



**Request for Proposal (RFP) for  
Consultancy services for  
Implementation of Core Banking Solution at  
Maharashtra Gramin Bank,  
(A Regional Rural Bank sponsored by Bank of Maharashtra)**

**Tender Reference No: 05/2010**

**Bank of Maharashtra  
Information Technology Department  
Central Office, "Lokmangal"  
1501, Shivaji Nagar, Pune – 411005  
020-25536051, 020-25524568**



**MAHARASHTRA GRAMIN BANK**

**Price of Tender Copy – Rs. 15000/- (Rs. Fifteen thousand only)**

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## 1. INVITATION FOR TENDER OFFERS

Maharashtra Gramin Bank, hereinafter referred to as the Bank, invites sealed tender offers (Technical bid and commercial bid) from eligible reputed firms for providing consultancy services to all related areas of work for implementing Core Banking Solution for all branches of "Maharashtra Gramin Bank"

The time schedule of the proposed tendering process is as under:

### **Bid collection and submission details:**

Tender reference	05/2010
Price of tender copy	Rs. 15000/-
Date of commencement of sale of tender document	06 <sup>th</sup> February, 2010
Last date of sale of tender document	26 <sup>th</sup> February, 2010
Queries to be mailed by	17 <sup>th</sup> February, 2010 by 15:30 Hrs
Pre bid meeting with the bidders	19 <sup>th</sup> February, 2010 at 15:30 Hrs
Last date and time for receipt of tender offers	26 <sup>th</sup> February, 2010 at 14:00 Hrs
Date of opening of technical bids	26 <sup>th</sup> February, 2010 at 16:30 Hrs
No. of envelopes (Non window, sealed and stamped) to be submitted	Three (3) envelopes <b>Envelope 1 containing:</b> Technical Bids as per point no. --- (submit hard copy and soft copy in CD) <b>Envelope 2 containing:</b> Commercial Bid as per point no. --- <b>Envelope 3 containing:</b> DD or Bank Guarantee towards cost of EMD as per point no. ----
Address for communication	Chairman, "Maharashtra Gramin Bank" c/o Bank of Maharashtra Information Technology Department Central Office "Lokmangal" 1501, Shivaji Nagar Pune – 411005
Place where tender offers would be opened	Bank of Maharashtra IT, BPR and MIS Department 1501, Lokmangal, Shivaji Nagar Pune – 411 005
Contact Telephone Numbers	(02462) 235039 (020) 25536051 / 22520708
Fax No.	(020) 25521568
E- mail id	<a href="mailto:nnd_mgb@sancharnet.in">nnd_mgb@sancharnet.in</a> <a href="mailto:bomcoit@mahabank.co.in">bomcoit@mahabank.co.in</a> <a href="mailto:cmbpr@mahabank.co.in">cmbpr@mahabank.co.in</a>

A complete set of tender documents can be purchased by eligible bidder on payment of a non refundable fee of Rs. 15000/- (Rupees fifteen thousand only) by demand draft / bankers' cheque in favour of "Maharashtra Gramin Bank' and payable at Nanded.

The scope of work, terms and conditions and various formats and Performa for submitting the tender offer are described in the tender document.

Earnest Money Deposit must accompany with tender offers as specified in this tender document. EMD amount / Bank Guarantee in lieu of the same should not be mixed with technical / commercial Bid; it should be in separated cover to be handed over to the department.

In case the prospective bidder consultants download this document from websites of the Bank, the cost of tender document should be paid before attending the pre bid meeting. Bidders who choose not to attend the meeting can submit the tender document with requisite cost of tender. The hard copy of this document procured from the Bank only, will be treated as authenticate copy for all purposes.

Queries if any, to this document can be mailed to the address mentioned in the table given above before 17<sup>th</sup> February, 2010 by 15:30 Hrs and the Bank will reply the same in the pre bid meeting scheduled to be held on 19<sup>th</sup> February, 2010 at 15:30 Hrs.

Tender offers will be opened in presence of the bidder representatives who choose to attend the opening of tender on the above specified date, time and place.

Chairman  
Maharashtra Gramin Bank  
Nanded

## **2 Background**

### **21 About Maharashtra Gramin Bank**

Maharashtra Gramin Bank a Regional Rural Bank, sponsored by Bank of Maharashtra came into existence on 20.7.2009 by merging erstwhile two RRBs viz., Marathwada Gramin Bank and Maharashtra Godawari Gramin Bank. The Bank is sponsored by Govt. of India, Bank of Maharashtra and Government of Maharashtra.

The area of operation of the Bank comprises of sixteen districts of Maharashtra State namely Nanded, Parbhani, Hingoli, Beed, Latur, Osmanabad, Pune, Aurangabad, Jalna, Thane, Ahmednagar, Jalgaon, Dhule, Nashik, Nandurbar and Raigad.

The Bank is having 6 Regional Offices located at Nanded, Parbhani, Latur, Beed, Jalna and Thane. The Bank is having a three tier organizational structure comprising of Branches, Regional Offices and Head Office with a network of 323 Branches and one extension counter.

The product and Services offered by the Bank include demand deposits, time deposits, working capital finance, term lending, retail loans, industrial / corporate loans, remittances and other fee based products like safe deposit lockers.

#### **2.2 IT initiatives undertaken by the Bank:**

80 branches of RRB and one extension counter are mechanized by a TBA application in stand alone mode. Banking Application Software used by these Branches is from Softman Infosolutions (I) Pvt. Ltd., Aurangabad and Zenith Infotech Ltd., Mumbai. The remaining 243 branches are non-mechanized.

Non mechanized branches, have been provided with a Desktop computer having configuration of core-2-duo processor, 2 GB RAM, 160 GB hard disk. The same is being utilized for balancing purpose besides capturing of data for blue statement, DCB etc. This is done with the help of software developed in-house. The data is keyed in at Regional Office level and consolidated at Head Office in order to generate various reports required at corporate level.

#### **23 Business Profile of Branches:**

The business wise categorization of branches as of 30.9.2009 is as under –

Sr	Categorization (Business – Rs. in crore)	Non-mechanized	Mechanized	Total No. of Branches
1.	Upto 6 crore	121	18	139
2.	Rs 6 to 20 crore	116	53	169
3.	Rs 20 to 50 crore	6	7	13
4.	Rs 50 to 100 crore	0	1	1
5.	Rs 100 crore and above	0	1	1
	Total	243	80	323

**Region wise no. of branches:**

Sr.	Name of Region	No. of Branches	Districts covered
1.	Nanded	60	Nanded
2.	Parbhani	61	Parbhani, Hingoli
3.	Beed	51	Beed, Pune
4.	Latur	73	Latur, Osmanabad
5.	Aurangabad	55	Aurangabad, Jalna, Ahmednagar, Jalgaon
6.	Thane	23	Thane, Dhule Nandurbar, Raigad, Nasik
	Total	323	16 districts

**2.4 Current RFP Objectives:**

In tune with RBI and Government of India guidelines, all RRBs are to be brought under CBS by September, 2011. Bank of Maharashtra, being the sponsor bank, has taken the responsibility of putting this RRB on the path of CBS. Hence current RFP is being floated for engaging the services of consultants for helping and guiding the bank in this venture.

A description of the envisaged scope is enumerated as under. However, **Maharashtra Gramin Bank**, a bank sponsored by Bank of Maharashtra reserves its right to change the scope of the RFP considering the size and variety of the requirements and the changing business conditions. Based on the contents of the RFP, the selected Consultant (hereinafter will be referred as “**Consultant**”) shall be required to PROVIDE ASSISTANCE FOR IMPLEMENTATION OF CORE BANKING SOLUTIONS and related services in its sponsored RRB. The Consultant will be responsible for monitoring of the project up to completion of the rollout of 25 branches / offices representing all facets of the solution covered under first phase.

The Bank expressly stipulates that the selection of Consultant under this RFP is on the understanding that this RFP contains only the principal provisions for the entire assignment and that the services in connection therewith are only a part of the assignment. The Consultant shall be required to undertake to perform all such tasks, render requisite services as may be required for the successful implementation of the entire assignment at no additional cost to the Bank.

**2.5 Project Objective**

The Bank wishes to appoint competent Consultant to-

- Review the existing infrastructure of the RRB
- Propose a technology strategy and roadmap for the RRB
- Project management for implementation of CBS
- Suggest a suitable model, keeping in view the present IT infrastructure including the spare capacity if any available with the sponsor bank and explore the possibility of using the said infrastructure of the sponsor bank to reduce the cost of project.

**2.6 Consultant Eligibility Criteria**

- a) The respondent should be a Government Organization / PSU / PSE / partnership firm or a limited Company under Indian Laws.
- b) The respondent should be in existence for five years as on 31.03.2009. (In case of mergers / acquisitions / restructuring or name change, the date of establishment of earlier / original Partnership Firm / Limited Company can be taken into account).

- c) The respondent should have a minimum turnover of at least Rs.30.00 Crores in the past three years for Indian operations.
- d) It should be profit making firm / company / organization.
- e) The firm / company / organization should have never been blacklisted / barred / disqualified by any regulator / statutory body.
- f) The respondent should have prior experience in performing end to end consultancy services comprising of IT strategy formulation, Hardware & scalability performance benchmarking, Core Banking vendor evaluation and selection and project management for at least one RRB & one public sector Banks in India during the last three years effective from 1/1/2006 onwards. Credentials will be counted for evaluation only where the projects have been taken to the stage of floating RFPs for entire solution.
- g) Should not be system integrators or hardware or software solution

providers.

## 2.7 Consultancy Project Scope

Based on the contents of the RFP, the selected consultant shall be required to independently arrive at the methodology, based on globally acceptable standards and best practices, suitable for the Bank, after taking into consideration the effort estimate for completion of the same and the resource and the equipment requirements.

The Bank expressly stipulates that the consultant's selection under this RFP is on the understanding that this RFP contains only the principal provisions for the entire assignment and that delivery of the deliverables and the services in connection therewith are only a part of the assignment. The consultant shall be required to undertake to perform all such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire assignment at no additional cost to the Bank.

The Consultant's involvement is expected to be spread across **a period of 12 months** from the date of contract or implementation of CBS at RRB at a minimum of 25 locations. The consultants to assist the bank for complete chain of activities for CBS implementation in RRB.

In the performance of the Services, consultant is expected to adopt a modular approach, as described below.

## 2.8 Current infrastructure assessment

- Perform a current state assessment and diagnostic study of the current IT infrastructure in the RRB & sponsor bank as specified in the scope.
- Understand the existing TBA application software
  - Transaction processing system
  - Reporting & MIS system
  - Database Systems
  - Operating Systems
  - Office Automation tools
  - Anti Virus and anti spam system
- Understand the business functionality and operations at the RRB

## 2.9 Propose a Technology Strategy and Roadmap

- Propose a technology strategy and roadmap for:
  - Evaluate and suggest model of IT deployment at the RRB :
    - Ownership
    - Outsourcing
    - BOOT etc.
    - Hybrid model of any combination
  - Evaluation of the model should appropriately address the following :
    - SWAT analysis of each model
    - Model fitment to RRB and its sponsor bank's requirements in terms of :
      - > Business alignment
      - > Capability and
      - > Cost
    - Present the model analysis to the Bank's management
  - Perform a business and IT alignment exercise to map the functional and business requirements to proposed IT systems
  - Identify cost effective infrastructure requirements which include
    - Type of software solution
    - Infrastructure requirements
    - Network and security architecture
  - Identify the fitment of the suggested model to Bank's overall IT architecture ensuring investment protection at all stages
  - Define the IT strategy and road map for the RRB taking into consideration :
    - Business and IT alignment
    - Model fitment
    - Cost analysis
    - Future IT architecture taking into consideration RRB's & sponsor bank IT infrastructure and architecture
    - IT road map for defined strategy
    - All possible alternate solutions with options open to bank with cost benefit analysis of each model with their recommendations.
    - Manpower requirement at RRB level and sponsor bank level for successful implementation of the project be assessed.
    - The consultants to take a view while drafting the strategy document, the possibility of deploying the sponsored banks CBS software (B@ncs-24) or alternatively the cost effective solution.

### **Deliverables – Covering Points from 2.10 to 2.20**

#### **2.10 Current System Analysis and road map for implementation**

- Current State understanding of the RRB IT architecture and environment

- Proposed technology strategy and roadmap for the RRB which would include :
  - Model for deployment
  - SWAT analysis of the models
  - Cost comparisons
  - Model fitment
  - Type of software solution
  - Infrastructure requirements
  - Network and security architecture
  - Road map for implementation of the defined strategy

### **2.11 Define Data Centre and Disaster Recovery Site Strategy**

- Define the data centre and disaster recovery site strategy taking into account at least the following:
  - Option evaluations (I.e. in – house, outsourced etc.)
  - Location in non – seismic zones
  - Site plans, server rooms etc
  - Security requirements
  - Type of replication between the data centre and the disaster recovery site
  - Physical and logical security specifications
  - Fire proofing, control and suppression
  - Electrical and power requirements
  - Precision Air-conditioning
  - UPS specifications
  - Cages, racks specifications
  - NOC specifications
  - Precision Air conditioners
  - Building Management System
- Define the data replication setup and business resumption parameters and suggest the new replication strategy taking into account :
  - RTO
  - RPO
  - Business criticality and
  - Costs
- Review the parents Banks current data centre and disaster recovery site infrastructure and capability in terms of the possibility of rendering hosting services for RRB's Data center or DR site taking into account the following aspects
  - Space
  - UPS
  - Generators
  - Precision Air conditioners

### **2.12 Propose Network & Security Strategy & Architecture**

- Propose the communications setup and security architecture for the bank in order to link the various branches, regional offices, near site, data centre, disaster recovery site and other offices

- While drafting the strategy consultants to take into account
  - Network traffic, bandwidth, transaction load, transaction mix etc.
  - Introduction of new products and services
  - Estimated growth in transactions / business volumes
  - New project requirements
  - Replication mechanism and SLA's
- Sign – off network and security architecture

### **2.13 Technical Requirement Specification**

- Define the technical requirements for :
  - The core banking solution
  - Interface requirements
  - Hardware
  - Network and security components
  - Data centre and disaster recovery site
  - Data centre and disaster recovery site infrastructure requirements
- Discuss the drafted technical specifications with the IT department and obtain sign-off on the same

### **2.14 Functional Requirement Specification**

- Identify the business functionalities that need to be supported by the core banking solution
- Visit identified Bank locations to gain understanding the business environment and functionalities :
  - Head Office / Regional Office functions
  - Branch functions
  - Other Bank offices
- Draft the business functional requirements for the core Banking solution which at the minimum cover the following business modules :
  - General Software Requirements
  - Customer Information File
  - MIS & Statutory Reporting
  - General Ledger & Accounting
  - Application Security
  - Account Opening
  - Account Holds & Restrictions
  - Dormant / Inoperative Accounts
  - Savings Accounts
  - Current Accounts
  - Term Deposits
  - Tax Deducted at Source
  - Cheque Book issue & maintenance
  - Purchase / collection of cheques
  - Standing Instructions
  - Clearing
  - Service Branch
  - Dividend & Interest Warrants

- Safe deposit vaults / Lockers
- Account Closure
- Interest Calculation
- Commission & Charges
- Retail, Corporate & Agricultural and allied Loans & Advances
- Credit Monitoring
- Documentation Management
- Utility Bill Payment
- Domestic Remittances
- Teller Operations
- Transaction Processing
- On – line inquiry
- Statements & Notices
- Limit maintenance
- Currency Management
- Government business and government accounts
- Position Reporting
- Exchange Rate
- Statutory & Other Returns
- Any other functionality directed by regulators.
- Delivery channels
  - > Internet Banking
  - > Phone Banking
  - > SMS and mobile banking
- Discuss the drafted functional specifications with the business owners and obtain sign-off on the same

### **2.15 Define Service Levels**

- Identify SLA parameters
- Define & Develop SLA parameters for various components of the IT Infrastructure and services. These would include:
  - Uptime of critical systems
  - Maintenance downtime parameters
  - Expected service levels and desired service level parameters.
- Define the method of measuring and evaluating the Service levels
- Define escalation matrix and procedures
- Discuss the defined service levels and SLA parameters with the bank's management and obtain consensus

### **2.16 Formulation of Request for Proposal Document**

- Develop the request for proposal document (Tender) to be floated to the vendors for functional and technical evaluation and short listing
- Define the scope of work to be performed by the vendor for the project
- Define the terms and conditions of the project
- Define the payment terms
- Define and design the evaluation methodology
- Define a framework for providing a comprehensive Price Bid
- Define a framework for providing the Bill of Material
- Define a framework for hardware sizing
- Discuss the formulated request for proposal with the bank
- Finalize and obtain sign-off on the request for proposal drafted

## 2.17 Vendor Evaluation and Section

- Respond to the pre – bid technical and functional queries of the bidders
- Draft the expression of interest (EOI) document for initial vendor screening
- Define the minimum eligibility criteria for the bidders
- Conduct the expression of interest evaluation
- Assist the Bank in floating the request for proposal to the eligible bidders
- Conduct a detailed technical and functional evaluation of the eligible bidders
- Assist the Bank in performing product demonstrations and functional product evaluations
- Perform technical Bill of Material normalization
- Present the technical and functional evaluation to the banks senior management
- Assist the bank in the technical and functional short-listing
- Conduct a commercial bid evaluation of the technically short-listed vendors
- Assist the bank in short-listing the final vendor
- Provide inputs to the bank’s legal team for defining the Service Level Agreements

## 2.18 Project Management of Implementation

The consultant is expected to provide expert project management resources to hand-hold the Bank throughout the entire project management life cycle till 25 branches are implemented on the core banking solution. The vendor is expected to provide project management support for a period of 12 months from the date of contract finalisation with the selected vendor. As part of the project management exercise the consultant is expected to:

- Setup the project management office with a suitable project manager having similar experience of end to end consultancy for at least one public sector bank and two RRBs and framework comprising of :
  - Project charter formulation
  - Steering committee setup
  - Project risk analysis
  - Assistance in project management and project delivery team identification and resourcing
  - Change management procedures
  - Project planning and detailing
  - Project quality management procedures
  - Project tracking and monitoring template including the implementation calendar.
  - Project management policies and templates
- Provide project management to the Bank during all the phases of the project comprising of :
  - Current State Assessment
    - Review vendor documentation and understanding of the business functionalities
    - Assist the Bank in sign-off of the documents
  - Parameterisation
    - Define the methodology for product parameterization
    - Define methodology for parameter change management
    - Assist the Bank by project managing the product parameterisation exercise
    - Assist the Bank in obtaining the product parameterisation sign-off
  - User Acceptance Testing
    - Define the complete UAT methodology for:
      - Clean database testing

- Migration testing
  - Unit and ;
  - Integration testing
- > Define the test case documentation formats
- > Define the testing monitoring framework and formats
- > Review the defined test cases drafted and provide inputs
- > Monitor and track the testing progress on an ongoing basis
- Data migration, data collection and data cleaning
  - > Review the data migration and provide inputs
  - > Assist the Bank in devising strategies for missing data collection and data cleaning
  - > Project manage the entire data migration exercise on an ongoing basis
- Gap analysis and customisation
  - > Formulate the gap analysis methodology
  - > Define the version control and change management methodology
  - > Review the Functional and technical specification document prepared by the vendors and provide inputs
  - > Discuss the map the vendors compliance with the functional specifications floated at the time of request for proposal
  - > Track and monitor the gaps and customisation on an ongoing basis
- Branch Roll out
  - > Define the branch rollout strategy
  - > Define the roll out requirements
  - > Ensure all other infrastructure facilities are in place for facilitating branch rollout
- Assist the bank by reviewing the DR drill approach suggested by the vendor and project manages the same.
- Participate in all project related discussions
- Provide regular updates to the Steering Committee as required by the Bank

## **2.19 Assistance in Benchmark of the Core Banking Solution**

- Plan, schedule and Observe the benchmark tests
- Report on the results for :
  - Transaction per Second (A transaction represents the business transaction and would involve multiple debits/credits and other internal application processing steps).
  - Average Processing time per transaction for On-line transaction mix
  - Number of concurrent users
- Understand the IT environment setup for the benchmark
- Report the process of benchmarking test observed

### 3 General Terms and Conditions

#### **a) Adherence to Terms and Conditions:**

The bidders who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.

#### **b) Execution of SLA / NDA:**

The consultant should execute (a) a Service Level Agreement, which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the Bank and (b) Non-disclosure Agreement. The consultant should execute the SLA and NDA within one month from the date of acceptance of Letter of Appointment.

#### **c) Other terms and conditions:**

Bank reserves the right to:

- 1) Reject any and all responses received in response to the RFP
- 2) Proceed with further evaluation even if single eligible response is received, in view of the challenging timeline for CBS implementation at RRBs
- 3) Waive or Change any formalities, irregularities, or inconsistencies in proposal format delivery
- 4) Extend the time for submission of all proposals
- 5) Share the information / clarifications provided in response to RFP by any bidder, with any other bidder(s) /others, in any form.
- 6) Cancel the RFP/Tender at any stage, without assigning any reason whatsoever.

**d) Substitution of Project Team Members:** During the assignment, the substitution of key Staff identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. In such circumstances, the vendor can do so only with the concurrence of the Bank by providing other staff of same level of qualifications and expertise. If the Bank is not satisfied with the substitution, the Bank reserves the right to terminate the contract and recover whatever payments made by the Bank to the vendor during the course of this assignment besides claiming an amount, equal to the contract value as liquidated damages. However, the Bank reserves the right to insist the vendor to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment.

**e) Professionalism:** The consultant should provide professional, objective and impartial advice at all times and hold the Bank's interests paramount and should observe the highest standard of ethics while executing the assignment.

**f) Adherence to Standards:** The consultant should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities

**g)** The Bank reserves the right to conduct an audit/ongoing audit of the consulting services provided by the consultant.

**h)** The Bank reserves the right to ascertain information from the banks and other institutions to which the bidders have rendered their services for execution of similar projects.

**i) Expenses:** It may be noted that Bank will not pay any amount / expenses / charges / fees / traveling expenses / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses other than the "Agreed Professional Fee". However, traveling, boarding and

lodging expenses, if any, for site visit outside Pune / Nanded /Aurangabad for project related work will be born by the Bank at the level of Deputy General Manager upon submission of the relevant bills depending on the duration, number of personnel involved, etc., and will have to be cleared by the Bank in advance in writing. Settlement of bills in such cases will be at rates mutually agreed and reimbursable against production of tickets and bills. Pune /Nanded /Aurangabad will be considered as the base station for the purpose of traveling.

j) The bidder can not change the Project Manager during entire period of execution of the scope unless consented in writing by the Bank.

k) The bid should contain the resource planning proposed to be deployed for the project which includes, inter-alia, the number of personnel, skill profile of each personnel, duration etc.

l) The bidder is expected to quote for the prices of the services with the applicable taxes as on the date of bid submission. Any upward / downward revision in the tax rates from the date of the bid submission will be to the account of the Bank

#### 4 Terms of Payment:

The consultant's fees will be paid in the following manner for each item/activity (of the 13 items/activities) which is described in the Commercial Proposal (Annexure B) on a project to project basis:

Sr. No	Area	Deliverable	Payment Terms
1	Current infrastructure Assessment	Report on current state understanding of the RRB's IT architecture and environment	The payment for the current infrastructure assessment would be as follows : 40% on submission of draft report 60% on completion of current infrastructure assessment after review and acceptance by the bank.
2	Technology strategy and roadmap (includes strategy for DC & DR set up)	Option evaluation for IT deployment at the RRB's (ownership v/s outsourcing) Business & IT alignment report Proposed technology strategy and roadmap for the RRB's  DC DR establishment approach	The payment for the technology strategy definition would be as follows : 30% of the fees payable on agreeing on the IT deployment option & business alignment. 30% of the fees payable on submission of DC DR strategy document. 40% of the fees payable on submission of the proposed technology strategy and road map as per the defined scope
3	Network and security strategy and architecture	Defining network strategy and architecture Defining security strategy and architecture Gaps or additional requirements / enhancements	The payment for redefinition of the network and security strategy and architecture would be as follows : 20% of the fees payable on the current state assessment 40% of the fees payable on defining the future state network architecture 40% of the fees payable on defining the future state security architecture.
4	Drafting RFP for the solution	Technical specifications document for items mentioned in the scope of work Review and sign-off on the technical specifications formulated Functional specifications document  Request for proposal document including scope and terms and conditions Vendor evaluation methodology	The payment for technical specification would be as follows :  40% of the fee is payable on signing off the specifications and functional requirements  40% of the fees payable on preparation of draft RFP  20% of the fees payable on

		<p>Bill of material framework Price bid framework</p> <p>SLA parameter document Methods for measuring and evaluating service levels Escalation matrix Penalty and default computations</p>	Completion of pre bid meeting
5	Vendor Evaluation and Selection	<p>Drafting the eligibility criteria for the bidder Response to vendors queries Functional RFP evaluation for all the software solutions</p> <p>Assistance in product demonstrations and site visits</p> <p>Technical evaluation and Bill of material evaluation</p> <p>Assistance in vendor short listing for commercial bid opening</p> <p>Price bid evaluation Inputs to the bank's legal teams in defining the mater agreement</p>	<p>The payment for vendor evaluation and selection would be as follows:</p> <p>40% of the fees payable on completing the functional RFP evaluation of the bidders</p> <p>20% of the fees payable on completion of the product demonstrations</p> <p>20% of the fees payable on technical bill of material evaluation of the bidders</p> <p>10% of the fees payable on submitting the vendor evaluation report</p> <p>10% of the fees payable on completion of commercial bid evaluation</p>
6	Project Management of core banking solution	<p>For the scope of work as defined above:</p> <p>Setup of project management office Current state assessment report review Assistance in parameterization Assistance in User Acceptance Testing Assistance in Data Migration Assistance in Gap analysis and customization Assistance in branch roll out for 25 branches</p>	<p>The payment for project management of the Core banking solution implementation would be as follows :</p> <p>20% of the fees payable on setting up of the project management office</p> <p>20% of the fees payable on completion of the product parameterization exercise</p> <p>20% of the fess payable on defining the methodology for UAT</p> <p>20% of the fees payable on completion of the UAT</p> <p>20% of the fees payable on roll out of 25</p>

## **5. Authorized Signatory:**

The selected bidder shall indicate the authorized signatories who can discuss and correspond with the bank, with regard to the obligations under the contract.

The selected bidder shall submit at the time of signing the contract, a certified copy of the extract of the resolution of their Board, authenticated by Board Secretary, authorizing an official or officials of the bidder or a Power of Attorney copy, to discuss, sign agreements / contracts with the Bank. The bidder shall furnish proof of signature identification for above purposes as required by the Bank.

## **6. Applicable Law and Jurisdiction of court:**

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

## **7. Cancellation of contract and compensation:**

The Bank reserves the right to cancel the contract of the selected bidder and recover expenditure incurred by the Bank on the following circumstances:

- The selected bidder commits a breach of any of the terms and conditions of the bid/contract.
- The bidder goes into liquidation voluntarily or otherwise.
- The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.
- If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.
- After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one months notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which the Bank may have to incur to carry out bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled.

The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking Bank Guarantee, if any, under this contract or any other contract/order.

## **8. Non Payment of Professional Fees:**

If any of the items/activities as mentioned in the price bid and as mentioned in annexure D are not taken up by the Bank during the course of this assignment, the Bank will not pay the professional fees quoted by the vendor in the Price Bid against such activity/item.

## **9. Assignment:**

Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the vendor, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the Bank.

## **10. Subcontracting:**

The vendor shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the vendor under the contract without the prior written consent of the Bank.

## **11. Consultant Selection / Evaluation Process:**

**The evaluation of technical proposals, among other things, will be based on the following:**

### **11.1 Bidder's financial stability**

- Methodology/Approach proposed for accomplishing the proposed project.
- Professional qualifications and experience of the key staff proposed/ identified for this assignment.
- Prior experience of the bidder in undertaking projects of similar nature.
- Activities / tasks, project planning, resource planning, effort estimate etc.

### **11.2 Various stages of technical evaluation are presented below:**

- Matching the clear eligibility criteria as indicated under point no. 2.6 above (Consultant Eligibility Criteria)
- Short-listing of the bidders based on the fully matched criteria
- Paper evaluation based on response
- Arriving at a final evaluation of technical proposal.

At the sole discretion and determination of the Bank, the Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.

In the event only one vendor qualifies, the Bank will have the right to place the order with the single qualified vendor.

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

#### **11.2.1 Commercial Bid Evaluation Criteria**

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

Vendors complying with technical evaluation criteria successfully will be short-listed for commercial evaluation. Even if only one consultant qualifies the Bank will open the price bid of only that consultant

Public sector and commercial banks mean public sector and commercial banks in India only

The consultant is required to provide documentary evidence for each of the above criteria and the same would be required on the client's letter head in case of credentials.

## 12. Project Timelines:

Sl. No.	Major Activities	Major Milestones	Time Lines (in days)
1	Current Infrastructure Assessment	Submission of final report of current system study	2 weeks
2	Technology Strategy and Road map Including DC And DR strategy	Report submission	2week
3	Redefine Network and Security Strategy and Architecture	Report submission	1 week
4	Formulate Request for Proposal Document Including Technical specifications, Functional specifications & SLA terms	Drafting RFP for the solution	4weeks
5	Vendor Evaluation and Selection	Technical & commercial evaluation reports	6 weeks
6	Project Management of the Core Banking Solution implementation	Till 25 Branches are completed	SIX months

(Activities may not required to be carried out sequentially but can be undertaken simultaneously also wherever possible thus reducing the overall time period)

## Section - III

### 13. Introduction and Disclaimer

#### 13.1 Purpose of RFP

This Request for Proposal document (“RFP”) has been prepared solely to enable “Maharashtra Gramin Bank’ (“Bank”) in defining a Information Technology strategy and road map for the Regional Rural Banks sponsored by Bank of Maharashtra under the Technology Enabled Business Transformation Project.

The RFP document is not a recommendation, offer or invitation to enter into a contract, agreement or other arrangement in respect of the services.

#### 13.2 Information Provided

The RFP document contains statements derived from information that is believed to be reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services. Neither the Bank nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied as to the accuracy or completeness of any information or statement given or made in this RFP document. Neither Bank nor any of its employees, agents, contractors, or advisers has carried out or will carry out an independent audit or verification or due diligence exercise in relation to the contents of any part of the RFP document.

### **13.3 For Respondent Only**

The RFP document is intended solely for the information of the party to whom it is issued (“the Recipient” or “the Respondent”) and no other person or organisation.

### **13.4 Limitation of Liability**

The aggregate liability of the consultant in connection with this Agreement, the consultancy services provided by the consultant, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including any and all liability shall be the actual limited to the extent of the value paid to the consultant in the contract except in cases where claim is due to willful misconduct or negligence or breach of obligation of secrecy on the part of the consultant.

### **13.5 Confidentiality**

The RFP document is confidential and is not to be reproduced, transmitted, or made available by the Recipient to any other party. The RFP document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to Bank. Bank may update or revise the RFP document or any part of it. The Recipient acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking.

The Recipient will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with Bank or any of its customers, suppliers, or agents without the prior written consent of Bank.

### **13.6 Disclaimer**

Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information, including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any negligence, omission, default, lack of care or misrepresentation on the part of Bank or any of its officers, employees, contractors, agents, or advisers.

### **13.7 Costs Borne by Respondents**

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent.

### **13.8 No Legal Relationship**

No binding legal relationship will exist between any of the Recipients / Respondents and Bank until execution of a contractual agreement.

### **13.9 Recipient Obligation to Inform Itself**

The Recipient must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

### **13.10 Evaluation of Offers**

Each Recipient acknowledges and accepts that Bank may, in its absolute discretion, apply whatever criteria it deems appropriate in the selection of organizations, not limited to those selection criteria set out in this RFP document.

The RFP document will not be construed as any contract or arrangement which may result from the issue of this RFP document or any investigation or review carried out by a Recipient. The Recipient acknowledges by submitting its response to this RFP document that it has not relied on any information, representation, or warranty given in this RFP document.

### **13.11 Errors and Omissions**

Each Recipient should notify Bank of any error, omission, or discrepancy found in this RFP document.

### **13.12 Acceptance of Terms**

A recipient will, by responding to Bank RFP, be deemed to have accepted the terms as stated above from point no. 14.1 to 14.11 in addition to those mentioned under point no. 4.

## **14. Lodgement of RFP Response (To be read in conjunction with point no.)**

### **14.1 Instructions to bidders**

#### **14.1.1 Formats of Bids:**

The bidders should use the formats prescribed by the Bank in the RFP for submitting both technical and commercial bids.

#### **14.1.2 Two Bid System Tender**

One hard copy and one soft copy on compact disk (CD), of the Technical Bid and one masked copy of the Commercial Bid must be submitted at the same time, giving full particulars in separate sealed and stamped envelopes at the Bank's address given below on or before the schedule given above. The sealed envelope containing Commercial Bid must be submitted separately to the Bank.

The tender documents with all related papers should be submitted to the Bank at the address given below on or before 26<sup>th</sup> February, 2010 by 14:00 Hrs

<b>Bank's Address</b>
Chairman, Maharashtra Gramin Bank C/o Deputy General Manager, IT, BPR & MIS Bank of Maharashtra, C.O, 'Lokmangal', 1501, Shivajinagar, Pune – 411 005.

All the envelopes must be super scribed with the following information –

Type of Offer- Consultancy services for Core banking solution for Maharashtra Gramin Bank

Tender Reference Number -----

Tender date -----

Name of Bidder

Address of the bidder

Name of the Authorized Person: -----

All schedules, formats and annexure should be stamped and signed by an authorized official of the bidder's company.

The bidder will also submit copy of the RFP duly stamped and signed on each page by the authorized official of the bidder's company.

#### **14.1.3 ENVELOPE- I (Technical bid)**

The Technical bid should be complete in all respects and contain all information asked for except prices. The TECHNICAL BID should include all items asked for in annexure-A. The Technical bid should not contain any price information. The TECHNICAL BID should be complete to indicate that all products and services asked for are quoted and should give all required information. A Xerox copy of original commercial offer with prices duly masked be submitted along with the Technical Bid.

#### **14.1.4 ENVELOPE- II (Commercial Bid)**

The Commercial Bid as per annexure – B should give all relevant price information and should not contradict the TECHNICAL BID in any manner. The prices quoted in the commercial bid should be without any conditions. The bidder should submit an undertaking that there are no deviations to the specifications mentioned in the RFP either with the technical or commercial bids submitted. There should be two separate envelopes for technical bid and commercial bid (as mentioned above) otherwise the offer will be rejected outright.

#### **14.1.5 ENVELOPE- III (EMD) –**

The bidder shall bear all the costs associated with the preparation and submission of the bid and "Maharashtra Gramin Bank" will in no case be responsible or liable for those costs, regardless of the conduct or the outcome of the tendering process.

Bids submitted without EMD and Application Fee Demand Draft will not be considered for evaluation.

Bids sent by fax or e-mail will not be considered for evaluation.

#### **14.1.6 Annexure to the Tender**

The tender comprises of following schedules / Annexure -

Annexure 1 – Format of Covering Letter Annexure

2 – Bidder's information

Annexure 3 – Proforma of Bank Guarantee for Earnest money

Annexure 4 – Technical proposal format

Annexure 5 – Commercial Bid

Annexure 6 – Format for proposed team profile

Annexure 7 – Format for acceptance of terms and conditions

Annexure 8 – Additional per man month rates Annexure 9 – Effort estimate and elapsed time Annexure 10 –Comments on terms, conditions, services and facilities provided

Annexure 11 -Compliance of eligibility criteria

Annexure 12 - Checklist of Documents to be submitted

#### **14.1.7 Earnest Money Deposit**

Subject to compliance of Response Submission Process as elucidated in Section – I, the intending bidders should pay along with bids an Earnest Money Deposit of Rs.1 ,00,000/- (Rupees One Lakh only). The EMD shall be paid by Demand Draft / Bank guarantee (format attached with the bid document) / Banker's Cheque / Pay Order drawn in favour of "Maharashtra Gramin Bank' payable at Nanded. The EMD will not carry any interest.

The EMD made by the bidder will be forfeited if:

- a) The bidder withdraws his tender before processing of the same.
- b) The bidder withdraws his tender after processing but before acceptance of "Letter of appointment" issued by Bank.
- c) The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
- d) The bidder violates any of the provisions of the terms and conditions of this tender specification.

The EMD will be refunded to

- a) The successful bidder, only after furnishing an unconditional and irrevocable Performance Bank Guarantee for 10% of the contract value (valid till the end of assignment period) with 3 (three) months claim period.
- b) The unsuccessful bidders, only after acceptance of the "Letter of Appointment" by the selected bidder.

#### **14.1.8 Application Money**

The intending bidders should pay along with bids an Application Money of Rs.15, 000/- (Rupees Twenty five thousand only). The application money shall be paid by Demand Draft / Banker's Cheque / Pay Order drawn in favour of "Maharashtra Gramin Bank' payable at Nanded. The application money is non-refundable.

#### **14.1.9 Only One Submission Permitted**

Only one submission of response to RFP by each Vendor / Consultant will be permitted. In case of partnerships / consortium, only one submission is permitted through the lead vendor / consultant.

All submissions, including any Banking documents, will become the property of Bank. Recipients shall be deemed to license, and grant all rights to, Bank to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Recipients who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFP process, notwithstanding any copyright or other intellectual property right that may subsist in the submission or Banking documents.

#### **14.1.10 Eligibility Criteria**

The bidders, who fulfill the eligibility criteria mentioned in "Qualification Criteria" of the tender will only, be eligible for further process i.e. technical evaluation.

#### **14.1.11 Terms and Conditions**

Terms and conditions for bidders who participate in the tender are specified in point no. 4. These terms and conditions will be binding on all the bidders. These terms and conditions will also form a part of the purchase order, to be issued to the successful bidder(s) on the outcome of the tender process.

#### **14.1.12 Non-transferable Tender**

This tender document is not transferable. Only the bidder, who has purchased this tender form, is entitled to quote.

#### **14.1.13 Soft Copy of Tender document**

The soft copy of the tender document will be made available on the bank's website. However "Maharashtra Gramin Bank" shall not be held responsible in any way, for any errors/omissions/mistakes in the downloaded copy. The bidder is advised to check the contents of the downloaded copy for correctness against the printed copy of the tender document. The printed copy of the tender document shall be treated as correct and final, in case of any errors in soft copy.

The bidders who are submitting the bid by downloading from the Bank's website will have to pay the non-refundable fee of Rs.15000/- by way of a demand draft / bankers' cheque in favour of "Maharashtra Gramin Bank" payable at Nanded while submitting the bid.

#### **14.2 Offer Validity Period**

RFPs will remain valid and open for evaluation according to their terms for a period of at least six (6) months from the time the RFP submission process closes on the deadline for lodgment of RFPs.

#### **14.3 Requests for Information**

- Recipients are required to direct all communications related to this RFP, including notification of late RFP submission, through the Nominated Point of Contact person i.e. Assistant General Manager (IT, BPR & MIS).
- All questions relating to the RFP, technical or otherwise, must be in writing only to the Nominated Point of Contact.
- Bank will not answer any communication initiated by Respondents later than five business days prior to the due date for lodgment of RFPs. However, Bank may in its absolute discretion seek, but under no obligation to seek, additional information or material from any Respondents after the RFP closes and all such information and material provided must be taken to form part of that Respondent's response.
- Respondents should invariably provide details of their email address (es) as responses to queries will only be provided to the Respondent via email.
- If Bank in its absolute discretion deems that the originator of the question will gain an advantage by a response to a question, then Bank reserves the right to communicate such response to all Respondents.
- Bank may in its absolute discretion engage in discussion or negotiation with any Respondent (or simultaneously with more than one Respondent) after the RFP closes to improve or clarify any response.

#### **14.4 Address for Communication**

Offers should be addressed to the following office at the address given below:

Chairman  
Maharashtra Gramin Bank  
C/o Deputy General Manager  
IT, MIS & BPR  
Bank of Maharashtra  
Central Office, Lokmangal" 1501,  
Shivaji Nagar  
Pune – 411005

Email address for putting [queries: bomcoit@mahabank.co.in](mailto:bomcoit@mahabank.co.in)  
[dgmitd@mahabank.co.in](mailto:dgmitd@mahabank.co.in)  
[agmitd@mahabank.co.in](mailto:agmitd@mahabank.co.in)

#### **14.5 Pre-Bid Meeting**

For the purpose of clarification of doubts of the bidders on issues related to this RFP, "Maharashtra Gramin Bank" intends to hold a Pre-Bid Conference on the date and time as indicated in the RFP. The queries, of ALL the bidders should reach in writing or by e-mail on or before 17<sup>th</sup> February, 2010 by 15:30 Hrs on the address as mentioned above in the format give in annexure 10 of the RFP document. It may be noted that no queries of any bidder shall be entertained/ received after the Pre-Bid Conference. The clarifications given in the Pre-Bid meeting will be available on the Bank's Website.

Only the authorized representatives of the bidders (not more than 3 persons per bidder) who have purchased the RFP will be allowed to attend the Pre-Bid meeting.

### **15. Opening of Offers by Bank**

Tender offers received within the prescribed closing date and time will be opened in the presence of bidders' representatives who choose to attend the opening of the tender on the specified date and time as mentioned earlier in the tender document. The bidder's representatives present shall sign a register of attendance and minutes and they should be authorized by their respective companies to do so. A copy of the authorization letter should be brought for verification.

### **16. Scrutiny of Offers**

Scrutiny of Bids will be in three stages as under:

#### **16.1 Eligibility Criteria:**

The Bank will first scrutinize the eligibility of the prospective bidders as per "Eligibility criteria" mentioned in the RFP, based on the documents submitted. The offers of the bidders who fulfill the above eligibility criteria will be taken up for further scrutiny i.e. technical evaluation.

#### **16.2 Technical evaluation:**

"Maharashtra Gramin Bank" will scrutinize the technical offers. Bank will determine whether the technical details along with documents have been furnished as per RFP and whether items/services are quoted as per the schedules / annexure. The bidders who qualify in technical evaluation will only be short-listed for commercial evaluation. The technical evaluation will be

done on the basis of the information provided in the “Bidder’s Information” format along with supporting documents. The Bank at its discretion may ask the short listed applicants to make presentation about the proposal before the bank’s panel. The Bank will not bear any extra cost in this regard. In view of the stringent time lines set by regulators, Bank proposes to proceed for the commercial evaluation of the offer even if one vendor qualifies.

### **16.3 Commercial evaluation:**

The Bank will open and scrutinize the commercial offers of the technically qualified bidders only. The Commercial bids will have to be submitted in the format as per Annexure-4 Commercial bids should not have any alteration or overwriting. The bank may reject or load the financial implication of any alteration, if found into the commercial bid submitted by the respective bidder. The calculation arrived by the Bank will be final and will be binding on the bidders. If any cost items in the commercial bid are found to be blank and not filled with any amount then it shall be considered as zero and the same will be offered to the Bank free of any charges.

### **17. Clarification of Offers**

To assist in the scrutiny, evaluation and comparison of offers, Bank at its discretion, ask some or all bidders for clarification of their offer. The request for such clarifications and the response will necessarily be in writing.

### **18. No Commitment to Accept Lowest or Any Tender**

Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers, without assigning any reason whatsoever. Bank reserves the right to make any changes in the terms and conditions of the RFP. Bank will not be obliged to meet and have discussions with any bidder, and or to listen to any representations.

### **19. Submission of Technical Details**

It is mandatory to provide the technical details in the exact format of Bidder’s Information as per Annexure-2. The offer may not be evaluated by Bank in case of non-adherence to the format or non-submission / partial submission of technical details as per the format given in the tender. Bank will not allow / permit changes in the technical specifications once it is submitted. The relevant information, printed brochure, technical specification sheets etc. should be submitted along with the offer. Failure to submit this information along with the offer could result in disqualification (Please refer to the suggested checklist - annexure 11, given in this document)

### **20. Format for Technical bid**

The Technical bid must be made in an organized, structured and neat manner. Brochures/leaflets etc. should not be submitted in loose form. This can be divided into three parts – the first part should contain the documents supporting the eligibility of the vendor to participate in the tendering process as per the eligibility criteria mentioned in the RFP, the second part should contain the technical details of the proposed project and the third part should contain the technical brochures etc. The suggested format for submission of Technical bid is as follows:

- Index
- Covering letter. This should be as per Annexure-1.
- Details of the bidder, as per Annexure-2.
- Compliance of eligibility criteria along with support documents as per annexure 4

## 21. Notification

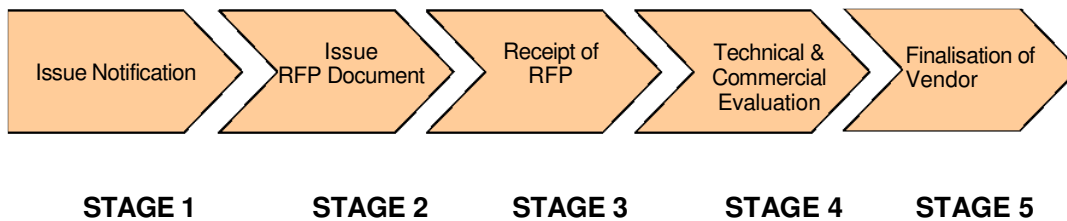
Bank will notify the Respondents in writing as soon as practicable about the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. Bank is not obliged to provide any reasons for any such acceptance or rejection.

## 22. Disqualification

Any form of canvassing/lobbying/influence/query regarding short listing, status etc will be a disqualification.

## 23. Process

Selection of a successful consultant will involve a five (5) stage approach. The approach follows the Central Vigilance Commission (CVC) guidelines.



## 24. Process Timeframe

The following is an indicative timeframe for the overall selection process. Bank reserves the right to vary this timeframe at its absolute and sole discretion should the need arise. Changes to the timeframe will be relayed to the affected Respondents during the process.

Description	Due Date & Time
Issue Tender Notification	06 <sup>th</sup> February, 2010
Queries to be sent for pre bid	17 <sup>th</sup> February, 2010 by 15:30 Hrs
Pre Bid meeting	19 <sup>th</sup> February, 2010 at 15:30 Hrs
Bid Submission Date	26 <sup>th</sup> February, 2010 by 14:00 Hrs
Technical Bid Opening Date	26 <sup>th</sup> February, 2010 by 16:30 Hrs
Commercial bid opening	Will be communicated to technically qualified bidders

\* All dates mentioned above are tentative dates and the bidder acknowledges that it cannot hold the Bank responsible for breach of any of the dates

**25. Proposal and other formats**

**Annexures**

Annexure 1: Format of Tender offer cover letter

Date: \_\_\_\_\_ 2010

Tender Reference No.: \_\_\_\_\_

To:

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

Having examined the tender documents including all annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer the consulting services at as mentioned in scope of work in conformity with the said tender documents and in accordance with the Commercial bid made part of this tender.

We understand that the RFP provides broad scope of the project and has not been prepared by keeping in view any specific bidder.

If our tender offer is accepted, we undertake to commence the consulting services within \_\_\_\_\_ (Number) days and to complete consulting services as specified in the Contract within \_\_\_\_\_ (Number) days calculated from the date of receipt of your Notification of Award/Letter of Intent.

We agree to abide by this tender offer till 180 days from the date of tender opening and our offer shall remain binding upon us and may be accepted by the Bank any time before the expiration of that period.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2010

Signature: \_\_\_\_\_

(In the Capacity of :) \_\_\_\_\_

Duly authorized to sign the tender offer for and on behalf of

## Annexure 2: Bidder's Information

1. Name
2. Constitution and year of establishment
3. Registered Office/Corporate office/Mailing Address
4. Names & Addresses of the Partners if applicable
5. Contact Person(s):
6. Telephone, Fax, e-mail
7. Qualified Core Banking professionals who would be involved in the consulting work ( Details to be provided in annexure- 6 -Proposed Team Profile)
8. Proof of experience in implementing Core Banking Solution. Please give details of the same including the details of services and the scope.
9. Describe Project Management methodology for the proposed Core Banking assignment,
10. Indicate Project Plan with milestones and the time frame of completion of different activities of the project.
11. List of Deliverables as per the 'Scope of Work'.
12. Details of the biggest consultancy project in core banking including the scope, service cost and details of services in last 3 years.
13. Any other related information, not mentioned above, which the bidder consultants wish to furnish.

### **DECLARATION**

We hereby declare that the information submitted above is complete in all respects and true to the best of our knowledge. We understand that in case any discrepancy or inconsistency or incompleteness is found in the information submitted by us, our application is liable to be rejected.

Date:

Authorized Signatory.

Note:

The Technical Bid shall include the detailed project plan corresponding to the deliverables as required by Bank for the Project. The project plan should indicate the milestones and time frame of completion of the different activities of the project. The bidder consultant is required to give details of the project management methodology along with the quantum of resources to be deployed for the project, in the technical bid. Resources and support required from the Bank may also be clearly defined

Annexure 3: Proforma for the Bank Guarantee for Earnest Money

**Guarantee for Payment of Earnest Money/Security Deposit:**

Bank Guarantee no.: \_\_\_\_\_ Date: \_\_\_\_\_  
Period of Bank Guarantee: Valid upto \_\_\_\_\_  
Amount of Bank Guarantee: Rs. \_\_\_\_\_

To,  
Chairman  
"Maharashtra Gramin Bank" c/o  
Deputy General Manager Bank of  
Maharashtra,  
Inspection & Audit Department, 1501,  
Lokmangal, Shivaji Nagar, Pune  
411005

a) Whereas the Beneficiary had invited tenders for consulting services at Pune, vide

THIS DEED OF GUARANTEE made at ..... this ..... day of ..... between Bank of ----, a banking company having its office at hereinafter referred to as 'the Bank' of the One Part and "Maharashtra Gramin Bank" a New Bank constituted under the Regional Rural Banks Act, 1976 having its Head Office at Shivajinagar, Nanded 431 602, hereinafter called the Beneficiary, of the other Part.

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

- b) One of the terms of the tender is that the bidder is required to give a Demand Draft drawn in favour of beneficiary and payable at Pune, (valid for 180 days from the due date of the tender) for Rs 1.00 lakh (Rs. One lakh only) as Earnest money Deposit (EMD) along with the offer. The Beneficiary may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Public Sector Bank, valid for 6 months from the date of issue.
- c) M/s ..... hereinafter referred to as the said 'Contractors' have given their offer for consulting services for Core Banking Project at , at Central Office and the said Consultants are required to deposit the said amount of earnest money (or security deposit) or to furnish bank guarantee.
- d) At the request of the said M/s ..... the Bank has agreed to furnish guarantee for payment of the said amount of earnest money (or security deposit) in the manner hereinafter appearing :

NOW THIS DEED WITNESSETH that pursuant to the said tender and in consideration of the premises the Bank doth hereby guarantee to and covenant with the Beneficiary that the Bank shall, whenever called upon by the Beneficiary in writing and without demur and notwithstanding any objection raised by the said Contractor/s, pay to the Beneficiary the said amount of Rs.1 lac (Rupees One lac only) payable by the said Contractor/s under the said Contract.

AND IT IS AGREED and declared by the bank that the liability of the Bank to pay the said amount whenever called upon by the Beneficiary shall be irrevocable and absolute and the Bank will not be entitled to dispute or inquire into whether the Beneficiary has become entitled to forfeit the said amount as earnest money (or as security deposit) under the terms of the said contract or not and entitled to claim the same or not or whether the said contractors have committed any breach of the said contract or not or whether the Beneficiary is entitled to recover any damages from the said contractors for breach of terms thereof or not.

Any such demand made by the Beneficiary shall be binding and conclusive as regards amount due and payable by the Contractor to the Beneficiary. And the Bank undertakes to pay

unconditionally on written demand without demur and the claim of beneficiary shall be conclusive and binding as to the amount specified therein.

AND it is further agreed and declared by the Bank that any waiver of any breach of any term of the said contract or any act of forbearance on the part of the Beneficiary or any time given by the Beneficiary to the contractors for carrying out and completing the work under the said contract or any modifications made in the terms and conditions of the said contract or any other act or omission on the part of the Beneficiary which could have in law the effect of discharging a surety, will not discharge the Bank.

AND it is agreed and declared that this guarantee will remain in force until the time fixed in the said contract for completion of the said work or until the expiration of any extended time for such completion and shall be valid for a period of six months from the date hereof i.e. the guarantee shall be valid up to

AND it is agreed and declared that this Guarantee will be irrevocable and enforceable even if the contractor's company goes into liquidation or there is any change in the constitution of the said Company or management of the said Company and shall ensure to the benefit of its successors and assigns and shall be binding on the successors and assigns of the Bank.

Notwithstanding anything contained herein:

- c) The liability of the Bank under this Bank Guarantee shall not exceed Rs. \_\_\_\_\_ . (Rupees \_\_\_\_\_ ).
- d) This Bank Guarantee shall be valid up to \_\_\_\_\_ .
- e) Bank is liable to pay guaranteed amount or part thereof under this Bank Guarantee only and only if beneficiary serve upon as a written claim or demand on or before \_\_\_\_\_ (date of expiry of the Guarantee).

IN WITNESS WHEREOF the Bank has put is seal the day and year first hereinabove written.

Signed, sealed and delivered by Mr .....

For and on behalf of the Guarantor Bank

And to affix the seal of the Bank, in the presence of.....

Annexure 4: Technical Proposal format:

Particulars to be provided by the bidder in the technical proposal –

Tender no. -----

<b>No</b>	<b>Particulars</b>	<b>Details to be furnished by the bidder</b>
1	Name of the bidder	
2	Year of establishment and constitution Certified copy of “Partnership Deed” or “Certificate of Incorporation” should be submitted as the case may be.	
3	Location of Registered office /Corporate office and address	
4	Mailing address of the bidder	
5	Names and designations of the persons authorized to make commitments to the Bank	
6	Telephone and fax numbers of contact persons	
7	E-mail addresses of contact persons	
8	Details of : Description of business and business background Service Profile & client profile Domestic & International presence Alliance and joint ventures	
9	Gross revenue of the bidder (not of the group) Year 2006-07 Year 2007-08 Year 2008-09	
10	Net Profit of the bidder (not of the group) Year 2006-07 Year 2007-08 Year 2008-09	
11	Details of the similar assignments executed by the bidder during the last two years (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)	

<b>No</b>	<b>Particulars</b>	<b>Details to be furnished by the bidder</b>
12	Name of the team leader identified for this assignment and his professional qualifications and experience/expertise Details of similar assignments handled by the said team leader Documentary proofs for all the	As per annexure 6
13	Estimated work plan and time schedules for providing services for	
14	Effort estimate and elapsed time are to be furnished	As per annexure 9
15	Details of inputs, infrastructure requirements required by the bidder to execute this assignment.	
16	Details of the bidder's proposed methodology/approach for providing services to the Bank with specific reference to the scope of work.	
17	Details of deliverables the bidder proposes with specific reference to the scope of work.	

**Declaration:**

We confirm that we will abide by all the terms and conditions contained in the RFP.

We hereby unconditionally accept that Bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP, in short listing of bidders.

We hereby confirm that we have never been black listed and or barred /disqualified for any reasons whatsoever by any Govt organisation /regulatory body /statutory authorities.

All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process.

We confirm that this response, for the purpose of short-listing, is valid for a period of six months, from the date of expiry of the last date for submission of response to RFP.

We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Place:

Date:

Seal & Signature of the bidder

Annexure 5 Commercial Bid format:

The Commercial Bid should contain the Total project cost, on a fixed cost basis. "Maharashtra Gramin Bank" will not provide any reimbursement for traveling, lodging/boarding, local conveyance or any other related expenses. The format for the commercial bid is given below

Sr. No.	Major Activities	Major Deliverables (Only indicative. Bidder may add more so as to strengthen the quality of the response)	Quoted Price ( in Rupees)
	Current Infrastructure Assessment ( Deliverables as per Scope under clause 2.10)		
	Technology Strategy and Roadmap including DC & DR set up( Deliverables as per Scope under clause 2.11)		
	Network and Security Strategy and Architecture ( Deliverables as per Scope under clause 2.12)		
	Drafting RFP for CBS( Deliverables as per Scope under clause 2.15 to 2.18)		
	Vendor Evaluation and Selection ( Deliverables as per Scope under clause 2.19)		
	Project Management of the Core Banking Solution ( Deliverables as per Scope under clause 2.20 to 2.21)		
(A)	Total Fess		
(B)	Out of Pocket Expenses if any		
	Total Fess for the Assignment		(A+B)

Note:

The price quoted for the project should be an all inclusive price including any taxes, expenses and levies.

The base location for the project execution would be Nanded /Aurangabad /Pune (Will be finalised before awarding the contract)

Any travel outside of above headquarters for the related work would have to be agreed with the Bank. Such travel would be in line with the Bank's eligibility at the level of Deputy General Manager.

The consultant will have to work as per the timing of the Bank.

Annexure 6: Proposed Team Profile

Sr. No.	Name of Proposed Engagement Manager /Proposed Team Member	Prof. Qualifications	Certifications/ Accreditations	Banking / consulting expertise (Mention if he has worked in Banks earlier) In terms of years and areas of expertise	IT Expertise In terms of years and areas of expertise	Number of similar assignments involved In Public Sector Banks in India /RRB

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

Place:  
Date:

Seal and signature of the bidder

Annexure 7: Format of Acceptance Letter to be given by the Bidder consultant

From

.....  
.....

To.....

Chairman, " Maharashtra Gramin Bank"  
c/o The Asstt. General Manager  
Information Technology  
Bank of Maharashtra,  
Central Office,  
Pune

Dear Sir,

REG: Acceptance of the Terms and Conditions and Confirmation of the Offer.

The details submitted in the format above are true and correct to the best of our knowledge and if it is proved otherwise at any stage of execution of the contract, "Maharashtra Gramin Bank" has the right to summarily reject the proposal and disqualify us from the process.

We hereby acknowledge and confirm having accepted that the bank can at its absolute discretion apply whatever criteria it deems appropriate, not just limiting to those criteria set out in the RFP and related documents, in short listing of bidder consultants for providing software solution.

We also acknowledge that this response of our Company to the Bank's RFP process is valid for a period of 180 Days from the date of submission of response to the RFP.

We also confirm that we have noted the contents of the RFP including various documents forming part of it and have ensured that there is no deviation in submitting our offer in response to the tender. The Bank will have the option to disqualify us in case of any such deviations.

We also confirm that we will abide by the conditions mentioned though in the Tender Document in full and without any deviation.

Place:

Date:

Seal & Signature of the consultant

Annexure 8: Additional Per Man-Month Rate

Sr. No.	Level of Resources	Per Man-Month Rate (in Rupees)
1	Partner / Director / Managing Director	
2	Sr. Managers / Vice President / Executive Director / Deputy Director	
3	Manager / Asst. Vice President	
4	Sr. Consultants	
5	Consultants	
6	Any other levels (if applicable)	

Note:

Consultant is required to provide additional per man-month rate by level for any further assistance required by the Bank over and above the timeframe of 12 months and scope of work specified in the scope of service. This rate would be applicable for all future work associated with the RRB's and other projects related to the RRB's.

The level of resources and time frame for any additional work would be mutually agreed based on the nature and type of work to be undertaken.

The per man month rate should be valid for a period of 2 years from the date of bid submission post which the same would be mutually agreed in the event the Bank requires further assistance.

The additional per man month rate will not be taken for arriving at the Total Cost of Ownership for the consultancy project

Per man-month rates to be quoted should not include any expenses and taxes

Annexure 9: Estimated Effort and Elapsed Time

SI No	Activities	Elapsed Time	Number of team members who will be deployed	Remarks
1				
2				
3				

Place:  
Date:

Seal and Signature of Bidder:

ANNEXURE 10: Comments on the Terms & Conditions, Services and Facilities provided:

Please provide your comments on the Terms & conditions in this section. You are requested to categorize your comments under appropriate headings such as those pertaining to the Scope of work, Approach, Work plan, Personnel schedule, Terms & Conditions etc. You are also requested to provide a reference of the page number, state the clarification point and the comment/ suggestion/ deviation that you propose as shown below.]

Sr. No.	Page #	Point / Section #	Clarification point as stated in the tender document	Comment/ Suggestion/ Deviation
1				
2				
3				
4				
5				
6				
7				
8				
9				

Annexure 11: Compliance of eligibility criteria

SI No	Eligibility Criteria ( As per clause 2.6 of RFP document)	Bidder compliance Complied /Not complied	Details of documentary proof submitted	Remarks
1	The respondent should be a Government Organization / PSU / PSE / partnership firm or a limited Company under Indian Laws			
2	The respondent should be in existence for five years as on 31 .03.2009. (In case of mergers / acquisitions / restructuring or name change, the date of establishment of earlier / original Partnership Firm / Limited Company can be taken into account).			
3	The respondent should have a minimum turnover of at least Rs.30.00 crores in the past two years for Indian operations.			
4	It should be profit making firm / company / organization			
5	The firm / company / organization should have never been blacklisted / barred / disqualified by any regulator / statutory body			
6	The respondent should have prior experience in performing end to end consultancy services comprising of IT formulation, Core Banking vendor evaluation and selection and project management for at least one RRB & one public sector Banks in India during the last four years effective from 1/1/2006. Credentials will be counted for evaluation only where the projects have been taken to the stage of floating RFPs for entire solution.			
7	Should not be system integrators or hardware or software solution providers			

Annexure 12: checklist of documents to be submitted

- 1) Technical Bid ( as given in point no. 21)– Envelope I
- 2) Masked Commercial Bid ( As per Annexure 5) – Envelope I
- 3) Commercial Bid ( as per annexure 5) – Envelope II
- 4) Security Deposit / EMD BG ( BG format as per annexure 3) – Envelope III
- 5) Proposed team profile – Annexure 6
- 6) Format for acceptance of terms and conditions – Annexure 7
- 7) Additional per man month rate – Annexure 8
- 8) Estimated efforts and elapsed time – Annexure 9
- 9) Comments on terms and conditions, services, facilities provided – Annexure 10
- 10) Compliance of eligibility criteria – Annexure -11