal requirements which are in effect currently, or future requirements as and when enforced by the respective authorities. Further, Bidder to comply with all bank policies pertaining to ISMS, Data security, data privacy, data storage etc. which are in effect currently, or future requirements as and when enforced by the Bank. |
| 7.2 | Audit requirements | Bidder to comply with both internal and external audits as conducted by the Bank or bank appointed agency of all policies, procedures, plans etc. quarterly or at a frequency as defined by the Bank. |
| 7.3 | Migration of data on termination of contract | Bidder to provide detailed plan for migration of all bank and customer data which will include but not be limited to data structures, data dictionary and meta data on termination of contract. Further, Bidder to conduct periodic review of the plans on planned intervals, upon significant organizational or environmental changes or as and when required by the Bank. On discontinuation of contract, all bank and customer data should be provided back to Bank and irretrievably erased from Service Provider’s end. In such case, Bidder should also provide all required support to transfer the data to another cloud service provider or on premise of Bank. |

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 27: Undertaking for Information Security:

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

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 28: Undertaking for Data Privacy:

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

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

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

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

Yours faithfully,

**Signature of Authorized Signatory:   
Name of Signatory:   
Designation:   
Seal of Company:**

**Date:   
Place:**

# Annexure 29: Format for Local Content:

(This certificate for local content should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory)

CERTIFICATION FOR LOCAL CONTENT

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

Bidder Name:

This is to certify that the RFP bearing reference no. CO:NEO:PUR:2024-25:416 for Supply, Implementation & Maintenance of Digital Marketing Solution (MarTech) and Development & Maintenance of Corporate Website is having the local content of % as defined in the above-mentioned RFP and amendment thereto.

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

Yours faithfully,

Signature of Statutory Auditor/Cost Auditor

Registration Number:

Seal:

Countersigned by the bidder:

Bidder – (Authorized Signatory)

Date:   
Place:

# Annexure 30: Masked Commercial Bid along with technical bid:

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

**A. Cost of MarTech Solution Components and Corporate Website (Part 1)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S.  No | Proposed Solution/ Software\*\* | As part of which Stack of RFP Requirement | Technical/ Functional Requirement of the proposed Solution | Application Version | OEM of the Solution/ Software | Part Code | License Type (Perpetual or Subscription) | License Count (a) | Unit Cost of License with one year Warranty/ Subscription in ₹ (b) | Total Cost of License with one year Warranty/ Subscription in ₹ (c=a\*b) | Implementation Cost in ₹ (d) | Total Cost (License/Subscription and Implementation) in ₹ (c+d) |
|
| 1 |  | Campaign Management Solution |  |  |  |  |  |  |  |  |  |  |
| 2 |  | Content Management System |  |  |  |  |  |  |  |  |  |  |
| 3 |  | Web/App Analytics |  |  |  |  |  |  |  |  |  |  |
| 4 |  | Digital Asset Storage and Management |  |  |  |  |  |  |  |  |  |  |
| 5 |  | Customer Data Platform (CDP) |  |  |  |  |  |  |  |  |  |  |
| 6 |  | Corporate Website |  |  |  |  |  |  |  |  |  |  |
| 7 |  | <Any other Solution, Pls Specify> |  |  |  |  |  |  |  |  |  |  |
| 8 |  | Add more rows as required |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | |  | XX | XX | XX | XX | XX | XX | XX | <A1> | <A2> |  |

**A. Cost of MarTech Solution Components and Corporate Website (Part 2)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S.  No | Proposed Solution/ Software\*\* | As part of which Stack of RFP Requirement | ATS/Subscription Cost for 2nd Year in ₹ (e) | ATS/Subscription Cost for 3rd Year in ₹ (f) | ATS/Subscription Cost for 4th Year in ₹ (g) | ATS/Subscription Cost for 5th Year in ₹ (h) | Total Cost for 5 Years in ₹ (c+d+e+f+g+h) | To be deployed (On-prem/ Cloud) | Total Infra requirement for the MarTech Stack & Corporate Website for ON-PREM Implementation | | | | | |
| Location (DC/ DR) | Prod/Non-Prod | No of Cores | Memory (In GB) | SAN Storage (In GB) | Object Storage (In GB) |
| 1 |  | Campaign Management Solution |  |  |  |  |  |  |  |  |  |  |  |  |
| 2 |  | Content Management System |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 |  | Web/App Analytics |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 |  | Digital Asset Storage and Management |  |  |  |  |  |  |  |  |  |  |  |  |
| 5 |  | Customer Data Platform (CDP) |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 |  | Corporate Website |  |  |  |  |  | On-Prem |  |  |  |  |  |  |
| 7 |  | <Any other Solution, Pls Specify> |  |  |  |  |  |  |  |  |  |  |  |  |
| 8 |  | Add more rows as required |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | |  | <A3> | <A4> | <A5> | <A6> | <A7> | XX | XX | XX |  |  |  |  |

\*\* Specify the Page No. & Clause No. of Technical bid where Solution specifications are mentioned

\*\* Specify the Page No. & Clause No. of Technical bid where rationale for the license count is mentioned

\*\* Specify the Page No. & Clause No. of Technical bid where rationale for the Infra sizing is mentioned

**B. Cost of On-Premises System Software: Operating System/Database/Tools/Utilities (Part 1)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Proposed Software / Utility Name \*\* | As part of which Stack of RFP Requirement | Technical Requirement of the Software | Prod/SIT/UAT | Deployment Location (DC/DR) | Software Version | OEM of the Software/Utility | Part Code | License Type (Perpetual or Subscription) | License Quantity (a) | Unit Cost of License with one year Warranty /Subscription in ₹ (b) | Total Cost of License with one year Warranty/ Subscription in ₹ (c=a\*b) | Implementation Cost in ₹ (d) |
| 1 |  | Campaign Management Solution |  |  |  |  |  |  |  |  |  |  |  |
| 2 |  | Content Management System |  |  |  |  |  |  |  |  |  |  |  |
| 3 |  | Web/App Analytics |  |  |  |  |  |  |  |  |  |  |  |
| 4 |  | Digital Asset Storage and Management |  |  |  |  |  |  |  |  |  |  |  |
| 5 |  | Customer Data Platform (CDP) |  |  |  |  |  |  |  |  |  |  |  |
| 6 |  | Corporate Website |  |  |  |  |  |  |  |  |  |  |  |
| 7 |  | <Any other Solution, Pls Specify> |  |  |  |  |  |  |  |  |  |  |  |
| 8 |  | Add more rows as required |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | |  | XX | XX | XX | XX | XX | XX | XX | XX | XX | < B1> | <B2> |

**B. Cost of On-Premises System Software: Operating System/Database/Tools/Utilities (Part 2)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Proposed Software/ Utility Name \*\* | As part of which Stack of RFP Requirement | ATS/Subscription Cost for 2nd Year in ₹ (e) | ATS/Subscription Cost for 3rd Year in ₹ (f) | ATS/Subscription Cost for 4th Year in ₹ (g) | ATS/Subscription Cost for 5th Year in ₹ (h) | Total Cost for 5 Years in ₹ (c+d+e+f+g+h) | Total Infra requirement for the System Software for ON-PREM Implementation (If not covered in Table-a) | | | | | |
| Location (DC/ DR) | Prod/Non-Prod | No of Cores | Memory (In GB) | SAN Storage (In GB) | Object Storage (In GB) |
| 1 |  | Campaign Management Solution |  |  |  |  |  |  |  |  |  |  |  |
| 2 |  | Content Management System |  |  |  |  |  |  |  |  |  |  |  |
| 3 |  | Web/App Analytics |  |  |  |  |  |  |  |  |  |  |  |
| 4 |  | Digital Asset Storage and Management |  |  |  |  |  |  |  |  |  |  |  |
| 5 |  | Customer Data Platform (CDP) |  |  |  |  |  |  |  |  |  |  |  |
| 6 |  | Corporate Website |  |  |  |  |  |  |  |  |  |  |  |
| 7 |  | <Any other Solution, Pls Specify> |  |  |  |  |  |  |  |  |  |  |  |
| 8 |  | Add more rows as required |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | |  | <B3> | <B4> | <B5> | <B6> | <B7> | XX | XX |  |  |  |  |

\*\* Specify the Page No. & Clause No. of Technical bid where rationale for Software requirement is mentioned

\*\* Specify the Page No. & Clause No. of Technical bid where rationale for the license count is mentioned

\*\* Specify the Page No. & Clause No. of Technical bid where rationale for the Infra sizing is mentioned

**C. Cost of On-Premises Server Infrastructure (Other than Corporate Website and Data Protection Layer of MarTech Solution)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Server Make & Model \*\* | Specify the RFP Stack/ Component to be deployed in the Server | Prod/SIT/UAT | Deployment Location (DC/DR) | Part Code | H/W Specification including Processor Type, Core, Memory | Total No of Processors & Cores | Total Memory (In GB) | Quantity of Server (a) | Unit Cost of Server with 3 years Warranty in ₹ (b) | Total Cost of Server with 3 years Warranty in ₹ (c=a\*b) | Implementation Cost in ₹ (d) | AMC Cost for 4th Year in ₹ (e) | AMC Cost for 5th Year in ₹ (f) | Total Cost for 5 years in ₹ (c+d+e+f) |
| 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 8 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 10 |  | Add more rows as required |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | |  | XX | XX | XX | XX |  |  |  | XX | <C1> | <C2> | <C5> | <C6> | <C7> |

\*\* Specify the Page No. & Clause No. of Technical bid where Server Sizing rationale is mentioned

**D. Cost of On-Premises Storage and other HW Infrastructure (Other than Corporate Website and Data Protection Layer of MarTech Solution)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Particulars \*\* | Product Description | Part Code | | H/W Specification | Deployment Location (DC/DR) | Quantity (a) | Unit Product Cost with 3 years Warranty in ₹ (b) | Total Product Cost with 3 years Warranty in ₹ (c=a\*b) | Implementation Cost in ₹ (d) | AMC Cost for 4th Year in ₹ (e) | AMC Cost for 5th Year in ₹ (f) | Total Cost for 5 years in ₹ (c+d+e+f) |
| 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 8 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 10 |  | Add more rows as required |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | | XX |  | XX | XX | XX | XX | XX | <D1> | <D2> | <D5> | <D6> | <D7> |

\*\* Specify the Page No. & Clause No. of Technical bid where rationale for HW Requirement is mentioned

\*\*Specify the Page No. & Clause No. of Technical bid where rationale for the HW sizing & quantity is mentioned

**E. Cost of Onsite Facility Management Service Resources**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | FMS Particular | Quantity(a) | Cost per Resource for 1st Year in ₹ (b) | Total Cost for 1st Year in ₹ (c=a\*b) | Cost per Resource for 2nd Year in ₹ (d) | Total Cost for 2nd Year in ₹ (e=a\*d) | Cost per Resource for 3rd Year in ₹ (f) | Total Cost for 3rd Year in ₹ (g=a\*f) | Cost per Resource for 4th Year in ₹ (h) | Total Cost for 4th Year in ₹ (i=a\*h) | Cost per Resource for 5th Yea1 in ₹ (j) | Total Cost for 5th Year in ₹ (k=a\*j) | Total Resource Cost for 5 Years in ₹ (c+e+g+i+k) |
| 1 | Project Manager | 1 |  |  |  |  |  |  |  |  |  |  |  |
| 2 | Content Manager | 2 |  |  |  |  |  |  |  |  |  |  |  |
| 3 | Campaign Manager | 3 |  |  |  |  |  |  |  |  |  |  |  |
| 4 | Data Scientist/Analyst | 2 |  |  |  |  |  |  |  |  |  |  |  |
| 5 | Integration Specialist | 1 |  |  |  |  |  |  |  |  |  |  |  |
| 6 | Web/App Analytics Engineer | 1 |  |  |  |  |  |  |  |  |  |  |  |
| 7 | Website Development & Maintenance Engineer | 2 |  |  |  |  |  |  |  |  |  |  |  |
| 8 | UI/UX Designer | 1 |  |  |  |  |  |  |  |  |  |  |  |
| 9 | System/Cloud Engineer | 3 |  |  |  |  |  |  |  |  |  |  |  |
| 10 | <Add more rows for any other Onsite Resource required for successful operation of MarTech Solution & Corporate Website> |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | |  |  | <E1> |  | <E3> |  | <E4> |  | <E5> |  | <E6> | <E7> |

**F. Cost for customization and new changes other than the RFP Scope (100 Man-days per year)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| S. No | Customization Area | Man-days per Year (a) | Cost per Man-day for 1st Year in ₹ (b) | Total Cost for 1st Year in ₹ (c=a\*b) | Cost per Man-day for 2nd Year in ₹ (d) | Total Cost for 2nd Year in ₹ (e=a\*d) | Cost per Man-day for 3rd Year in ₹ (f) | Total Cost for 3rd Year in ₹ (g=a\*f) | Cost per Resource Man-day for 4th Year in ₹ (h) | Total Cost for 4th Year in ₹ (i=a\*h) | Cost per Man-day for 5th Yea1 in ₹ (j) | Total Cost for 5th Year in ₹ (k=a\*j) | Total Customization Cost for 5 Years in ₹ (c+e+g+i+k) |
|  | MarTech Solution and Corporate Website | 100 |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | | XX | XX | <F1> |  | <F3> |  | <F4> |  | <F5> |  | <F6> | <F7> |

**G. Summary of Bill of Material (Summation of Tables: A to F)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table No | Particulars | Product/License/Subscription/FMS/Customization Cost for 1st year in ₹ (a) | Implementation Cost in ₹ (b) | Subscription/AMC/ATS/FMS/Customization Cost for 2nd Year in ₹ (c) | Subscription/AMC/ATS/FMS/Customization Cost for 3rd Year in ₹ (d) | Subscription/AMC/ATS/FMS/Customization Cost for 4th Year in ₹ (e) | Subscription/AMC/ATS/FMS/Customization Cost for 5th Year in ₹ (f) | Total Cost for 5 years in ₹ (a+b+c+d+e+f) |
| A | Cost of MarTech Application Components including Website Development | <A1> | <A2> | <A3> | <A4> | <A5> | <A6> | <A7> |
| B | Cost of On-Premises System Software: Operating System/Database/Tools/ Utilities | <B1> | <B2> | <B3> | <B4> | <B5> | <B6> | <B7> |
| C | Cost of On-Premises Server Infrastructure | <C1> | <C2> | XX | XX | <C5> | <C6> | <C7> |
| D | Cost of On-Premises Storage and other HW Infrastructure | <D1> | <D2> | XX | XX | <D5> | <D6> | <D7> |
| E | Cost of Onsite FMS Resources | <E1> | XX | <E3> | <E4> | <E5> | <E6> | <E7> |
| F | Cost for customization and new changes other than the RFP Scope (for 100 Man-days per year) | <F1> | XX | <F3> | <F4> | <F5> | <F6> | <F7> |
| **TOTAL COST** | |  |  |  |  |  |  | **<G>** |
| **Total Cost for 5 years in Words (₹) (Value of <G>)** | |  | | | | | | |

**Important Considerations:**

1. The proposed Hardware and System Software should be the latest version of the respective OEM
2. Any other Hardware, Software and Licenses required for successful commissioning of the project are to be quoted in the Bill of Material
3. For any Hardware, software, License, Subscription not deployed in the project, Bank will not be liable for such payment.
4. The payment tor software components and licenses that are actually deployed will only be considered as part of payment after deriving the actual cost towards software and licenses payments
5. No open source software component will be considered in the solution without Enterprise License and 24x7 hrs OEM’s Support.
6. In case bidder quotes open-source software for any requirement given in the RFP, then it is mandatory for the bidder to quote rightful subscription and support charges to ensure compliance with the service levels defined in the RFP
7. All databases and data stores provided as part of the solution (e.g. MongoDB, NoSQL etc.) should be provided with enterprise license and 24\*7 OEM support.
8. The Bank will provide oracle database licenses; however, the bidder should provide installation, configuration and maintenance of the database.
9. End of life and end of support for all Hardware items proposed by the Bidder must be after seven years from the date of submission of bids
10. End of life and end of support for all Software, Solution and Service etc. proposed by the Bidder must be after five years from the date of submission of bids
11. Bank may procure additional hardware and licenses at the unit price mentioned in this Bill of Material during the contract period and the same shall be binding on the bidders.
12. Bank reserves the right to implement or drop any of the above listed items without assigning any reason. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost
13. The price quoted for the project should be an all-inclusive price including any taxes, expenses and levies but excluding GST and is a fixed price.
14. Bank will deduct applicable TDS, if any, as per the law of the land.
15. The quoted fixed cost against each item shall remain unchanged until the completion of the Project(s).
16. The TCO in words is amount on which the commercial evaluation will be conducted
17. The cost quoted is in fixed price and no increase in rate will be admissible by the Bank for whatsoever reasons during the contract period.
18. The AMC cost shall be minimum 8% of the Hardware Cost and the ATS cost shall be minimum 15% of Software Cost.

**Terms & Conditions:**

1. For each of the above items provided the bidder is required to provide the cost for every line item where the vendor has considered the cost in Bill of Material (BOM), Bank reserves the right to implement or drop any of the above listed items without assigning any reason.
2. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost.
3. The price quoted for the project should be an all-inclusive price including any taxes, expenses and levies but excluding GST and is a fixed price.
4. Bank will deduct applicable TDS, if any, as per the law of the land.
5. The quoted fixed cost against each item shall remain unchanged till the completion of the Project(s) and no increase in rate will be admissible by the Bank for whatsoever reasons during the contract period.
6. The TCO in words is amount on which the commercial evaluation will be conducted.
7. All prices to be valid for a period of 5 years from the date of contract execution / signing.
8. Bank reserves the right to extend the contract with the bidder including AMC, ATS, Subscription and Onsite FM Services of the proposed Platform and Solution for 2 more years i.e. 6th and 7th year on the same terms and conditions wherein enhancements/cost escalation quoted for 4th and 5th year would be taken as the price reference for the extension of the contract.
9. Bidder should factor all the expenses like travelling, boarding, lodging etc. Apart from amount specified in Commercials, no other expenses will be paid by the Bank.
10. Bidder shall depute resources on-site of the project implementation location(s) for carrying out the task as specified in this document.
11. Further, we confirm that we will abide by all the terms and conditions mentioned in the Request for Proposal document.
12. Fee is payable only on actual availing of services and no minimum or fixed fees are payable.

Yours faithfully,

**Signature of Authorized Signatory:  
Name of Signatory:  
Designation:  
Seal of Company:**

**Date:   
Place:**

# Annexure 31: Infra Requirement for Corporate Website & Data Protection Layer

**To,**

**Deputy General Manager -IT (Digital)**

**Central Bank of India**

**Cent Neo, 6th Floor, Tower No.7**

**Belapur Railway Station Complex, Sector-11,**

**CBD Belapur, Navi Mumbai- 400614**

**Subject: Tender No. CO:NEO:PUR:2024-25:416**

Followings are the requirement of Hardware Infrastructure on IBM LinuxONE system with S390X architecture along with RHEL Operating System and RedHat OpenShift Container Platform for Corporate Website and Data Protection Layer covering Production, UAT, SIT etc. that are to be provided by Bank and will be deployed at Bank’s Data Centre and Disaster Recovery Centre:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Server (OS Instance/VM) | Purpose (Corporate Website/  Data Protection Layer) | Prod/SIT/UAT | Deployment Location (DC/DR) | Number of Virtual Cores | Memory in GB | SAN Storage in GB | Object Storage in GB |
| Server 1 |  |  |  |  |  |  |  |
| Server 2 |  |  |  |  |  |  |  |
| Server 3 |  |  |  |  |  |  |  |
| Add more rows as required |  |  |  |  |  |  |  |

Note: Bidder has to specify the Page & Clause No. of Technical bid where rationale for the Hardware sizing is mentioned

Yours faithfully,

**Signature of Authorized Signatory:  
Name of Signatory:  
Designation:  
Seal of Company:**

**Date:   
Place:**

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*