



उत्तर प्रदेश ग्रामीण बैंक
UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

REQUEST FOR PROPOSAL (RFP) for “Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank”

Issued by:

Uttar Pradesh Gramin Bank, Credit Monitoring Department
2nd Floor, NBCC Building, Head Office, Vardaan Khand
Gomti Nagar Extension, Lucknow – 226010.
Email: cremon.ho@upgb.bank.in
Website: <https://upgb.bank.in>

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SCHEDULE



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(Scheduled Bank Owned by Government)

SCHEDULE [A] IMPORTANT DATES AND INFORMATION ON RFP SUBMISSION

S. No	Particulars	Timeline
1	Issuance Date of RFP (Date of RFP Issuance)	April 27, 2026
2	Last Date of request for Queries/ Clarifications (Last Date of Receiving request for queries / clarifications before the Pre-bid Meeting)	On or before 04.05.2026 03:00 PM Format for pre bid query seeking clarification is enclosed as Annexure-XI
3	Pre-bid Meeting Date and Venue Details	05.05.2026 11:00 AM. through Bank's Online Meeting Platform. Bidders willing to participate in the pre-bid meeting need to submit a maximum of 2 participant's names, contact numbers, designations and e-mail IDs on cremon.ho@upgb.bank.in on or before 04.05.2026 03:00 PM. Vendors interested to participate in the online Pre-bid meeting can join directly by clicking on link mentioned below : Microsoft Teams meeting Join: https://teams.microsoft.com/meet/44773660585237?p=LRkOKLzvrvEWujx84H Meeting ID: 447 736 605 852 37 Passcode: V5Dm7vb3
4	Last Date of Submission/ Closing Date in Online & Offline Mode (Last Date of Submission of RFP Response)	19.05.2026 03.00 PM for both online bid and offline document submissions. For Offline submission of documents listed in Sl. No. 9 below, the sealed envelope shall be addressed to the Bank and to be delivered at the address below. The Chief Manager, Credit Monitoring Department, Uttar Pradesh Gramin Bank, Head Office 2 nd Floor, NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension, Lucknow – 226010.



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5	Eligibility cum Technical Bid Opening Date	19.05.2026 03:30 PM
6	Date, time and venue of presentation & demo by the bidders satisfying Eligibility Criteria prescribed in para 9.1 of Section II of this RFP	Shall be intimated separately by the Bank through email.
7	Opening of Commercial Bids	The commercial bids of only those bidders will be opened who satisfy the eligibility criteria and qualify in the technical evaluation. The date for commercial bid opening would be communicated via e-mail to the technically eligible Bidders.
8	Online Bid Submission Details	This RFP will follow e-Procurement (e-Tendering) process and the same will be conducted through Government e- Market Place (GeM) portal. The documents listed below in Sl.No 9 only to be submitted in offline physical mode.
9	Documents to be submitted physically by Bidders (Offline Mode)	Bid Security (EMD) for Rs 5,00,000/- (Rupees Five Lakhs only). To be submitted in either electronic mode or Bank Guarantee (issued by a nationalized/ scheduled commercial Bank (other than Uttar Pradesh Gramin Bank) located in India.
10	Support details of GeM Portal facilitator	helpdesk-gem@gov.in 1800-419-3436; 1800-102-3436
11	RFP Coordinator details (Bank)	Name: Mr Neelesh Kumar Niranjana (Mob. No: 6393872300) Name: Mr Amit Yadav (Mob. No: 9714269992) Name: Mr Manish Kumar (Mob. No. 8147785120) Email id: cremon.ho@upgb.bank.in Postal Address: The Chief Manager (Credit Monitoring) – Uttar Pradesh Gramin, 2nd and 3rd floor, NBCC Commercial Complex Vardan Khand, Gomti Nagar Extension Lucknow – 226010



The RFP document can also be downloaded from:

Bank's website: upgb.bank.in and Government e- Market Place (GeM) portal

In addition to above, a paper publication will be made for the information to the prospective bidders regarding this RFP. However, clarifications, modifications and date of extensions, if any, will be published on the Bank's website and GeM portal only.

Note: Uttar Pradesh Gramin Bank does not take responsibility for any bid/offer damaged/lost in transit/delivered at incorrect address prior to its receipt at the Bank's designated office.

Bank will follow two bid system. Part-I (Technical Bid) of the bid shall contain compliance details of the eligibility and terms & conditions set in the RFP document (including annexures) for which proposal/quotation is called for. Bids must be submitted in online mode only through Government e-Market Place (GeM) portal along with physical submission of certain documents at designated office as mentioned in [Schedule \[A\]](#) (Important Dates and Information on RFP Submission). Further, Bidders must submit their commercial bid as per the format given in the RFP (as per [Part-II of Section-V](#)) along with the technical bid on the e-procurement (GeM) portal. Technical bids submitted by all the bidders will be evaluated and only technically qualified bidders will be called for opening of commercial bids.

1. Bidders should enroll/ register themselves on Government e- Market Place (GeM) portal before participating in bidding. All the documents in support of eligibility criteria etc. are also to be duly signed and stamped, scanned and uploaded along with the tender documents. Except as provided in this RFP, any document sent by any other mode will not be accepted.
2. Documents which are to be uploaded online are required to be duly signed by the Authorized Signatory under the seal of the bidder company/ firm in every page. Any correction should be authenticated by the same signatory. If insufficient or false information is furnished and/or if there is any deviation or non-compliance of the stipulated terms and conditions, the bid will be liable for rejection.
3. The price quoted should be unconditional and should not contain any string attached thereto. Bid, which does not confirm to our eligibility criteria and terms & condition, will be liable for rejection.

The RFP document (along with addendums, if any) needs to be signed and stamped by the authorized signatory of Bidder and it must be submitted along with the Technical Bid as evidence of having read and understood the contents of RFP and its addendums (if any).

Time wherever mentioned in this RFP is as per Indian Standard Time. The above dates and timelines are tentative and subject to change without any prior notice or intimation. If a holiday is declared on the dates fixed for submission of bids, opening of bids (Technical or Commercial) or presentation, the same shall stand revised to the next working day at the specified time and place unless communicated otherwise.



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(Scheduled Bank Owned by Government)

This RFP is issued by:

The General Manager
Credit Monitoring Department,
Uttar Pradesh Gramin Bank, Head Office
2nd & 3rd Floor, NBCC commercial complex, Vardan Khand,
Gomti Nagar Extension, Lucknow

SCHEDULE [B] GLOSSARY OF TERMS

Following terms are used in the document interchangeably to mean:

1. Bank refers to “Uttar Pradesh Gramin Bank (UPGB)” including its Branches, Regional offices, RLF and all other units and establishments etc.
2. Recipient, Respondent, Consultant, Consultancy firms, Bidder, Applicant means the respondent to the RFP document.
3. RFP means the “Request for Proposal” document.
4. Proposal, Bid means “Response to the RFP Document”.
5. Tender means RFP response documents prepared by the Bidder and submitted to “Uttar Pradesh Gramin Bank”.
6. Selected bidder and the Bank shall be individually referred to as “party” and collectively as “parties”. The terms, Successful bidder and the Bank are also referred as Supplier/ Service Provider and Purchaser respectively.
7. The term “Bid” & “Quote/ Quotation” bears the same meaning in this RFP.
8. Unless contrary to the context or meaning thereof, Contract or agreement wherever appearing in this RFP shall mean the contract to be executed between the Bank and the successful bidder.
9. Unless the context otherwise requires, reference to one gender includes a reference to the other, words imparting the singular include the plural and words denoting natural persons include artificial legal persons and vice versa.

ii) Other Terms and abbreviations:

Sl. No.	Terms used in the RFP	Terms and Abbreviations
1	UPGB / Bank	Uttar Pradesh Gramin Bank
2	Recipient / Respondent / Bidder	Respondent to the RFP document



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3	RFP	Request For Proposal
4	Proposal / Bid	Response to the RFP document
5	Tender	RFP response documents submitted to the Bank
6	Support	Support & Services as part of Scope of Work
7	MSP	Managed Service Provider of the Bank for Data Center
8	ATP	Acceptance Test Procedure
9	AMC	Annual Maintenance Contract
10	NPV	Net Present Value
11	UAT	User Acceptance Test
12	CVC	Central Vigilance Commission
13	OTC	One Time Cost
14	TCO	Total Cost of Ownership
15	EMD	Earnest Money Deposit
16	SLA	Service Level Agreement
17	NDA	Non-Disclosure Agreement
18	BOM	Bill of Material
19	AOA	Articles of Association
20	API	Application Programming Interface
21	BRD	Business Requirement Document
22	BRE	Business Rules Engine
23	CASA	Current Account Savings Account
24	CBS	Core Banking Solution
25	CERSAI	Central Registry of Securitisation Asset Reconstruction and Security Interest of India
26	CIBIL	Credit Information Bureau India Limited
27	CRMD	Credit Monitoring Department
28	COI	Certificate of Incorporation
29	CRM	Credit Manager
30	CTS	Cheque Truncation System
31	CVO	Chief Vigilance Officer
32	DAM	Database Activity Monitoring
33	DC	Data Centre
34	DD	Demand Draft
35	DFS	Department of Financial Services
36	DLP	Digital Lending Platform
37	DPIIT	Department for Promotion of Industry and Internal Trade
38	DRT	Debts Recovery Tribunals
39	EASE	Enhanced Access and Service Excellence
40	ECGC	Export Credit Guarantee Corporation of India Limited
41	ECR	Electronic Challan cum Return
42	EPFO	Employees' Provident Fund Organisation
43	ESI	Employees' State Insurance
44	ETB	Existing To Bank
45	EWS	Early Warning Signals
46	FATCA	Foreign Account Tax Compliance Act
47	FEDAI	Foreign Exchange Dealers' Association of India
48	FY	Financial Year
49	GeM	Government e Marketplace
50	GFR	General Financial Rules
51	GOI	Government of India



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52	GST	Goods and Services Tax
53	GSTIN	Goods and Services Tax Identification Number
54	IBA	Indian Banks' Association
55	IDE	Integrated Development Environment
56	IEM	Independent External Monitor
57	IFSC	Indian Financial System Code
58	IMPS	Immediate Payment Service
59	IP	Integrity Pact
60	IPR	Intellectual Property Rights
61	IPS	Intrusion Prevention System
62	ISO	International Organization for Standardization
63	IT/ITR	Income Tax / Income Tax Return
64	JSON	JavaScript Object Notation
65	KMP	Key Managerial Personnel
66	LD	Liquidated Damages
67	LEI	Legal Entity Identifier
68	LIE	Lender's Independent Engineer
69	LLP	Limited Liability Partnership
70	MAF	Manufacturer's Authorization Form
71	MCA	Ministry of Corporate Affairs
72	MEA	Ministry of External Affairs
73	MIS	Management Information System
74	MOA	Memorandum of Association
75	MSE	Micro and Small Enterprises
76	MSME	Micro, Small & Medium Enterprises
77	MVP	Minimum Viable Product
78	NACH	National Automated Clearing House
79	NCLT	National Company Law Tribunal
80	NDC	Near DC
81	NDR	Near DR
82	NEFT	National Electronic Funds Transfer
83	NPCI	National Payments Corporation of India
84	NSE/BSE	National Stock Exchange / Bombay Stock Exchange
85	NTB	New To Bank
86	OEM	Original Equipment Manufacturer
87	OWASP	Open Web Application Security Project
88	PADSS	Payment Application Data Security Standard
89	PAN	Permanent Account Number
90	PBG	Performance Bank Guarantee
91	PF	Provident Fund
92	PMMY	Pradhan Mantri Mudra Yojana
93	POA	Power of Attorney
94	POS	Point of Sales
95	RAM	Retail, Agriculture & MSME Loans / Risk Assessment Module
96	RBI	Reserve Bank of India
97	RBIA	Risk Based Internal Audit
98	RFA	Red Flagging of Account
99	ROC	Registrar of Companies
100	RPO	Recovery Point Objective
101	RTGS	Real Time Gross Settlement



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102	RTO	Recovery Time Objective
103	SDK	Software Development Kit
104	SHA	Secure Hash Algorithms
105	SI	System Integrator / Standing Instruction
106	SIEM	Security Information and Event Management
107	SOW	Scope of Work
108	SRS	System Requirement Specifications
109	STP	Straight Through Processing
110	SWIFT	Society for Worldwide Interbank Financial Telecommunication
111	TMO	Transformation Management Office
112	UI / UX	User Interface / User Experience
113	UIDAI	Unique Identification Authority of India
114	UPI	Unified Payments Interface
115	VAPT	Vulnerability Assessment & Penetration Testing
116	WCS	Weighted Commercial Score
117	WTS	Weighted Technical Score
118	XML	eXtensible Mark-up Language

Any term used in this document and not specifically defined herein will have the same meaning as provided in relevant RBI regulations and/or RBI/IBA guidelines and in case of any dispute the decision of the Bank shall be final and binding.

Confidentiality:

*This document is meant for the specific use by the Bidder/s to participate in the current tendering process. This document in its entirety is subject to Copyright Laws. Uttar Pradesh Gramin Bank expects the Bidders or any person acting on behalf of the Bidders to strictly adhere to the instructions given in the document and maintain confidentiality of information. **The Bidder/s do hereby undertake that they shall hold the information received by them under this RFP process or the contract "in trust" and they shall maintain utmost confidentiality of such information. The Bidders have to agree and undertake that (a) They shall maintain and use the information only for the purpose as permitted by the Bank (b) To strictly allow disclosure of such information to its employees, agents and representatives on "need to know" basis only and to ensure confidentiality of such information disclosed to them.** The Bidders will be held responsible for any misuse of information contained in this document or obtained from the Bank during course of RFP process, and liable to be prosecuted by the Bank in the event such breach of confidentiality obligation is brought to the notice of the Bank. By downloading the document, the interested parties are subject to confidentiality clauses.*



SCHEDULE [C]
DISCLAIMER

The information in this Request for Proposal ("RFP") document provided to bidders or applicants whether verbally or in documentary form by or on behalf of Uttar Pradesh Gramin Bank, is under the terms and conditions set out in this RFP document and shall also be subject to all other terms and conditions to which such information is generally made available. This RFP document is not an agreement, offer or an invitation by Uttar Pradesh Gramin Bank to enter into an agreement/contract in relation to the service but is meant for providing information to the applicants who intend to submit the bids (hereinafter individually and collectively referred to as "Bidder" or "Bidders" respectively). This RFP is designed with the purpose to assist the applicants/ Bidders to formulate their proposal and does not claim to provide all the information that may be required by the applicants/ Bidders.

Each Bidder may conduct its own independent investigation and analysis and is free to check the accuracy, reliability, and completeness of the information in this RFP. Uttar Pradesh Gramin Bank and its directors, officers, employees, respondents, representatives, agents, and advisors make 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. The information contained in the RFP document is selective and is subject to updation, expansion, revision, and amendment. It does not purport to contain all the information that a Bidder may require. Uttar Pradesh Gramin Bank does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein, which may become apparent.

The Bidders, by accepting this document, agree that any information contained herein may be superseded by any subsequent written information on the same subject made available to the bidders or any of their respective officers/ employees or published in the Bank's website and/or GeM portal. It is also understood and agreed by the Bidder/s that decision of the Bank regarding selection of the Bidder will be final and binding on all concerned. No correspondence in this regard, verbal or written, will be entertained.

It shall be the duty and responsibility of the Bidders to ensure about their legal, statutory and regulatory eligibility and other competency, capability, expertise requisite for them to participate in this RFP process and to provide all the services and deliverables under the RFP to the Bank.

The applicant shall bear all its costs associated with or relating to the preparation and submission of its proposal including but not limited to preparation, copying, postage, delivery fees, expenses associated with any demonstrations or presentations which may be required by the Bank or any other costs incurred in connection with or relating to its proposal. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by an applicant in preparation or submission of the proposal, regardless of the conduct or outcome of the selection process.

Uttar Pradesh Gramin Bank in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Such change will be published on the Bank's



उत्तर प्रदेश ग्रामीण बैंक UTTAR PRADESH GRAMIN BANK

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Website and GeM Portal only and it will become part and parcel of RFP.

Uttar Pradesh Gramin Bank reserves the right to reject any or all the bids/proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Uttar Pradesh Gramin Bank shall be final, conclusive and binding on all the parties.

SCHEDULE [D]

GENERAL INFORMATION

Uttar Pradesh Gramin Bank is floating Request for Proposal (RFP), hereinafter called RFP, to eligible Bidders (Service Provider), hereafter called as 'Bidders', to participate in the competitive bidding for supply, installation, implementation, management and maintenance of Enterprise-wide Early Warning Signals (EWS) solutions in the Bank.

List of Shortlisted Bidders shall be prepared after evaluation of the technical Bids submitted by the bidders in response to this RFP. Bidders shall carefully review and submit all relevant information in the same chronology under the relevant sections only, with their RFP responses.

Details of the objectives, scope of the services, eligibility and qualification criteria, data & documents required (if any) to be submitted along with RFP. Criteria that would be adopted for evaluation of the responses for short listing and other information is contained in the RFP document. The RFP document can be downloaded from GeM portal or from the Bank's website www.upgb.bank.in and alternatively hard copies of the document can be obtained from Uttar Pradesh Gramin Bank, **Head Office, Credit Monitoring Department, 2nd Floor, NBCC Commercial Complex** on request by mailing to cremon.ho@upgb.bank.in

SCHEDULE [E]

OVERVIEW OF Uttar Pradesh Gramin Bank

Uttar Pradesh Gramin Bank is the largest Regional Rural Bank (RRB) in India with a branch network of 4,329 branches in Uttar Pradesh (a State in India).

Uttar Pradesh Gramin Bank, a body corporate constituted under the Regional Rural Banks Act, 1976, having its Head Office at 2nd and 3rd floor, NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension, Lucknow - 226010 (hereinafter referred to as the "The Bank") which expression unless repugnant to the context or meaning thereof shall mean and include its successors and assigns) for further details, please visit Bank's website www.upgb.bank.in.



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SECTION – I



REQUEST FOR PROPOSAL (RFP)

Uttar Pradesh Gramin Bank is the largest Regional Rural Bank (RRB), with its Head office at Lucknow. The Bank has Pan-Uttar Pradesh network with 4329 branches, 65 Regional Offices and serves over 90 million customers. As of 31st Mar 2026, Bank's total business reached Rs.2.30 Lakh Cr.

Uttar Pradesh Gramin Bank intends to identify a vendor for **Supply, installation, implementation, management and maintenance of Enterprise-wide Early Warning Signals (EWS) Solution** in the Bank.

Bank will follow two-bid system. Part-I of the bid shall contain compliance details of the specifications for which RFP is called for. The Bidders should enroll/ register themselves on GeM portal before participating in bidding. **Except for the documents required to be submitted in physical form to the Bank, Bids have to be submitted online only through GeM portal.** The bidders 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 separately along with the bid document.

Interested eligible bidders may submit their Bid for as specified in Part-I as per the following procedure:

1. Bidders should apply through GeM Portal only. All the documents in support of eligibility criteria etc. are also to be scanned and uploaded along with the tender documents. Bid Documents submitted/sent by any other mode will not be accepted.
2. **Part-I** contains compliance details of the specifications for which Bid is called for. No column shall be left blank or altered.
3. **Part-II** — Commercial along with price break up details to be submitted separately along with the bid documentation (Closed bidding process). After technical evaluation, intimation will be given to all technically qualified bidders about the date and time of opening of commercial bids.
4. Part-I ([as per Section-V - Technical & Functional Specifications](#)) & Part-II ([as per Section-V - Commercial bid](#)), to be uploaded online duly signed by the Authorized Signatory under the seal of the bidder company/ firm in every page. Any correction should be authenticated by the same signatory. If insufficient or false information is furnished and/or if there is any deviation or non-compliance of the stipulated terms and conditions, the quotations will be liable for rejection. The price quoted in the Commercial bid should be unconditional and should not contain any strings attached thereto. The bids which do not conform to our specifications will be liable for rejection and offers with a higher configuration will not attract any special consideration in deciding the vendor.
5. Bank has the right to accept or reject any quotation/cancel the e-tender at its sole discretion, at any point, without assigning any reason thereof. Also, Bank has the discretion for amendment / alteration / extension before the last date of receipt of bid.
6. Bank will also provide benefits to Micro and Small Enterprises (MSEs) as per the guidelines of public procurement policy issued by Government of India. The bidders to submit declaration for claiming MSE Benefits as per [Annexure-VII](#).



RESTRICTION OF BIDDERS FROM COUNTRIES SHARING LAND BORDERS WITH INDIA:

As per Ministry of Finance, Department of Expenditure, Public Procurement Division's office memorandum F.No.6/18/2019-PPD dated 23.07.2020, regarding insertion of Rule 144 (xi) in the General Financial Rules (GFR) 2017, any bidder from a country which shares a land border with India will be eligible to bid either as a single entity or as a member of a JV / Consortium with others, in any procurement whether of goods, services (including consultancy services and non-consultancy services) or works (including turnkey projects) only if the bidder is registered with the Competent Authority. The Competent Authority for registration will be the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade (DPIIT). Political & Security clearance from the Ministries of External and Home Affairs respectively will be mandatory.

However, above condition shall not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs (MEA).

"The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority"

Definitions pertaining to "Restriction of Bidders from Countries sharing Land Borders with India" Clause "Bidder" (including the term 'tenderer', 'consultant' 'vendor' 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 bidders stated herein before, including any agency, branch or office controlled by such person, participating in a procurement process.

"Bidder from a country which shares a land border with India" means:

- a) An entity incorporated, established or registered in such a country; or
- b) A subsidiary of an entity incorporated, established or registered in such a country; or
- c) An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d) An entity whose beneficial owner is situated in such a country; or
- e) An Indian (or other) agent of such an entity; or
- f) A natural person who is a citizen of such a country; or
- g) A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

"Beneficial owner" will be as under:

- a. Where the customer is a company, the beneficial owner is the natural person(s), who, whether



acting alone or together, or through one or more juridical persons, has/have a controlling ownership interest or who exercise control through other means.

Explanation – For the purpose of this sub-clause:

- "Controlling ownership interest" means ownership of/entitlement to more than 10 per cent of the shares or capital or profits of the company.
- "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.

- b. Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 10 per cent of capital or profits of the partnership or who exercises control through other means.

Explanation – For the purpose of this sub-clause, "control" shall include the right to control the management or policy decision.

- c. Where the customer is 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 juridical person, has/have ownership of/entitlement to more than 15 percent of the property or capital or profits of the unincorporated association or body of individuals.

Explanation — Term "body of individuals" includes societies. Where no natural person is identified under (a), (b), or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.

- d. Where the customer is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10% 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.

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

7. Please note that

- (i) The cost of preparing the bids, including visit / visits to the Bank is not reimbursable.
- (ii) Each recipient should notify the Bank of any error, fault, omission, or discrepancy found in this RFP document but not later than last date of receiving clarifications.
- (iii) The Bank is not bound to accept any of the bids submitted and the bank has the right to reject any/all bid/s or cancel the tender at any point without assigning any reason thereof.
- (iv) All pages of the Bid document, Clarifications/Amendments, if any, should be signed by the Authorized Signatory under the seal of the bidder company/ firm and to be uploaded with technical bid. A certificate to the effect that the Authorized Signatory has authority to bind the company/ firm should also be attached along with the technical bid.
- (v) The Authority/Bank shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to RFP, Bidding Documents or the Bidding Process, including any error or mistake therein or in any



information or data given by the Authority.

(vi) Nothing in this RFP shall obligate either Party to enter into any further Agreements.

After technical evaluation, intimation will be given to all technically qualified bidders about the date and time of opening of commercial bids.

Note: The tender cannot be split.



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SECTION – II



INSTRUCTIONS TO BIDDERS

1. INTRODUCTION

The Bidder is expected to examine all instructions, forms, terms and specifications given in the Bidding Documents. If any element of doubt arises, the same should be clarified from the Bank in terms of this RFP. Failure to furnish all information required in the Bidding Documents may result in the rejection of its bid and will be at the Bidder's own risk. Bank shall not be responsible for the same.

2. PRE-BID MEETING

- a. A pre-bid meeting is scheduled to be held through Video Conference as mentioned in SCHEDULE [A]. Bidder's designated / authorized representatives (maximum two persons) may attend the pre-bid meeting.
- b. The purpose of the meeting will be to clarify the doubts raised by the probable bidders.
- c. The Bidder is requested to submit any queries/clarifications to the Bank latest by 04.05.2026 03:00 PM. by writing to the following email id: cremon.ho@upgb.bank.in
- d. No Suggestion or queries shall be entertained after pre-bid meeting.
- e. In case the scheduled date of the Pre-Bid Meeting or any other meeting related to this RFP falls on a Bank holiday or is subsequently declared a holiday, the meeting shall automatically stand postponed to the next working day at the same time and venue / online platform, unless otherwise notified by the Bank. The Bank reserves the right to reschedule such meetings.

In case the probable Bidder wants to participate in the Pre-Bid Meeting to be held on the date specified in this bid, they should register themselves with the Bank by writing to the email-id cremon.ho@upgb.bank.in, latest by 04.05.2026 03:00 PM.

The text of the questions raised (without identifying the source of enquiry) and the responses given, together with amendments to the bid document, if any, will be ported in Banks website: <https://www.upgb.bank.in> and GeM portal only.

3. AMENDMENT OF BIDDING DOCUMENTS

- a. 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 clarification(s) requested by a prospective Bidder, may modify/ cancel/ extend/ amend the Bidding Document by modification(s) / amendment(s).
- b. All prospective bidders who register for pre-bid meeting or submit queries through specified email, will be communicated the details of amendments and clarifications. The amendments, if any, will be published on Bank's website and in the GeM Portal only and will form part of the Bidding document. All email communication with the Bank with respect to this RFP document must be addressed to email-id cremon.ho@upgb.bank.in only.
- c. Any bid submitted by a bidder under this RFP process cannot be withdrawn / modified after the last date for submission of the bids unless specifically permitted in writing by the Bank.

4. TECHNICAL BID

The Bidder shall furnish as part of its technical bid, documents establishing the bidder's eligibility to



bid and its 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 shall be rejected.

5. COMMERCIAL BID

1. The Bank will open commercial bids only after a notice is given to the technically qualified bidders based on evaluation of Part-I of the Bid (Technical evaluation). The price submitted by Bidders in GeM system will be treated as the final offer of that bidder and bid will be evaluated accordingly.
2. The calling for Bids does not confer any right on a bidder for being awarded any purchase order.

6. CLARIFICATION OF BIDS

During evaluation of the bids, the Bank may, at its discretion, seek clarification from the Bidder/s. The request for clarification and the response shall be in writing/ by email, and no change in the substance of the bid shall be sought, offered, or permitted.

The Bidder shall make his/her own interpretation of any and all information provided in the Bidding Document. The Bank shall not be responsible for the accuracy or completeness of such information and/or interpretation. Although certain information is provided in the Bidding Document, however, bidder shall be responsible for obtaining and verifying all necessary data and information, as required by him. The Bank shall not be bound to accept the lowest tender and reserves the right to accept any or more tenders in part. Decision of the Bank in this regard shall be final.

7. BID SECURITY (EARNEST MONEY DEPOSIT)

The Bidder should submit at the time of online submission of Bid, as part of its bid, a bid security / EMD in the electronic form or a Bank Guarantee issued by a Schedule Commercial Bank (other than Uttar Pradesh Gramin Bank) located in India, in the form provided in the Bidding Documents (Annexure XIV) for a sum of INR 5,00,000/- (Rupees Five Lakhs). The proof of the same is to be submitted while opening of eligibility cum technical bid, failing of which the bid of the concerned bidder may be rejected. This Bid-security is valid for 6 months and to be submitted through the electronic mode to the below mention account. The details of the account are as under:

- ✓ **Account Number –00520200000007**
- ✓ **Account Name – Uttar Pradesh Gramin Bank**
- ✓ **Branch- Vibhuti Khand, Gomti Nagar-Branch, Lucknow-226010**
- ✓ **IFSC- BARB0VIBHUT.**

Non-submission of Earnest Money Deposit in the format prescribed in RFP will lead to outright rejection of the Offer. Unsuccessful Bidders' Bid Security will be discharged or returned. The successful Bidder's Bid Security will be discharged upon the Bidder signing the Contract and furnishing the performance security.

The bid security may be forfeited if:



- a. In case the bidder withdraws the bid prior to validity period of the bid for any reason whatsoever.
- b. In case of the successful bidder, if the bidder fails or refuses to accept and sign the contract as specified in this document within 01 month of issue of contract order/letter of intent for any reason whatsoever; or
 - Fail to provide the performance guarantee within 30 days from the purchase order date, for any reason whatsoever.
 - To comply with any other condition precedent to signing the contract specified in the RFP documents.

Exemption for EMD amount

Exemption from submission of EMD shall be given to bidders, who are Micro and Small Enterprises (MSE) / Startups. The bidders who are MSE have to submit necessary document issued by NSIC / Udyam Registration Certificate and the bidders who are Startups have to be recognized by Department of Industrial Policy & Promotion (DIPP) to avail the exemption. To qualify for EMD, firms should necessarily enclose a valid copy of registration certificate issued by NSIC / Udyam Registration Certificate / DIPP which are valid on last date of submission of the tender documents along with "Bid Security Declaration" accepting that if they withdraw or modify their bids during period of validity etc., they will be suspended for the period of 6 months. MSE / Startup firms which are in the process of obtaining NSIC certificate / Udyam Registration Certificate / DIPP will not be considered for EMD exemption.

8. COST OF BID DOCUMENT

Cost of Bid Document amounting to *Nil*.

9. EVALUATION CRITERIA

Bid evaluation methodology that Uttar Pradesh Gramin Bank is adopting is given below:

As mentioned in the relevant chapters of the RFP. The evaluation will be done based on the Techno-Commercial evaluation where Technical weightage will be 70% and commercial weightage will be 30%.

9.1 ELIGIBILITY CRITERIA

Bank is looking for eligible bidders for selecting a vendor for **Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution**, only those Bidders who fulfil the following criteria are eligible to respond to the RFP. Offers received from Bidders who do not fulfil any of the following eligibility criteria are liable for rejection.

The bidder must fulfil the criteria mentioned in the table below in order to bid for this RFP

S. No	Eligibility Criteria	Documents to be submitted along with Bid
A	General	
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Proprietorship / Partnership Firm / LLP in India, as per Companies Act 1956 or Companies Act 2013 or Partnership Bidder registered under LLP Act, 2008, and been in operation in India for at least 5 years as on date of the RFP.	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration



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	For MSE/ Startup bidders, they should be operating since last 3 years as on the date of the RFP	certificate. Provide CA certified Audited Financial statements (Balance sheet and Profit & Loss statement) for five (5) financial years. The CA certificate provided in this regard should be without any riders or qualification.
2	Bidder /OEM /SI must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) or Financial Institutions as on RFP date.	Letter of confirmation (self-certified letter signed by authorized official of the bidder)
3	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit proof of registration herewith.	Undertaking as per Annexure-VIII to be submitted and Copy of certificate of valid registration with the Competent Authority (If applicable) (signed / Digitally signed documents from authorized representative of bidder & OSD / OEM)
4	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	Letter of confirmation (self-certified letter signed by authorized official of the bidder)
5	The Bidder to provide an undertaking on his letter head that all the functional and technical requirements highlighted as part of Technical Scope are covered in totality in the proposal submitted by the Bidder.	Letter of confirmation from Bidder (self-certified letter).
6	Bidder needs to confirm that they are not owned or controlled by any director, or key managerial personnel, or approver of the Bank, or their relatives. The terms 'control', 'director', 'key managerial personnel', and 'relative' have the same meaning as assigned under the Companies Act, 2013 and the Rules framed thereunder from time to time. Bidder also undertakes to inform the Bank in writing if any such occasion arises in future where such ownership or control is exercised by any director, or key managerial personnel, or approver of the Bank, or their relatives.	Undertaking as per Annexure XXVIII (signed/ Digitally signed documents from authorized representative of bidder)
7	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up.	Self-Declaration on Bidder's Letter head signed by the authorized signatory.



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B	Financial	
1	The Bidder must be Net-profit making entity continuously for the last three years i.e. financial years – 2023-24, 2024-25 & 2025-26*. OR The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years. *If financial statements for 2025-26 is unaudited, the bidder can submit audited financial statements of 2022-23, 2023-24 & 2024-25 along with letter of undertaking that FY 2025-26 statement is not audited.	Self-attested Copies of audited financial statements duly certified by the Chartered Accountant with UDIN number along with the auditor's report for the financial years 2023-24, 2024-25 & 2025-26*. Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Net worth. The CA certificate in this regard should be without any riders or qualification.
2	The Bidder (which is OEM/OSD) must have an average annual turnover of minimum Rs. 6.00 crores and for MSE / Startup (which is OEM/OSD) should have average annual turnover of minimum Rs. 2.00 crores during last 3 Financial Years, i.e., 2023-24, 2024-25, 2025-26*(Not inclusive of the turnover of associate companies). Other authorized representative must have an average annual turnover of minimum Rs 0.75 Crores during last 3 Financial years, i.e., 2023-24, 2024-25, 2025-26*(Not inclusive of the turnover of associate companies). *If financial statements for 2025-26 is unaudited, the bidder can submit audited financial statements of 2022-23 & 2023-24, 2024-25 along with letter of undertaking that FY 2025-26 statement is not audited.	Self-attested Copies of audited financial statements duly certified by the Chartered Accountant with UDIN number along with the auditor's report for the financial years 2023-24, 2024-25 & 2025-26*. Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Net worth. The CA certificate in this regard should be without any riders or qualification.
C	Experience & Support Infrastructure	
1	The bidder should experience of providing end to end EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI, DFS & NABARD in the past 3 years to Commercial Banks / Financial Institutions / PSUs /Govt./Organizations in India.) And proposed solution should have been implemented and in production (live) with THREE CLIENTS, out of which at least ONE implementation should be for a Public Sector Bank having not less than 3500 branches and one Scheduled Commercial Bank having branches not less than 2020 in India. Implemented solution should have gone live on or before the date of this RFP	Documentary Proof of order/ contract copy / customer credentials.
2	The Bidder /SI should be an authorized partner of	Letter of confirmation from OEM



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	OEM in India for last 3 years	(Should be on company letter head and must be signed by an authorized official only)
3	If OEM bids then other vendors cannot bid for that OEM. One bidder can bid only with one OEM. However, OEM can bid through multiple bidders / partners (subject to MAF)	MAF as per Annexure-XIX
4	OEM should have its development & support centre in India with at least 50 technical resources (in India) on its roles to provide onsite and on-demand support as on the date of RFP. This should be a full-fledged existing establishment and not created for the submission of this Bid.	OEM should specifically certify in this regard mentioning the address of such centres on company letter head duly signed by the authorised signatory.
5	The Bidder should have its development & support centre in India with at least 30 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testers, Design Engineers, Business Analyst (in Banking Domain etc.) – (including the resources in support and Maintenance Activities) as on 31.03.2026. If the Bidder is also the OEM of the proposed solution, then both the Eligibility clauses specified at serial no 10 & 11 have to be complied by the bidder.	Undertaking from the bidder on bidder's letter head mentioning the address of such centres signed by the authorized signatory of the bidder.
6	The bidder should have received ISO 9001 certification And The OEM should have received ISO 9001 & 14001 and 27001 certifications for the IT related activities.	Copy of Valid ISO Certificate
7	Compliance with RBI Cyber security Framework, Cert-In directives.	Letter of confirmation (self-Certified Letter)
8	The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates/ Group Companies/ member firms, nor from any project or agreement nor had any agreement terminated for breach by such Bidder or of its Affiliates/ Group Companies/ member firms	Self-Declaration on Bidder's Letter head signed by the authorized signatory.
9	Bidder should have all necessary licenses, permissions, no objections, approvals as required under the law for carrying out its business. It should have valid GST and other applicable taxes registration certificates/PAN etc.	Letter of undertaking from the OEM & Bidder
D	Others	
1	The bidder should have technically qualified Engineers / Staff who have expertise in Supply, Implementation & Maintenance of Enterprise-wide	Letter of confirmation (self-Certified Letter) duly signed by the authorized signatory



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	Early Warning Signals (EWS) Solution	
2	OEM/Bidder must ensure that the product to be supplied will not be End of life and End of Support in next 6 years	Letter of undertaking from the OEM duly signed by the authorized signatory.
3	OEM & Bidder must ensure that any technical problem should be resolved within a maximum of 24 hours of call reported which includes time for procuring spare parts also.	Letter of undertaking from the OEM & Bidder duly signed by the authorized signatory
4	Labour Law Compliances	Certificate is to be provided by the chartered accountant /statutory auditor/ Self-undertaking duly signed by the authorized signatory

Note:

- Attested photocopies of all relevant documents / certificates should be submitted as proof in support of the claims made. The bidder should provide relevant additional information wherever required in the eligibility criteria. The Bank reserves the right to verify /evaluate the claims made by the Bidder independently. Any decision of the Bank in this regard shall be final, conclusive and binding upon the Bidder.
- The Scheduled commercial banks are those banks which are included in the second schedule of RBI Act 1934.
- Each business entity can submit only one bid. However, multiple SI may bid separately with the same OEM.
- All products/solutions quoted in this RFP should be the latest version in their respective categories and must have a future roadmap for at least 10 years and the quoted version should not have end of life/support for at least 6 years.
- The Bidder should arrange for OEM certificate to the effect that the latest version of the platform/product is proposed to be delivered to the Bank as part of this RFP and must have a future roadmap for at least 10 years and the quoted version should not have end life/support for at least 6 years.
- The bidder will be responsible for delivering the end-to-end EWS solution. Bidder shall be the single point of contact and solely responsible for the implementation, integration, support and maintenance for the entire project. The bidder will be solely responsible for ensuring adherence to the Service Levels, terms & condition and Service Quality for each of the deliverables executed within the timelines specified by the bank. Either the Bidder on behalf of the OEM or the OEM themselves can participate in the bid, but both cannot bid simultaneously for the same solution.
- No change/ addition / deletion to be made by the Bidder to any of the clauses. In case any such modification is observed in words / sentence / clause in any of the Bank's standard clauses or documents or formats, and noticed by the Bank at any stage, the Bidder may be liable for disqualification / termination, and in such case, EMD / PBG could be forfeited, at the sole discretion of the Bank.

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory (Copy of Board Resolution or Power of Attorney authorizing the signatory to participate in the bid on behalf of the company to be provided) of the Bidder.



Relevant portions, in the documents submitted in pursuance of eligibility criteria, should be highlighted.

In case the bidding company/ firm is hived off from the demerged company, the experience, eligibility etc. as per the requirement of the RFP may be considered as of the demerged company, provided the demerged company doesn't apply in the same RFP process and Novation / Other Relevant Agreement is in place. In that case, Relevant Novation / Other Relevant Agreement need to be submitted.

9.2 GENERAL EVALUATION CRITERIA

All bids will be evaluated by an evaluation / tender committee designated for this purpose. The Bank will review each bid to ensure completeness, proper signing of documents, and overall compliance with the bid requirements. Minor informalities, non-conformities, or irregularities that do not significantly deviate from the bid's terms may be waived by the Bank.

Before detailed evaluation, the Bank will assess the substantial responsiveness of bid documents. A substantially responsive bid is one that adheres to all terms and conditions without material deviations. During the evaluation period, bidders may be asked for additional details or explanations, which they should provide within the specified timeframe.

In addition to the above, bidder shall arrange for site visits (if required) for Bank's team, where the bidder's and / or OEM's software is already functional / implemented. Bidder shall submit all the documents/references required as a prerequisite for qualification, eligibility for valuation and scoring

Inviting bidders for technical presentations or seeking information during technical evaluation does not imply qualification in the open tender. Technical evaluation will carry a weightage of 70%, and commercial evaluation will carry a weightage of 30%. The combined weightage will determine the successful bidder.

The bidder must fully comply with the eligibility criteria outlined in SubSection 9.1 of SECTION II, all mandatory specifications detailed in the Functional and Technical Specifications as outlined in SubSection 20 of SECTION III and all other mandatory points, within this RFP. Compliance with each requirement must be clearly indicated and submitted. Failure to comply with any one or more Eligibility, Mandatory criteria will result in disqualification of the bidder.

9.3 EVALUATION PROCESS

The evaluation and selection of successful bidder will be a 4 stage process as follows:

1. Stage 1: Qualifying Criteria for Technical Bid: As stated in Section 9.4
2. Stage 2: Technical Evaluation (Section 9.5), presentation, experience, etc.
3. Stage 3: Commercial evaluation as stated in Section 9.6
4. Stage 4: Weighted Evaluation as stated in Section 9.7

9.3.1 GENERAL GUIDELINES: QUALIFYING CRITERIA - TECHNICAL BID

Those bidders who have qualified (as per 9.1- Eligibility Requirements and all the Mandatory



Specifications stated in Functional Specification and Technical Specification complied) will be further evaluated.

- a. Any remarks columns will be used for information only and will not affect either the scoring or the scope of technical and functional specifications.
- b. All bidders must submit their technical bids considering their capabilities and capacities that need to be elaborated and must include, but not limited to, the Scope, Functional and Technical Specifications as well detailed solutions, wherever sought for, specifically. The **explanation provided in Annexure XV will also be used to understand the responses better.**
- c. All bidders to make a presentation to Uttar Pradesh Gramin Bank representatives on their response to RFP. A soft copy of presentation to be made available to Bank prior to presentation meeting. The dates for such presentations will be declared after opening the technical bid. Maximum **2** representatives from each bidder would be allowed to give the presentation before the Bank.
- d. The EWS Solution must be delivered with all the integrations necessary for generation of EWS signals. For additional useful signals, if any data integration is required from other sources apart from the sources required for 126 signals, the subscription of the same be availed by the bank and the payment shall be made as per the actual consumption by the Bank. If the said source is already available with the Bank, the OEM / successful bidder should integrate the same with the proposed solution at no additional cost
- e. Those Qualified Respondents who meet a minimum 70% in the technical evaluation under stage 2 will be considered for evaluation under Stage 3- Commercial Evaluation.
- f. The bidder must fully comply with the eligibility criteria, all mandatory specifications, Functional and Technical Specifications along with other mandatory points as outlined in this RFP.
- g. Compliance with each requirement must be clearly indicated and submitted. Failure to comply with any one or more Eligibility, Mandatory criteria will result in disqualification of the bidder
- h. No separate information will be sent to the disqualified bidders. Any decision of the Bank in this regard shall be final, conclusive and binding on the bidder.
- i. The Bank at its discretion may reject the proposal of the Bidder or will not consider bidder below cut-off marks by relaxing as mentioned above, if in the Bank's opinion the bidder could not present or demonstrate the proposed solution as described in the proposal or in case the responses received from the customer contacts / site visited are negative or the proposed solution does not meet the Bank's functional and technical requirement the "Aggregate Technical Score" secured by the Bidders will not be used in the Weighted Evaluation.

9.3.2 GENERAL GUIDELINES: COMMERCIAL BID EVALUATION –

Commercial proposal should be uploaded online, which would give all price information. No information should be kept blank. Offer should be in strict conformity with the format and condition as given in Section-V Part-II Commercial Bid.

- I. The prices and other terms offered by the bidder must be firm for an acceptance period of 180 days from the last date for submission of tender document to the Bank.
- II. The prices quoted by the bidder should be inclusive of Duties/ Insurance / Freight/procurement / maintenance / development / coding / Licensing and all other charges relating to **Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution** including all taxes, duties, levies,



GST etc. The Vendor is expected to provide both the commercial and masked bids (without amounts being submitted in the technical response). There will be no price escalation during the contract period. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

- III. The prices offered shall be on a fixed price basis and should not be linked to variables like foreign exchange rate.
- IV. Any contradictory information, conditional pricing, exclusion of any item in TCO computation or error in computation may lead to summary disqualification of the bid as per sole discretion of Bank.
- V. A detailed evaluation of the commercial bid would be done to ensure that the commercial bid calculations quoted are free from computational errors. Commercial bids having computational error(s) will be deemed as non-responsive.
- VI. The bidder should quote the TCO up to 2 decimal points only.

9.3.3 ARITHMETICAL ERRORS WILL BE RECTIFIED ON THE FOLLOWING BASIS:

- I. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.
- II. Further If there is a discrepancy between words and figures, the amount in words will prevail.
- III. If the bidder does not accept the error-correction, the bid will be rejected.
- IV. If there is discrepancy in total corresponding to the addition or subtraction of sub-totals, the sub-totals shall prevail, and the total price shall be corrected.

9.3.4 CORRECTION OF ERROR IN COMMERCIAL BID:

Bank reserves the right to correct any arithmetical errors furnished in the Commercial Bid. If any such errors are noticed, it will be rectified on the following basis:

- a) Bank may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.
- b) If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly.
- c) If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
- d) If there is discrepancy in the total arrived at (addition, subtraction, multiplication, division and carryover of amount from one page to another), correct total will be arrived at the Bank and the same will prevail over the total furnished by the bidder.
- e) If there is a discrepancy between words and figures, the rate/ amount in words shall prevail, unless the amount expressed in words is related to an arithmetical error in which case, the amount in figures will prevail, subject to the above two provisions.

If the bidder does not accept the correction of errors, the bid will be rejected and EMD may be forfeited.

9.3.5 WEIGHTED EVALUATION

- I. In respect of all the qualified bidders, in whose case, the commercial bid has been opened; a combined techno-commercial evaluation will be done by the Bank. Based on the combined weighted score for technical bid evaluation and commercial bid evaluation, the bidders shall be ranked in terms of the total score obtained. The technical bid evaluation will have 70% weightage



while Commercial bid evaluation will have 30% weightage. The proposal obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the proposals securing lesser marks as H-2, H-3 etc. The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract.

- II. The bank will calculate the scores up to two decimal points only for each technical and commercial weighted evaluation. If the third decimal point is greater than 0.005, then the same shall be scaled up, else it shall be scaled down to arrive at two decimal points. Subsequently the same will be used for calculation of the final combined Score of each of the eligible bidder.

III. Illustration:

The weightage assigned to Technical evaluation is 70% and for Commercial evaluation 30%. In such case, the combined score shall be obtained by weighing the technical and financial scores in the ratio of 70:30 and adding them up. The evaluation methodologies vis-à-vis the weightages are as under:

The Technical Bids will be allotted weightage of 70% while Commercial Bids will be allotted weightage of 30%. A combined score (H1) will be arrived at after considering the

Commercial quote and the marks obtained in Technical evaluation with relative weights of 30% for Commercial bid and 70% for Technical Bid according to the following formula:

The bidder obtaining the Highest Combined Score in evaluation of technical and commercial evaluation will be ranked H-1 followed by proposal securing lesser marks as H-2, H-3 etc. Bidder securing Highest Combined Marks and ranked H-1 shall be recommended for award of contract.

The detailed method with example is given below to demonstrate how the final ranking/scoring of bidders is done:

The marks obtained in Technical Evaluation will be given a weightage of 70% which will be termed as "**Weighted Technical Score**" (WTS) and shall be arrived at as under:

Weighted Technical Score (WTS): $(T/T1) * 70$

T: Technical score of the respective bidder

T1: Highest technical score of all qualified bidders

The total marks of 1,200 as per technical evaluation criteria will be scaled down to 70 marks as furnished below.

For Example: If there are two bidders "A" and "B" who score 950 and 1050 marks respectively, their "WTS" would be as under:

Bidder "A" = $950 / 1050 \times 70 = 63.33$ marks, Bidder "B" = $1050 / 1050 \times 70 = 70$ marks

1. In the second phase of evaluation, Commercial Bids of those bidders, whose technical bids have been short-listed and who have qualified in technical evaluation as explained above after scoring of Techno Evaluation, will be opened. After the opening of Commercial Bids, and commercial evaluation & verification of the commercial bids will be done by the Bank.



- For the final evaluation, total cost of ownership (TCO) quoted by the bidder will be the given 30% weightage using the formula, given below as part of Techno-Commercial Evaluation Process:

Weighted Commercial Score (WCS): $(L1/C) * 30$

L1: Lowest price of all qualified bidders

C: Commercial bid of the respective bidder

Extending the example given above, in case Bidders, Bidder "A" and "B" for example quote TCO as Rs. 2,10,000 and Rs.2,00,000 respectively, then the WCS in their case would be calculated as under:

Bidder "A" = $2,00,000 / 2,10,000 \times 30 = 28.57$ marks

Bidder "B" = $2,00,000 / 2,00,000 \times 30 = 30$ marks

- The total of Technical and Commercial Scores of each bidder will become basis of final ranking of bidders. Bidder whose total of Technical & Commercial Scores is highest will be as "H1 Bidder" and bidders with second & third highest final scores will be ranked as "H2" and "H3" and so on and so forth.

Total Score H1 = $(T / T1) * 70 + (L1 / C) * 30$

In above examples, the Total Score after Techno-Commercial evaluation (H1) of Bidders "A" and "B" will be as under:

Bidder	Weighted Technical Score	Weighted Commercial Score	Total Score
A	63.33	28.57	91.90
B	70	30	100

Kindly note that the Bank reserves the right to finalize the scores from the available bid documents and presentation made by the bidder and the Banks decision on techno commercial evaluation is FINAL.

9.4 Stage 1: TECHNICAL QUALIFICATION

Technical Bids to the RFP would be evaluated on the Functional & Technical criteria set in **Functional and Technical Specification** under scope of work and the points in 9.1 (eligibility criteria) for compliance and by assigning the relevant scoring on each of the technical parameters as below:

- Bidder will have to fully comply with Section 9.1-Eligibility Criteria of this RFP and Non-compliance to any one or more criteria will disqualify the bidder.
- The Technical Proposal will be evaluated for technical suitability. Vendor shall provide compliance on the technical specifications requirement as given in Section-III subsection 7 in



RFP. The same will be evaluated as per the Technical Evaluation criterion given in Section-III subsection 7. Also, Data sheet of the proposed product / models to be submitted along with the technical bid.

- Each line item under Functional & Technical specification will be given a score of 0 if it is not already available in the product but is customizable before Go Live of the proposed solution.
- However, if any point in the Functional or Technical Specification is neither available in the product nor is customizable, the bidder will be disqualified.
- The minimum qualification marks in Technical evaluation is 70%
- On qualifying the criteria in Section 9.1 Eligibility Criteria and items under Functional and Technical Specification, further scoring will be done as per criteria mentioned in Stage 2: Technical Evaluation Section 9.5.

9.5 Stage 2: TECHNICAL EVALUATION

The total score for technical evaluation is 1200 which will be given 70% weightage in techno-commercial evaluation. Minimum cut off marks is 840 out of 1200 for overall aggregate Technical Score.

The Technical Evaluation will be based on a matrix consisting of the following criteria:

Table A

SNO.	COMPONENT	TECHNICAL PARAMETERS					MAX MARK S
1	Experience in providing end to end EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS to Scheduled Commercial Banks, Private Banks or NBFC for monitoring of accounts with Customized MIS reports. Comprehensive Data Analytics Tool flagging the threat in the account / precursor indicating the inherent sickness in account leading to Red Flagging of the account using the Market Intelligence on the borrowers' industry and to give curated reports specific to client requirements and filtering criteria. *Bidder has to submit	Banks	Criteria	Marks	Maximum Marks	100	
		For Scheduled Commercial Banks – PSB	Having Business as on 30.09.2025 of Upto Rs. 3.00 Lakh crore	12	48		
			Above Rs. 3.00 Lakh Crore and upto 5.00 Lakh Crore	24			
			Above Rs. 5.00 Lakh Crore and upto 10.00 Lakh Crore	36			
			Above 10.00 Lakh Crore	48			
		Private Banks	Having Business as on 30.09.2025 of Upto Rs. 2.00 Lakh crore	10	30		
			Above Rs. 2.00 Lakh	20			



उत्तर प्रदेश ग्रामीण बैंक

UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

	the credentials from banks. (credential should contain the details of products (LIVE) implemented by OEM) To be submitted with back papers & Annexure no. XXIV		Crore and upto 4.00 Lakh Crore Above 4.00 Lakh Crore	30		
		NBFC	Having Business as on 30.09.2025 of Upto Rs. 1.00 Lakh crore Above 1.00 Lakh Crore	11 22	22	
2	Techno Functional Specifications	Based on Technical and functional compliance captured in SOW specifications				600
3	Presentation	Presentation should cover the following aspects of the offered solution and project implementation approach: • Executive summary • Solution Overview (Reference to requirements in RFP with Sub section heading will be desirable), Understanding of RFP, Scope of Work • Implementation approach with key milestones and go-live dates • Project governance, Management, Planning, Resource Management and Execution Timelines • Business benefits realization & Value creation • Technology and security architecture				250
4	Product Demonstration	Demo – Bidder has to demonstrate the product successfully implemented in the other Banks / NBFCs and it should not be prototypes/videos Additionally, the bank can ask the bidder (OEM/SI) to demonstrate creation / modification of the existing signal or threshold for the signal by the admin users.				150
		a. The Application should have the inbuilt capacity to generate the 126 signals specified by the RBI and DFS. This would fetch 20 marks. Else zero marks				20



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5	Integration capabilities	b. Ability to integrate with the existing systems of the bank such as Rating Models, Agrim, PSR Audit, eTHIC, eFRM, , AML alerts, etc. import of data from these application. Integrating capability for each of the listed entities above (5 b) of Section 9.2 would fetch 5 marks each.	35
6	Customer References To be submitted with back papers & Annexure no. XXI	References for with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS. Number of references: (Each reference Bank would carry 5 marks. Necessary supporting documents from clients to be submitted as proof) Weightage will be given in the following order: Scheduled Commercial banks Private Banks NBFCs *Marks will be based on positive feedback from each reference. Bidders to provide details of implementation, contact persons' address, mail- id, phone number. Bank reserves the right to contact each reference to obtain the feedback regarding the installed EWS application through visit/ voice call/ video call/ mail. Bidder to facilitate such meetings with reference customers	25
7	Team To be submitted with back papers & Annexure no. XXIX	Based on credentials and experience of the team for the project	20
TOTAL			1,200

Other Conditions - Technical Bid

Total marks scored in the technical evaluation shall be informed to the participating bidders. Only individual marks secured will be disclosed to the individual participating bidder. In GeM, marks allotted for technical evaluation is 100. Thus, marks obtained by Bidders out of 1200 will be scaled down considering total marks as 100 and will be updated in GeM portal after completion of technical evaluation. e.g. if bidder has scored 940 marks out of 1200, as per above tabulated technical evaluation criteria, then its marks will be converted out of 100 (78.33) and the same will be updated in GeM portal.

Technically qualified bidders alone will be intimated to participate in the commercial bid opening (bids submitted online) to identify the successful bidder, and the evaluation will take into account the following factors:

- The highest technical bidder may not automatically qualify for becoming successful bidder and for award of contract by the bank.



- In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.
- The bank will calculate the scores up to two decimal points only. If the third decimal point is greater than 0.005, then the same shall be scaled up, else it shall be scaled down to arrive at two decimal points.
- Bidder has to submit an undertaking as per Annexure-XXV pertaining to Product Presentation, Demonstration and Implementation Readiness.
- The scores of the bidders based on technical evaluation will not be shared / communicated to the bidders. Bank reserves the right to recalibrate the technical & functional marks awarded on the basis of the solution capability measured by the evaluation team during the presentation and demo of the product as well as feedback of references and site visit. Bank also reserves the right for rejection of any Bid, if any major deviation pertaining to the claims made through the documents and the actual technical & functional capabilities of the solution is found.
- Final technical marks will be awarded ONLY after completion of presentation, demo, feedback of references and site visit. As the Bank reserve right to redo the scoring on parameters where bidder has marked full compliance / configurable based on presentation, demo, feedback of references.
- While updating the technical score in GeM, marks will be updated out of 100 only.
- Scoring parameters under technical presentation and product demonstration are spread across the technical and functional scope of deliverables, the technical architecture, scalability, adaptability, reliability, security, robustness, and adoption of analytical models, AI/ML, Gen AI to effectively generate Early Warning Signals for timely detection and prevention of frauds. The horizontal scale across functionalities, The EWS solution should be having self-training / learning capability and recommendation capabilities without bias, capability to determine false positives / true negatives will be decisive in the evaluation process. The evaluation process will be an aggregation and analysis of the evidences produced in the bid documents, duly validated by the banks team in conjunction with the capabilities evaluated during the presentation and demo and supported by the feedback from the reference check done by the Bank.

9.6 Stage 3: COMMERCIAL EVALUATION

- Technically qualified bidders as per technical evaluation process will be invited to participate in commercial bid opening process. The bidder should quote as per Price Format in Indian Rupees as the all-inclusive price for the desired work / services.
- Bidder needs to quote for the complete set of solution including software, license, warranty support as per the requirements of the RFP.
- While submitting the financial bid, following must be kept in mind:
 - a. The price quoted should include all costs associated with the assignment (support, maintenance, scops etc.) and taxes including GST. A separate tax breakup should be provided by the bidder.
 - b. The financial proposal should not include any conditions attached to it and any such conditional financial bid shall be summarily rejected.
 - c. The financial bid should be submitted in the Price Format given in — [Section V Part-II Commercial Bid format](#).

9.7 Stage 4: WEIGHTED EVALUATION

Please refer Section 9.3.5, Weighted Evaluation. In respect of all the qualified bidders, in whose case, the commercial bid has been opened; a combined techno-commercial evaluation will be done by the



Bank. Based on the combined weighted score for technical bid evaluation and commercial bid evaluation, the bidders shall be ranked in terms of the total score obtained. The technical bid evaluation will be having 70% weightage while Commercial bid evaluation will have 30% weightage. The proposal obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the proposals securing lesser marks as H-2, H-3 etc. The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract.

10. PREFERENCE TO MAKE IN INDIA INITIATIVE

Government has issued Public Procurement (Preference to Make in India) [PPP-MII] Order 2017 vide the Department for Promotion of Industry and Internal Trade (DPIIT) Order No.P-45021/2/2017-B.E.-II dated 15.06.2017, Order No. 45021/2/2017-PP (BE-II) dated 16-9-2020 and subsequent revisions vide Order No. P-45021/2/2017-PP (BE-II) dated 19th July 2024 to encourage 'Make in India' and to promote manufacturing and production of goods, services and works in India with a view to enhancing income and employment.

Preference will be given with the criteria laid down by Bank and as per procedures laid down in Public Procurement (Preference to Make In India) order 2017, revision dated 16/09/2020 vide order P-45021/2/2017-PP (BE – II) dated 16-9-2020 issued by GOI.

The guidelines under PPP-MII order and subsequent revisions as mentioned above shall be applicable subject to bidder submitting Class-I/Class-II local content certificate for the quoted product.

Ministry of Electronics & Information Technology (MEIT) vide their notification no. F.No.W-43/4/2019-IPHW – MeitY /GOI/MeIT (IPHW Division) dated 7.09.2020 has notified list of products under the public procurement preference (Preference to Make - in- India) order 2017. Bidders are required to comply with these guidelines for preference to MII Products.

Bidders are required to comply with this guideline for Preference to MII Product and need to submit the Self- Declaration as format mentioned under Annexure II under the same notification (File No. 1(10)/2017- CLES dated 6.12.2019) regarding 'local supplier'. The said declaration needs to be submitted as part of eligibility criteria evaluation.

As part of every bidder evaluation requirement Bank will first evaluate the Bidders complying with preference to 'Make in India' initiative of Govt. of India. In case two or more than two bidders complying with preference to 'Make in India' initiative are found to be eligible then commercial bids of only those bidders will be opened.

In case sufficient bidders complying with preference to 'Make in India' initiative are not found to be eligible, then commercial bids of all participating bidders as part of the requirement will be opened.

11. PROPOSAL PROCESS MANAGEMENT

The Bank reserves the right to accept or reject any or all proposals received in response to the RFP without assigning any reasons thereof. Also, the bank reserves rights to revise the RFP, to request one or more re-submissions or clarifications from one or more Bidders, or to cancel the process in part or whole without assigning any reasons.

Additionally, Bank reserves the right to alter the requirements specified in the Tender, in part or whole, during the RFP process, and without re-issuing the RFP. The Bank will inform bidder about changes,



if any. Bidder agrees that the Bank has no limit on the additions or deletions on the items for the period of the contract. Further Bidder agrees that the prices quoted by Bidder would be proportionately adjusted with such additions or deletions in quantities. Each party shall be entirely responsible for its own costs and expenses that are incurred in the RFP process, including presentations, demos and any other meetings.

12. LIABILITIES OF THE BANK

This RFP is not an offer by Bank, but an invitation for bidder responses. No contractual obligation on behalf of Bank whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Bank and the bidder.

13. BID AND PROPOSAL OWNERSHIP

The Bid submitted and all supporting documentation/ templates are the sole property of Uttar Pradesh Gramin Bank and should NOT be redistributed, either in full or in part thereof, without the prior written consent of Bank. Violation of this would be a breach of trust and may, inter-alia cause the Bidder to be irrevocably disqualified. The proposal and all supporting documentation submitted by the Bidder shall become the property of Uttar Pradesh Gramin Bank and will not be returned.

14. BID PRICING INFORMATION

By submitting a signed bid, the Bidder certifies that:

- a) The Bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the purpose of restricting competition; and
- b) The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFP; and
- c) No attempt, to induce any other bidder to submit or not to submit a bid for restricting competition, has occurred.

15. TIMELINE FOR SUBMISSION OF BIDS

- a. Bids must be received in the GeM portal ONLY. However, only docs specified shall be submitted in physical form as mentioned in this RFP document and by the date and time mentioned in the "Schedule of Events".
- b. In the event of the specified date for submission of Bids being declared a holiday for the Bank, the Bids will be received up to the appointed time on the next working day.
- c. In case the Bank extends the scheduled date of submission of the Bid document, the Bids shall be submitted by the time and date rescheduled. All rights and obligations of the Bank and Bidders will remain the same.
- d. Any Bid received after the deadline for submission of Bids prescribed will be rejected and returned unopened to the Bidder.

16. MODIFICATION AND WITHDRAWAL OF BIDS:

- a. The Bidder may modify or withdraw its Bid after the Bid submission, provided that written notice of the modification, including substitution or withdrawal of the Bids, is received by the Bank, before the deadline prescribed for submission of Bids.
- b. A withdrawal notice may also be sent by email, but followed by a signed confirmation copy, not later than the deadline for submission of Bids.
- c. No modification in the Bid shall be allowed, after the deadline for submission of Bids.



- d. No Bid shall be withdrawn in the interval between the deadline for submission of the Bid and the expiration of the period of Bid validity specified by the Bidder on the Bid Form. Withdrawal of a Bid during this interval may result in the forfeiture of EMD submitted by the Bidder.
- e. Withdrawn Bids, if any, will be returned unopened to the Bidders.

17. BID INTEGRITY

The wilful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that the Bank may take. All the submissions, including any accompanying documents, will become the property of Uttar Pradesh Gramin Bank. The Bidders shall be deemed to license, and grant all rights to Uttar Pradesh Gramin Bank, to reproduce the whole or any portion of their product for evaluation, and to disclose and/ or use the contents of submission as the basis for RFP process.

18. BIDDING PROCESS/OPENING OF TECHNICAL BIDS:

- i. All the technical Bids received up to the specified time and date will be opened online for initial evaluation on the time and date mentioned in the schedule of events of this document.
- ii. In the first stage, only technical Bids will be opened and evaluated. Proposals of such Bidders satisfying eligibility criteria and agreeing to comply with all the terms and conditions specified in the RFP will be evaluated for technical criteria/specifications/eligibility. Only those Bids that comply with technical criteria shall become eligible for commercial Bid opening and further RFP evaluation process.
- iii. The Bank will examine the Bids to determine whether they are complete, the required formats have been furnished, the documents have been properly signed, EMD for the desired amount and validity period is available and the Bids are generally in order. The Bank may, at its discretion waive any minor non-conformity or irregularity in a Bid which does not constitute a material deviation.
- iv. Before the detailed evaluation, the Bank will determine the responsiveness of each Bid to the bidding Document. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the bidding Document in to, without any material deviation.
- v. The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- vi. Attendance of all the representatives of the Bidders who are present at the bid opening will be taken in a register against Name, Name of the Company, and with full signature.
- vii. If any of the Bidders or all the Bidders who submitted the tender are not present during the specified date and time of opening, it will be deemed that such Bidder is not interested in participating in the opening of the Bid/s, and the Bank at its discretion will proceed further with the opening of the Technical Bid.
- viii. After opening the technical Bids and preliminary evaluation, the eligible Bidders may be asked to make presentations on the Services proposed to be offered by them.
- ix. If a Bid is not responsive, it will be rejected by the Bank and will not subsequently be made responsive by the Bidder by correction of the non-conformity.
- x. Uttar Pradesh Gramin Bank reserves the right to accept or reject any or all the bids.



19. EVALUATION OF PRICE BIDS AND FINALIZATION:

- I. The successful Bidder (H1) will be selected based on the final scores after the Techno-Commercial Evaluation, as stated in Para 9.
- II. The successful Bidder is required to provide rate confirmation and rate breakup strictly on the lines of [Section-V Part-II](#) Commercial Bid within 2 working days of the conclusion of the Techno-Commercial Evaluation, failing which the Bank may take appropriate action.

Errors, if any, in the price breakup format will be rectified as under:

- I. If there is a discrepancy between the unit rate(s) and total price which is obtained by multiplying the unit rate with quantity, the unit rate shall prevail, and the total price shall be corrected unless it is a lower figure. If the Bidder does not accept the correction of errors, the Bid will be rejected.
- II. If there is a discrepancy in the unit rate quoted in figures and words, the unit rate in figures or words, as the case may be, which corresponds to the total Bid price for the Bid shall be taken as correct.
- III. If the vendor has not worked out the total Bid price or the total Bid price does not correspond to the unit rate quoted either in words or figures, the unit rate quoted in words shall be taken as correct.
- IV. The Bidder should quote for all the items/Services desired in this RFP.

20. CONTACTING THE BANK:

- I. No Bidder shall contact the Bank on any matter relating to its Bid, from the time of opening of Price Bid to the time, the Contract is awarded.
- II. Any effort by a Bidder to influence the Bank in its decisions on Bid evaluation, Bid comparison, or contract award may result in the rejection of the Bidder's Bid.

21. AWARD CRITERIA:

- i. The bank will notify the successful Bidder in writing by letter or email that their Bid has been selected. The Selected Bidder must return the duplicate copy of the same to the Bank within 7 **days**, duly Accepted, Stamped, and Signed by the Authorized Signatory in token of acceptance.
- ii. The RFP including all addendums in total shall be incorporated into the contract by reference.
- iii. Uttar Pradesh Gramin Bank has the right to cancel any or all the bids and Uttar Pradesh Gramin Bank's decision would be final. The bid shall be typed or written in indelible ink and shall be signed by the bidder or a person duly authorized to bind the bidder to the contract. The authorization shall be supported by a written power of attorney accompanying the Bid. All pages of the bid except un-amended printed literature shall be initiated by the person(s) signing the Bid. The bid shall contain no interlineations, erasures, or overwriting except as necessary to correct errors made by the bidder, in which case such corrections shall be initiated by the person(s) signing the bid.
- iv. The successful Bidder will have to submit a Non-Disclosure Agreement (NDA) as per [Annexure-VI](#), wherever applicable, Performance Bank Guarantee for the amount and validity as desired and strictly on the lines of format given in [Annexure-IV](#) of this document together with acceptance of all terms and conditions of RFP.
- v. Copy of board resolution or power of attorney showing that the signatory has been duly authorized to sign the acceptance letter, contract, and NDA should be submitted.
- vi. The acceptance of the Purchase Order will constitute the formation of the Contract.
- vii. The successful Bidder shall be required to enter a contract/ SLA with the Bank, within 30 days of



award of the tender or within such extended period as may be decided by the Bank.

- viii. Until the execution of a formal contract, the Bid document, together with the Bank's notification of the award and the vendor's acceptance thereof, would constitute a binding contract between the Bank and the successful Bidder.
- i. The contract/ agreement will be based on Bidder's offer document with all its enclosures, modifications arising out of negotiation /clarifications, etc., and will include SLA, project plan — phases & milestones and schedule, copies of all necessary documents, licenses, certifications, etc.
 - ii. The Bank reserves the right to stipulate, at the time of finalization of the contract, any other document(s) to be enclosed as a part of the final contract.
 - iii. Failure of the successful Bidder to comply with the requirements/terms and conditions of this RFP shall constitute sufficient grounds for the annulment of the award and forfeiture of the EMD and PBG.
 - iv. Upon notification of the award to the H1 Bidder, the Bank will promptly notify the award of the contract to the successful Bidder on the Bank's website. The EMD of each unsuccessful Bidder will be discharged and returned.

22. POWERS TO VARY OR OMIT WORK:

- I. No alterations, amendments, omissions, additions, suspensions, or variations of the work (hereinafter referred to as variation) under the contract shall be made by the successful Bidder except as directed in writing by the Bank. The Bank shall have full powers, subject to the provision hereinafter contained, from time to time during the execution of the contract, by notice in writing to instruct the successful Bidder to make any variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable as though the said variations occurred in the contract documents. If any, suggested variations would, in the opinion of the finally selected Bidder, if carried out, prevent him from fulfilling any of his obligations under the contract, he shall notify the Bank thereof in writing with reasons for holding such opinion and Bank shall instruct the successful Bidder to make such other modified variation without prejudice to the contract. The finally selected Bidder shall carry out such variation and be bound by the same conditions as far as applicable, as though the said variations occurred in the contract documents. If the Bank confirms its instructions, the successful Bidder's obligations shall be modified to such an extent as may be mutually agreed if such variation is substantial and involves considerable extra cost. Any agreed difference in cost occasioned by such variation shall be added to or deducted from the actual cost arising as per the rate(s) finalized, as the case may be.
- II. In any case in which the successful Bidder has received instructions from the Bank as to the requirements for carrying out the altered or additional substituted work which either then or later on, will in the opinion of the finally selected Bidders, involve a claim for additional payments, such additional payments shall be mutually agreed in line with the terms and conditions of the order.
- III. If any change in the work is likely to result in a cost reduction, the parties shall agree in writing to the extent of change in contract price (rate), before the finally selected Bidder(s) proceeds with the change. In all the above cases, in the event of a disagreement as to the reasonableness of the said sum, the decision of the Bank shall prevail.



23. NO WAIVER OF BANK RIGHTS OR SUCCESSFUL BIDDER'S LIABILITY:

Neither any sign-off, nor any payment by the Bank for acceptance of the whole or any part of the work, nor any extension of time, nor any possession taken by the Bank shall affect or prejudice the rights of Bank against the finally selected Bidder(s), or relieve the finally selected Bidder(s) of his obligations for the due performance of the contract, or be interpreted as approval of the work done, or create liability in the Bank to pay for alterations/ amendments/ variations or discharge the liability of the successful Bidder(s) for the payment of damages whether due, ascertained, or certified or not or any sum against the payment of which he is bound to indemnify the Bank nor shall any such certificate nor the acceptance by him of any such amount paid on account or otherwise affect or prejudice the rights of the successful Bidder against Bank.

24. CONTRACT AMENDMENTS:

No variation in or modification of the terms of the Contract shall be made, except by written amendment, signed by the parties.

25. BANK'S RIGHT TO ACCEPT ANY BID AND TO REJECT ANY OR ALL BIDS:

- i. This RFP is not an offer to contract but rather is to be used to establish a common framework within which an agreement can be reached. Bidder shall warrant and put forth in writing that the deliverables and services proposed shall be performed, at the minimum, in accordance with all requirements specified herein in such a manner to achieve the overall intent and purpose described in this RFP.
- ii. The Bank reserves the right to accept or reject any Bid in part or in full or to cancel the bidding process and reject all Bids at any time before contract award, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action.

26. SERVICES:

- i. Bidder should ensure that the quality of methodologies for delivering the services, adhere to quality standards/timelines stipulated therefor.
- ii. Bidder shall provide and implement patches/ upgrades/ updates for software as and when released or as per requirements of the Bank, with no extra cost to the Bank. Bidder should bring to the notice of the Bank all releases/ version changes.
- iii. The bidder shall obtain written permission from the Bank before applying any of the patches/ upgrades/ updates. Bidder must support older versions of the hardware/ software/ operating system/middleware etc. in case the Bank chooses not to upgrade to the latest version. During the entire period, the Bidder must undertake comprehensive support of the product or specified hardware/software and all new versions, releases, and updates for all standard products or specified hardware/software that needs to be installed at no additional cost.
- iv. Bidder shall provide maintenance support for software over the entire period of the contract.
- v. The selected Bidder shall support the product or specified software during the period of the Contract as specified in the Scope of Work in this RFP.
- vi. During the support period, the Bidder shall maintain the product or specified software to comply with the parameters defined in this RFP. The Bidder shall be responsible for all costs relating



to labour, spares, maintenance (preventive and corrective), compliance with security requirements, and transport charges from and to the Site(s) in connection with the repair/ replacement of product and ensure continuity of service.

- vii. During the support period, the vendor shall ensure that services of professionally qualified personnel are available for providing continuity in services at sites as per the Bank's requirements. Continuity of Services shall include, among other things, day-to-day maintenance of the premises or software, compliance to security requirements, etc. when required or in the event of system crash/malfunctioning, arranging and configuring facility as per the requirements of the Bank, fine-tuning, system monitoring, log maintenance, etc. The Bidder shall provide services of expert technical support at Bank's DC and DR sites, whenever it is essential.
- viii. In the event of product or specified hardware/software breakdown or failures at any stage, protection available, which would include the following, shall be specified.
 - a. Diagnostics for identification of product or specified hardware/software failures
 - b. Protection of data/configuration
 - c. Recovery/restart facility
 - d. Backdrop of product or specified hardware/software/configuration
- ix. Prompt support shall be made available as desired in this RFP during the support period at the locations as and when required by the Bank.
- x. The Bidder shall be agreeable to on-call/on-site support during peak weeks (the last and first week of each month) and at the time of switching over from DC to DR and vice-versa. No extra charge shall be paid by the Bank for such needs, if any, during the support period.
- xi. The Bidder support staff should be well-trained to effectively handle queries raised by the customers/employees of the Bank.
- xii. An updated escalation matrix shall be made available to the Bank once in each quarter and each time the matrix gets changed.
- xiii. The data created during the Contract period will be the exclusive property of Uttar Pradesh Gramin Bank and the bidder shall not utilize/share with any third party/sell the same to any third party. The bidder shall comply with the Bank's security policy for Uttar Pradesh Gramin Bank.

27.COMPLIANCE WITH IT & IS SECURITY POLICY:

While Bidder's personnel are performing implementation or maintenance services at Uttar Pradesh Gramin Bank's, the Vendor shall have to comply with the Bank's IT & IS Security policy. Some of the key areas are as under:

- I. Responsibilities for data and application privacy and confidentiality
- II. Physical and logical separation of customer data from other vendors/applications
- III. In general, confidentiality, integrity, and availability must be ensured.
- IV. The Vendor shall comply with all applicable guidelines issued by RBI, NABARD and other regulatory authorities regarding IS and Cyber Security.
- V. The Bank will have the right to conduct audits of the Vendor/service provider, either directly or through its internal/external auditors or authorized third-party agencies during the contract period. The Vendor shall provide full access to relevant systems, records, documents, logs, infrastructure and personnel related to the services rendered to the Bank.



- VI. The Vendor shall also permit inspection and supervision by RBI, NABARD or any other statutory authority, including access to records and systems, and shall extend full cooperation during such audits or inspections.
- VII. The Vendor shall ensure that **periodic Information Security and Cyber Security audits** are conducted (preferably by **CERT-In empanelled auditors**) and shall ensure timely compliance with the audit observations.
- VIII. Compliance with the provisions of the Digital Personal Data Protection Act, 2023 (DPDP Act).
- IX. Implementation and compliance of CSITE/CERT-In advisory issued from time to time.
- X. All activities related to VAPT, SCD, SAST, DAST, re-testing, and compliance shall be the sole responsibility of the bidder and shall be carried out as per Bank's norms at no additional cost to the Bank.
- XI. **The Vendor shall execute and comply with the following agreements / regulatory requirements with the Bank prior to commencement of services:**
- **Escrow Agreement**
 - **Non-Disclosure Agreement (NDA)**

The details of the Bank's IT & IS Security Policy, covering the key areas, as specified in section 25 (xiii) of Section II of this RFP, will be shared with the selected Bidder.

28. RIGHT TO VERIFICATION:

The Bank reserves the right to verify any or all of the statements made by the Bidder in the tender document and to inspect the Bidder's facility, if necessary, to establish to its satisfaction the Bidder's capacity/capabilities to perform the job.

29. PURCHASE PRICE:

- I. The total cost of Services would be the Total Cost of Ownership (TCO) and has to be quoted in commercial Bid.
- II. Bidders should ensure that exchange rate fluctuations and changes in import duty/other taxes should not affect the rupee value of commercial bids over the validity period defined in this RFP.
- III. The applicable TDS will be deducted at the time of payment of invoices.
- IV. Terms of payment are given elsewhere in this RFP.
- V. Prices payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during the performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, any upward revision in duties, charges, etc.

30. RIGHT TO AUDIT:

The Bank reserves the right to audit, inspect, or review the Vendor's systems, documents, and processes relating to the services provided under this contract, with or without prior notice, either by itself or through authorized representatives.

31. NON-SHARING OF RESOURCES:

All dedicated resources including premises, personnel, and technology for Uttar Pradesh Gramin Bank, when are free and are not in use, will be left to remain idle and the bidder shall not use these for any other process due to security reasons.



32. VALIDITY OF AGREEMENT:

The Agreement/ SLA will be valid for the period of the contract. The Bank reserves the right to terminate the Agreement as per the terms of the RFP.

During the shifting of the services to the new bidder, the selected bidder shall provide necessary help for the smooth switch over, and necessary information support to Uttar Pradesh Gramin Bank's staff and/or Uttar Pradesh Gramin Bank-appointed third party, for running the EWS operations without any additional cost, thus ensuring continuity of service to Uttar Pradesh Gramin Bank customers. During the transition the price paid to vendor will be same as initially contracted even if the term runs beyond contract period.

33. DELAY IN THE VENDOR'S PERFORMANCE:

- I. Services shall be made available by the Vendor within the timelines prescribed in this document.
- II. If at any time during the performance of the Contract, the Vendor should encounter conditions impeding timely delivery and performance of Services, the Vendor shall promptly notify the Bank in writing of the fact of the delay, its likely duration, and cause(s). As soon as practicable after receipt of the Vendor's notice, the Bank shall evaluate the situation and may, at its discretion, extend the Vendor's time for performance, in which case, the extension shall be ratified by the parties by amendment of the Contract.
- III. Any delay in performing the obligation/ defect in performance by the Vendor may result in the imposition of penalty, liquidated damages, invocation of Performance Bank Guarantee, and/or termination of the contract (as laid down elsewhere in this RFP document)

34. VENDOR'S OBLIGATIONS:

- I. The Vendor is responsible for and obliged to conduct all contracted activities in accordance with the contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.
- II. The Vendor is obliged to work closely with the Bank's staff, act within its own authority abide by directives issued by the Bank from time to time, and complete implementation activities.
- III. The Vendor will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Vendor's negligence. The Vendor will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.
- IV. The Vendor is responsible for managing the activities of its personnel or sub-contracted personnel (where permitted) and will hold itself responsible for any misdemeanours.
- V. The Vendor shall treat as confidential all data and information about Uttar Pradesh Gramin Bank, obtained in the process of executing its responsibilities, in strict confidence and will not reveal such information to any other party without prior written approval of the Bank as explained under 'Non-Disclosure Agreement' in [Annexure-VI](#) of this document.
- VI. Bidders need to exchange mail (through the Bank's Domain), and store data/files on a laptop/desktop. There should be a provision for regular backups of the laptop/desktop/servers. Back-up should be stored/archived as per regulatory guidelines and access management to the same must be restricted. Bank / Regulatory authorities may call for such communication/data for compliance purposes.



35. TECHNICAL DOCUMENTATION:

- I. The vendor shall provide documents related to review records/ Test Bug Reports/ Root Cause Analysis Reports, a list of all Product components, Data Dictionary, a list of all dependent/external modules, and a list of all documents relating to traceability of service level failure, within mutually agreed TAT as and when required by the Bank.
- II. The Vendor shall also provide the MIS reports as per requirements of the Bank. Any level/ version changes and/or clarification corrections or modifications in the above-mentioned documentation should be supplied by the Vendor to the Bank, free of cost promptly.

36. FRAUD & CORRUPT PRACTICES:

- I. The Bidder and their respective officers, employees, agents, and advisers shall observe the highest standard of ethics during the bidding Process. Notwithstanding anything to the contrary contained herein, the Bank shall reject an application without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt/fraudulent/coercive/undesirable or restrictive practices in the bidding Process.
- II. Without prejudice to the rights of the Bank, if a Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/fraudulent/coercive/undesirable or restrictive practices during the bidding process, such Bidder shall not be eligible to participate in any EOI/RFP issued by the Bank during a period of 2 (two) years from the date such Bidder is found by the Bank to have directly or indirectly or through an agent, engaged or indulged in any corrupt/ fraudulent/ coercive/ undesirable or restrictive practices, as the case may be.
- III. For this Clause, the following terms shall have the meaning hereinafter, respectively assigned to them:
 - (a) **“corrupt practice”** means
 - (i) the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the bidding Process (for the avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of the Bank who is or has been associated in any manner, directly or indirectly with the bidding process or the Letter of Authority or has dealt with matters concerning the Concession Agreement or arising there from, before or after the execution thereof, at any time before the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of the Bank, shall be deemed to constitute influencing the actions of a person connected with the bidding Process); or
 - (ii) engaging in any manner whatsoever, whether during the bidding process or after the issue of the Letter of Authority or after the execution of the Agreement, as the case may be, any person in respect of any matter relating to the Project or the Letter of Authority or the Agreement, who at any time has been or is a legal, financial or technical adviser of the Bank concerning any matter concerning the Project;
 - (b) **“Fraudulent practice”** means a misrepresentation or omission of facts suppression of facts or disclosure of incomplete facts, to influence the bidding Process;



- (c) **“Coercive practice”** means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person’s participation or action in the bidding Process;
- (d) **“Undesirable practice”** means (i) establishing contact with any person connected with or employed or engaged by the Bank with the objective of canvassing, lobbying, or in any manner influencing or attempting to influence the bidding process; or (ii) having a Conflict of Interest; and
- (e) **“Restrictive practice”** means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the bidding Process.

37. TAXES AND DUTIES:

- I. The Vendor shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price Bid by the Vendor shall include all such taxes in the contract price.
- II. The rate (s) quoted should be inclusive of all Central / State Government taxes/duties, GST, and levies as per the Government notification in this regard, from time to time and shall be borne by the Bank.
- III. Rate(s) payable to the Vendor as stated in the Contract shall be firm and not subject to adjustment during the performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, or any upward revision in Custom duty. The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. custom duty or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.
- IV. All expenses, stamp duty, and other charges/ expenses in connection with the execution of the agreement as a result of this RFP process shall be borne by the Vendor.

38. TAX DEDUCTION AT SOURCE:

- I. Wherever the laws and regulations require the deduction of such taxes at the source of payment, the Bank shall affect such deductions from the payment due to the Vendor. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations for the time being in force. Nothing in the Contract shall relieve the Vendor from his responsibility to pay any tax that may be levied in India on income and profits made by the Vendor in respect of this contract.
- II. The Vendor’s staff, personnel, and labour will be liable to pay personal income taxes in India in respect of such of their salaries and wages as are chargeable under the laws and regulations for the time being in force, and the Vendor shall perform such duties regarding such deductions thereof as may be imposed on him by such laws and regulations.

39. TENDER FEE:

Not applicable in case of GeM.



40. LEGAL RELATIONSHIP

Until the execution of a formal contract, the Bid document, together with the Bank's notification of the award and the bidder's acceptance thereof, would constitute a binding contract between the Bank and the successful Bidder.

41. GRIEVANCE REDRESSAL

Any bidder who claims to have a grievance against a decision or action with regards to the provisions of this RFP may file a request to the General Manager IT (grievances & complaints) at gm.dp@barodauprrb.co.in. It may please be noted that the grievance can be filed by only that bidder who has participated in Procurement proceedings in accordance with the provisions of this RFP. All letters must be addressed to the following:

The General Manager-(Grievances & complaints)
Uttar Pradesh Gramin Bank, Head Office, 2nd and 3rd floor,
NBCC Commercial Complex, Vardan Khand, Gomti Nagar Extension, Lucknow - 226010



उत्तर प्रदेश ग्रामीण बैंक
UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

SECTION – III



Broad Scope of Work – Enterprise-wide Early Warning Signals (EWS) Solution

1. About the Project

The purpose of this Request for Proposal (RFP) is to procure an **Enterprise-wide Early Warning Signals (EWS) Solution** that has to be installed, implemented, managed and maintained for Uttar Pradesh Gramin Bank, also includes components, materials, accessories, Hardware, OS & DB required to render the system offered complete in all respects even though every individual item may not have been specifically mentioned in the RFP. The quality of EWS solution is of prime importance for the Credit Risk Mitigation of the Bank.

2. Project Objective

Uttar Pradesh Gramin Bank is offering various Loan Products to our customers and therefore it's imperative that Bank has an Enterprise-wide Early Warning Signal solution which will be able to:

- The EWS solution should be capable of timely detection and generation of alerts in respect of loan accounts, serving as potential indicators of fraud risk.
- The EWS solution seamlessly integrated with the Bank's internal platforms, including the Core Banking System (CBS), Agrim Portal, RAM Rating systems, and other relevant applications. The EWS system should facilitate periodic review of credit sanctioning and monitoring processes, strengthen internal controls, and effectively leverage external data sources such as the Central Repository of Information on Large Credits (CRILC), the Central Fraud Registry (CFR), credit bureaus, rating agencies, as well as publicly available information including internet and social media inputs.
- The EWS system must be comprehensive, incorporating both quantitative and qualitative indicators to ensure a robust and effective framework. Such indicators may, inter alia, include transactional behaviour, financial performance of borrowers, market intelligence, and borrower conduct, thereby supporting proactive risk identification and mitigation.
- The EWS system shall provide the Data Analytics and Market Intelligence (MI) Unit facilitating collection and processing of relevant information to enable an early detection and prevention of potentially fraudulent activities.

3. Scope of Work General Requirement

Scope of Work for Implementation of Enterprise-wide Early Warning Signals (EWS) solution for Credit portfolio:

A Red Flagged Account is one where suspicion of fraudulent activity is thrown up by the presence of one or more EWS indicators, alerting / triggering deeper investigation from potential fraud angle and initiating preventive measures by the banks. The solution should be able to detect and alert the users on the RFA accounts which are potential fraud pointers.

To provide global best practices in Real Time/Near Real Time Transaction Monitoring System. The successful bidder will be responsible for delivery, implementation / installation of System software, Application Software and development / customization of Early Warning System. The integration of this software with Bank's internal systems such as Core Banking System (CBS), Exim Bills, RAM Rating etc, Periodic review of credit sanction and monitoring processes, internal controls and systems, make effective use of Central Repository of Information on Large Credits (CRILC) database and the Central Fraud Registry (CFR) as well as interface with Internet / Social Media / Information from different Credit Bureau / Rating Agencies and other external sources, initiate remedial action on alerts / triggers from EWS System in a timely manner.



Generation of such EWS alert(s) / trigger(s) shall necessitate examination whether the account needs to be red flagged and consequently, investigation from potential fraud angle.

The bidder shall also provide requisite maintenance and support services for a period of 5 (five) years (including warranty period) from the date of Acceptance by the Bank.

The EWS system shall be comprehensive and designed to include both the quantitative and qualitative indicators to make the framework robust and effective. Apart from other data sources, the broad indicators which the EWS system may illustratively capture could be based on the transactional data of accounts, financial performance of borrowers, market intelligence, conduct of the borrowers, etc.

The EWS system shall provide the Data Analytics and Market Intelligence (MI) Unit facilitating collection and processing of relevant information to enable an early detection and prevention of potentially fraudulent activities.

Successful Bidder should incorporate global best practices while defining requirements. The system should primarily consist of –

1. EWS data management model.
2. Data integration/extraction from Bank's internal and external sources as well as external structured and unstructured data on real time / near real time basis depending on availability
3. EWS rule management module with modifiable thresholds and customizable exposure coverage limits
4. EWS scoring module with updation on daily basis and to provide the 360-degree view of the customer
5. EWS analytical model using AI / ML techniques, dynamic dashboard for multiple user at all branches of our bank.
6. EWS case management module providing enterprise wide license to the employees of the bank.
7. EWS trigger and alert generation on real time basis should be able to identify threats/vectors which may result in impacting the asset quality and should facilitate in preventing the slippage through implementation of adequate indicators of RFA / fraud or fraud management mechanisms. Should indicate the factors leading to Fraud / RFA as triggers.
8. Email alerts/reminders to various tiers of Branch as specified by the bank (info & action)
9. Generation of MIS and reports for Bank's management/regulatory reporting as per jurisdiction.
10. User based access control and reporting functionality with admin users at the defined tiers of the bank with specified capabilities.
11. Security and logging capability
12. Support for training, troubleshooting and enhancements

Some of the illustrative but not exhaustive details to facilitate understanding of the EWS System



and solutions are as given below:

a. Data Management:

- Ability to interact securely as per NIST latest standards with various internal and external systems.

b. Data Capture & Integration:

- Ability to capture or collect data from different internal systems including the core banking system, Agrim portal, RAM Rating, net banking System, Treasury System, Supply Chain Finance etc., specified by the bank from time to time. The captured data should be encrypted as specified by the bank
- Ability to capture or collect data available within the bank including process note Sanction Terms, financial statements, audit reports, stock and book-debts statement, Assets Valuation reports, inspection reports, Industry information, Comments from RM/Branch head etc., specified by the bank without any additional cost to the bank from time to time.
- The Bidder should do a gap study of the data quality and should indicate the efficiency of the rules which can be implemented initially on the basis of the data quality available within the bank systems. And also should suggest the methodology to improvise the data quality for rule efficiency.
- Collect / extract the external data from the data securely (means data in transit should encrypted as per latest standard of NIST) aggregator such as peer bankers, stock exchanges, government websites, CIBIL, CERSAI, CRILIC, CRISIL, External Credit rating agencies- Domestic/International, ECGC caution list, MCA/ROC, IMOLIN, NCLT, DRT, Legal Cases reference data, RBI, IBA websites and other information agencies etc., without any additional cost to the bank from time to time. system should be capable to Collect / extract the external data from the data aggregator
- Capturing unstructured data available in the external environment including analyst report, stock markets, Industry reports and peer group data, news aggregators (E.g. Bloomberg, Reuters etc.), Weather forecasting websites, news, social media comments about company, products, employees etc., without any additional cost to the bank from time to time.
- Ability to design data capture screens which capture customer/industry specific needs as per the needs of the bank (for new alerts)
- Integration with new/additional data sources which are identified over time and the integration shall be done without any additional cost to the bank.
- Data flow and flow of information must be automated with least user intervention
- All integration should be in STP (Straight Through Processing) mode without / minimal intervention from user & leverage existing platform system.
- Recommend the Storage of EWS data and its format / structure
- Solution is to be flexible enough to accommodate new data source and build



additional trigger points.

- System should have flexibility to add other alerts if any stipulated by RBI/NABARD from time to time to classify the accounts under SMA0, SMA1, SMA2 and Cautioned Account (CA) at no additional cost to the Bank apart from the Active triggers based on events.

c. EWS Rule Management, Scoring Module and Analytics

- Capable of consolidating the data across Accounts at a customer/group level for both fund based and non-fund based facilities.
- Ability to prepare 360 Degree profile with respect to each borrower / Group.
- Maintain Borrower Information history with time line. The Information should include multiple financial information including Turnover, Profitability, Leverage etc.
- Ability to set limits for the different Early Warning Indicator (EWI). These limits can be customized and changed for different portfolios by the business users specified by the bank directly
- Ability to facilitate the Credit Manager (CRM) to submit Monthly/Quarterly Monitoring reports, unit visit reports, Stock statements etc. through the model with the parameters defined by the bank. The fields of the CRM report to be auto populated from the internal sources of the bank and external sources as warranted along with the required fields to input the data by the user. It should be in the maker checker model. The fields of the CRM report shall also form part of input for the triggers if needed.
- Able to define frequency, criticality, benchmarks and weights for each individual signal. The solution should include development of an Early Warning Scoring mechanism with thresholds in consultation with the bank.
- Run the EWS Model to generate alerts for different customers/portfolios with configurable limits on a real time / near real time basis
- Alert review and closure mechanism.
- After the alert generation, after addressing the vulnerability of compliance of the observation the system shall have the capability to close the alert on its own.

d. EWS Case Management:

- Trigger Library should be readily available in the solution and should be customizable as per Bank's /statutory requirement. Solution should have the capability to create triggers based on data value depending on the scenario and functionality of the account apart from the triggers provided by RBI/NABARD. Trigger and scores are too assigned for every noticeable weakness. The severity to be finalized along with bank. Generate the trigger to know the health/status of



the account as part of solution.

- It should have the capabilities to increase the Triggers & functionalities under different loan & advances accounts without any additional cost to the bank. Bank may request the bidder to include the new trigger in solution depending upon the incidence. Bidder should provide these triggers without any additional cost to the bank.
- The bidder should get an understanding of our Bank's existing MSME, Retail, Rural and Agriculture portfolio and should be able to develop a comprehensive library of early warning signals in accordance with bank's portfolio
- The trigger library should encompass portfolio based exposure based on Bank's clients as well as economy and industry related factors and define monitoring parameters that primarily track the post-disbursement behaviour of the borrower.
- Creation of Regulatory Flags - An exposure is to be classified as per the extant norms specified by the regulator from time to time.
- Creation of Regulatory Flags - An exposure is to be marked as RFA (Red Flagged Accounts) if one or more Early Warning Signals are triggered in the exposure
- Flexibility to add other alerts if any stipulated by RBI from time to time to classify the accounts under SMA0, SMA1, SMA2 and Red Flag accounts (RFA)

e. Case Management Triggers & Notifications

- Capable of Setting and generation of different level of Alerts based on the customer and product limits
- Escalation hierarchy for the alerts can be set based on the status of the alert
- In addition to alerts within the system, email and SMS based alerts can be set up based on the magnitude and severity of the alert through bank's existing SMTP and SMS aggregator
- Workflow functionality should be available so that supervisor is able to approve/reject action taken for an alert
- Management reports which summarize the status of the different alerts should be generated
- Results generated should be made available to the users based on their roles and needs. The outputs/results with time line should be stored in the solution server and also stored in bank's server. Bank stipulated timelines will be configured in the system and after the stipulated timeline, alerts / CRM reports shall be attended with permission from the next higher authority.
- Management should be able to re-allocate the cases if necessary by overriding the automated allocation.
- Periodical reminders (Mobile / Email) to be sent to the users for their action and information

f. Reports, Dashboards & Access:

- The exposure Limit for reporting of EWS/RFA should be customizable.
- Dashboard should be made available with customizable widgets to generate Report/MIS based on Geography, Sector, Portfolio, Industry, Region and any other criteria as required by bank without any additional cost to the bank.
- Generate ad-hoc, analytical, tabular, dashboards and alerts as an information delivery mechanism to users
- Results to be generated to the users based on their roles and needs with ability



to filter, sort, slice and drill-down

- Layout of reports in a format consumable by user and reports should be available in a format which can be edited by the user
- Reports should be saved in the database (format and structure should be provided by the bidder/solution provider). Users should be able to generate and download report in PDF/XLS/ XML and XBRL format.
- Dashboard and report should be:
 - Accessible across all types of devices like Desktops, laptops, etc.
 - User friendly and provide granular and actionable risk intelligence with option to generate Report/MIS as per the roles assigned to the users.
 - The users should also be able to do basic activities such as sorting, filtering, slicing, and dicing and drill down.
 - Indicate the severity of Alert and be capable of sending Alerts over email and SMS.
 - Able to reflect position of monitorable Action Plan.
 - Having smooth and seamless movement between dashboard layers.
 - Able to refresh automatically/ on-demand the data for dashboard.
- MIS/Reporting Requirements:
 - Alerts generated but closed
 - Alerts generated but not closed
 - CRM Reports Eligible accounts
 - CRM Reports Eligible accounts – reports submitted
 - CRM Reports Eligible accounts – reports pending
 - Portfolio analysis – Exposure wise – Borrower & Group, Sector wise, Branch/Region, Geography-wise
 - Undrawn commitment
 - Due date diary for review, renewal of documents, insurance
 - Inspection schedule and inspection pending
 - Stock/Receivables audit diary
 - External rating expiry/Internal ratings – Exposure ratings-wise and expired ratings
 - Deferral status report – pending compliance of terms & conditions Reports on overdue, SMA classification, restructured accounts.
 - Other reports as may be required from time to time.
 - Any other customizable reports as the need be by the user.

g. Security aspects

- The solution should be Secured and must follow a standard development process to ensure that it meets all (functional, security, Data Encryption/Protection, performance, regulatory, etc.) requirements of the Bank. Security requirement as per IT / IS policy of the Bank, will be shared with the successful bidder. The successful bidder shall abide the security measures stipulated by the bank from time to time same and cooperate for the same at no additional costs to the bank.
- Compliance with security best practices may be monitored by periodic computer security audits/Information Security Audits 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 access and authorization procedures, backup and recovery procedures, network security controls and program change controls. The successful bidder must provide the Bank access to various monitoring and performance measurement systems. The successful bidder must provide the Bank access to the auditing menu through the application itself and facilitate the audits. 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 Service Level Agreement (SLA) (format will be shared with the Successful bidder along with Purchase order), 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.
- The selected bidder shall ensure that the proposed solution undergoes Vulnerability Assessment and Penetration Testing (VAPT) through a CERT-In empanelled auditor. The assessment shall also include Static Application Security Testing (SAST), Dynamic Application Security Testing (DAST), and secure code review in accordance with OWASP guidelines and secure development practices.
- All identified vulnerabilities shall be remediated in line with industry best practices, and no Critical or High-risk vulnerabilities shall remain unresolved at the time of Go-Live. Detailed assessment reports, along with remediation evidence and closure validation, shall be submitted to the Bank for review and approval.
- Any deviation from the defined security requirements shall require prior written approval from the Bank, supported by documented risk acceptance, in line with the Bank's internal risk management framework and applicable regulatory guidelines.
- Post Go-Live, the solution shall undergo periodic VAPT and security assessments as per the Bank's Information Security Policy, regulatory requirements, and audit observations, including but not limited to guidelines issued by the Reserve Bank of India (RBI), CERT-In advisories, and other applicable authorities.
- Timelines for Remediation:
 - Critical vulnerabilities: within 7 calendar days
 - High vulnerabilities: within 15 calendar days
 - Medium vulnerabilities: within 30 calendar days
 - Low vulnerabilities: within 60 calendar days
- Penalty for Non-Compliance:

Service	Gaps/Issue Categorization	Resolution Timelines	Penalty
Audit s/ Gap Issues Resolution	Critical	Within 7 days	₹10,000 per Critical vulnerability per week of delay till issues/gaps closure date.
	High	Within 15 days	₹5,000 per Critical vulnerability per week of delay till issues/gaps closure date.
	Medium	Within 30 days	₹2,000 per Critical vulnerability per week of delay till issues/gaps closure date.
	Low	Within 60 days	₹1,000 per Critical vulnerability per week of delay till issues/gaps closure date.

The total penalty shall be subject to a cap of 10% of the total contract value, unless otherwise



specified.

- Go-Live Dependency - Go-Live shall not be permitted if any Critical or High vulnerabilities remain open. Any exception shall require formal risk acceptance by the Bank's competent authority
- Re-testing & Validation - The bidder shall conduct re-testing at no additional cost until closure of identified vulnerabilities is validated by the Bank or its appointed auditor.
- Audit & Regulatory Compliance - The bidder shall comply with all applicable RBI guidelines, IT Act 2000 (and amendments), and CERT-In directions, and shall support the Bank during internal/external audits, regulatory inspections, and security reviews without additional cost.
- Reporting & Governance - The bidder shall submit periodic security compliance reports, including VAPT reports, remediation status, and risk registers, in formats prescribed by the Bank.
- Bank will perform IS Audit periodically and all the vulnerabilities are to be mitigated/closed by the successful bidder strictly within the timelines specified by the bank. This is applicable to both periodic / Adhoc vulnerability assessments as performed / facilitated by the bank.
- System to be continuously upgraded to latest versions and bug fixes without necessitation from the bank at no additional costs to the bank.
- Capable of integrating with LDAP (Lightweight Directory Access Protocol) for enabling Single Sign on.
- Capable of keeping Audit Trail as per Bank policy.
- The Bank and the successful bidder with OEM shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code of this solution as detailed below under the subsection Escrow.

Audit Logs /Monitoring:

- The proposed solution should comply with the guidelines issued by Bank, RBI, SEBI and other regulatory/Government bodies from time to time.
- The selected bidder should ensure that all regulatory and statutory requirements are incorporated from time to time, as and when required by Regulator/ Bank without any additional cost to Bank.
- The proposed solution should comply with various existing and capable of complying with future RBI guidelines related to Early Warning Signals (EWS).
- Selected bidder should ensure complete safety and security of custodial information of the customers, transactions and the overall Bank as mandated in RBI Cyber Security framework and any other future statutory requirements.
- The key length, algorithms, cipher suites, digital certificates and all other components utilized in the processing of data and overall functioning of the Solution should be of the latest version, strong, internationally accepted and meet the published standards as per RBI Security Controls.
- The bidder should certify that the proposed solution is free from OWASP (Open Web Application security Project) vulnerabilities.
- The proposed solution should comply with bank's Information Security Policy, KYC/AML policy and regulatory guidelines (as specified by RBI, NPCI etc.). Information Security Policy, KYC/AML policy will be provided to selected bidder.
- Proposed application should be integrated with various monitoring systems such as PAM, SIEM, DAM, AD, Bank's Antivirus and other SOC utilities as mandated in RBI Cyber



Security framework and future statutory requirements.

- All audit and security related applications of Bank like SOC utilities (such as AD, AV, SIEM, DAM etc.) to be integrated for the proposed EWS system. The proposed solution should ensure server and application log monitoring through separate SIEM solution.
- The proposed solution should support built-in maker-checker functionality to ensure dual commit to critical system changes.
- The proposed solution should provide complete audit trail.
- Selected bidder should ensure that Features like Data Processing, Scenario Management, Alert management, Case Management, MIS, Dashboards, User Management including attendance of Users in the Application etc., Data Management including maintenance of Historical data, periodical purging / functionality of auto purging and daily archival of transaction data without performance loss with proper checks and controls should be readily available in the proposed Solution.
- EWS setup/infrastructure may be subjected to audit from Bank and/or third party and/or regulatory body. It shall be responsibility of the Bidder to cooperate and provide necessary information and support to the auditors with respect to the EWS project. The Bidder must ensure that the audit observations are closed on top priority and to the satisfaction of the Bank, regulator and its appointed auditors. Extreme care should be taken by the Bidder to ensure that the observations do not get repeated in subsequent audits. Such noncompliance by Bidder shall attract penalty.

Onsite Technical Support:

Successful Bidder will ensure that the implementation & Integration of the solution is strictly carried out by the OEM/OSD resources only in the presence of Bidders technical resources, who will document the steps and configurations carried out by the OEM/OSD. Requisite skilled and qualified OEM/OSD resources should be deployed onsite during the implementation and integration period. Bidder has to provide Onsite Technical Support resources as per the requirement of the Bank, who are totally aware of the implementation and integration carried out by OEM/OSD in our Bank.

- Monitoring of Application
- Monitoring of EWS Database
- Addressing the vulnerabilities highlighted during audits
- User management – application level
- Scenarios creation/modification/deletion
- Technical support during DR-Drills whenever required.
- DR Drill

Over and above the listed functions, Skilled and experienced resources to be provided by the bidder for production support, post go live specified by the Bank, having developer/ engineer background/ skillsets for carrying out any minor modifications in the application / platform based on the requirements of the Bank from time-to-time. The dedicated onsite engineer to be available during all working days of the Bank. In case of leave of the dedicated onsite engineer, bidder to provide alternate resource as substitute at the Bank's development centre. Bidder shall be capable to increase the count of engineers based on the Bank's requirements in future if required.



4. Other Requirements

1. The solution should be accessible through Browser (Web based).
2. Solution should have the capability to handle multiple users, entities spread across the country.
3. Solution should be capable of providing role based access control system.
4. Provide details of hardware requirement for the solution.
5. The solution should comply with the latest regulatory requirements on reporting.
6. Integration with Database Activity Monitoring, Privileged Identity Management, Security Information and Event Management installed at Bank.
7. The EWS solution should have the capabilities to increase the functionalities under different data sources. Bank may request the bidder to include the new functionality in solution depending upon the requirement of the Bank.
8. Support for the Solution: Bidder will have to guarantee availability of support including future upgrades for all components of the solution, without any exception, for a minimum period of 5 years from the date of go live. In case of takeover/ amalgamation /merger of bidder with any other entity, the Service level agreements (SLAs) and other commitments entered into will be continued at the same terms and conditions of the SLA. Immediately after the launch of new versions of solution, bidder will install the same at Bank's site without interrupting the running solution and without any cost to the Bank.
9. The Uttar Pradesh Gramin Bank term licenses will be extended to the Amalgamated Entity if the transaction monitoring has to be done in the future through the Uttar Pradesh Gramin Bank Switches, without any additional cost. Increase in actual Volume, if any would be paid as per Section III, Subsection 8.2.
10. Architecture: Bidder should provide details of architecture of the proposed solution containing complete details of specifications of components of proposed solution. The solution should have technically scalable architecture to scale to add new channels or users (Ability to scale seamlessly, without changing core architecture)
11. Data security and confidentiality: Bidder to ensure no unwarranted, illegal, and fraudulent misuse of data shared by the Bank and Bidder to categorically indemnify the Bank against any losses that the Bank may suffer on account of any such fraudulent and illegal act by the Company or its employees (including ex-employees).
12. Software supplied should be in compliance with all applicable regulatory requirements.
13. The sizing and components required for installation of module to be specified.
14. All Software to be supplied under the scope of the project must be of latest versions, unless otherwise required by Bank. Software tools must be compliant with generally accepted industry standards.
15. All the proposed components of the solution must have a minimum support of 5 (five) years from the date of Go Live for which supporting document to be provided. Any deviation has to be addressed by the bidder without any loss to the Bank.
16. Deliverables to include Installation with support services and integration with existing environment at the Bank by the resources from the OEM and maintenance during the contract period.
17. There should be no single point of failure in the proposed solution and the solution should have a fault-tolerant design.
18. The system to be fully compliant with ISO 27001:2013 controls, PDP/GDPR, PA-DSS guidelines.
19. Bidder to ensure high availability, security, reliability, data integrity, business continuity.
20. The selected bidder has to provide the following documents, both in hard and soft copy to Bank during development, Implementation and maintenance of project:
 - Detailed SRS (System Requirement Specifications) Document
 - High Level Architecture Document



- Techno - Functional Risks and Mitigation Document Functionality Traceability matrix which would provide details on the interdependence of the technical components for the realization of functionality. This matrix should provide a projection of the efforts required for completion of a technical module.
- High Level Design Document
- Proof of Concept for the solution
- Low Level Design Document
- Test Plans
- Comprehensive Test Cases Document (Unit, Integration and UAT Test Cases tested)
- Simulator for UAT should be made available.
- Deployment Plan Document
- Content Management Guide
- Change Management Methodology Document Security Guide
- User Management Guide
- Release Notes

Security:

1. Bidder to ensure security is included in the design such as encrypt all communications (using https or transport layer security), authenticate all access requests, don't hard code certificates, passwords or any form of secrets within the code.
2. The platform to have strong (no proprietary) authorization controls. Platform to have controls for prevention against unauthorized data access and distribution. User and Admin access control management to be provided as part of Platform. Access control to be based on least access privilege principle. Bank or team assigned by bank will be reviewing all access controls mechanism defined.
3. The file store locations need to be secured. Standard cryptographic controls to be supported. All Encryption keys to be stored in secured location with limited access.
4. The Strong encryption to be applied for data while in transit or rest.
5. The Vendor to provide full support in implementation and maintenance for the open-source technologies with Enterprise support.
6. The Vendor shall ensure that the entire data relating to EWS handled by the proposed solution are stored in a system only in India.
7. The Vendor shall comply with all applicable data protection laws in India, including the **Digital Personal Data Protection Act, 2023**. The Vendor shall act as a data processor and process personal data strictly in accordance with the documented instructions of the Bank. The Vendor shall implement appropriate technical and organizational security measures and shall notify the Bank of any data breach within 24 hours of becoming aware of the same

Encryption:

1. Hashing algorithms: SHA-224 SHA-256 SHA-384 or SHA-512
2. HMAC algorithms: any approved hash algorithm with key length no less than 112 bits
3. Digital signature: DSA or RSA with key length no less than 2048 bits.
4. Symmetric encryption algorithms: like AES-256
5. Public key encryption algorithms: RSA with key length no less than 2048 bits



5. Training, Troubleshooting and Enhancements

The selected Bidder will provide comprehensive training to Bank 's nominated team on all aspects of solution including but not limited to administration of the application, system fundamentals, Operating Systems, application software, policy management, policy deployment, policy customization, databases, fault diagnosis and first line support etc. The training must enable Bank's staff to maintain the Solution with minimal support from the bidder. The training must be provided on site. Training manuals/CDs must be provided along with the software documentation. The successful Bidder shall organize for training (familiarization) to the Bank's team as follows:

- Five working days training to the Bank's Core Team is to be imparted before UAT. The training program may be conducted in 2 batches of 50 officers each.
- Additionally, training to be provided to bank's team, Support & Front Office users on 'Train the Trainer' model. A total of 100 officers needs to be trained in multiple batches.
- Module wise Job cards to be provided (in soft copies) to all the trainees along with accounting entry illustrations for each type of transactions, including relevant system generated transactions.
- The Bidder must provide comprehensive training (technical and functional separately) to the Bank Staff, once in a year (5 working days) during the contract period. The training shall be provided as and when required by the Bank. The Bidder shall train designated Uttar Pradesh Gramin Bank officials on the configuration, operation / functionalities, maintenance, support & administration for software / middleware, application architecture and components, installation, troubleshooting processes.
- The Training will be carried out onsite at the Bank's training centers (Lucknow/Moradabad/Gorakhpur). The training program may be split into 2 groups – Technical and Trainer level training. The groups may be covered in 2 batches of 20 officers each. The bidders are requested to indicate the optimum number of days / hours required for both Technical and User level training programs onsite. The Bidder can use the infrastructure at the Bank for this purpose.
- Training should cover the system administration viz.
 - User management
 - Management of Application software
 - Data base administration
 - Report writing
 - Security management
 - Backup & Disaster Recovery Operations
 - Troubleshooting.
 - Training to the User Groups of around 20 engaged with various domains of the Bank's operations about:
 - Functionality available in the Module
 - Parameterization
 - Auditing Techniques
 - Report Generation
- The Bidder should also train the Bank's Business Operations team to On-board Partners and Use their Portal for Partner On-boarding, Catalogue Upload and view reports.
- API Integration Training for Uttar Pradesh Gramin Bank Business Operations to



create/modify journeys, Integrate Partners with Standard API's – API Integration Training to include Standard API Kit, Documentation and Integration Testing Method.

- Successful bidder should provide self-paced on demand training content in audio video format for bank staff.
- Bidder must mandatorily provide OEM training to the Bank's Core team (Technical & Administrative). In case the Bidder is not an OEM then the training to the Bank's core team has to be provided by the OEM resources only and the Bidder has to facilitate for the same. It is also the responsibility of the bidder to provide training manuals/SOP to each participant. All training material should be in English and should include Specific architecture and layout done for Bank. Training will be arranged in batches of participants.

6. Upgrades and Updates

1. The bidder shall be required to provide all future updates and upgrades for the proposed Solution/Application free of cost during contract period. If, however, the upgrades and/or updates are not available or the solution (software) is declared End of Life/End of Support, Bidder has to upgrade the solution to an equivalent or higher solution without any additional cost to the Bank.
2. The bidder should inform to the Bank if any new version, service pack, upgrade of the proposed solution is released, within seven (7) days of such release and deploy the upgraded solution and endpoints within 15 days of such release without any cost to the Bank covering all patches, man-day efforts at the respective locations (DC & DR) of the Bank during the period of the contract.
3. During the period of the contract, all upgrades, updates or requirements in software, implementation of upgrades, patches, version changes etc., due to whatsoever reason including but not limited to EOL(End-of-Life) or EOS(End-of-Support), shall be done by the bidder within stipulated time but not later than one month without any additional cost to the Bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/EOL during the period of contract, the bidder shall upgrade with equivalent or higher specifications as stated above, at no additional cost to the Bank.
4. In the event of relocation of the Bank's Data Centre (DC) and/or Disaster Recovery (DR) sites during the contract period, the Bidder shall be responsible for re-installation, configuration, integration, and commissioning of the existing EWS system at the new locations. All such activities shall be carried out by the Bidder at no additional cost to the Bank.

7. Functional & Technical Specifications/ Evaluation

Techno-Functional specifications - 600 marks, the detailed technical specs for each of the feature is as follows:

In case any of these functionalities are not available currently as part of the solution supplied, they are expected to be delivered by the successful bidder during the contract period, when required by the Bank, without any additional cost to the Bank.

Bidder has to score at least 70% (cut off marks is 420) in techno-functional specifications, else will



उत्तर प्रदेश ग्रामीण बैंक UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

be treated as disqualified and will not be considered for further evaluation process.

For each parameter listed below, bidder will score full marks and nil marks for Not Available (NA).

In case these functionalities are currently partially complied (PC) / Not Available (NA) as part of the platform supplied, these functionalities are to be delivered by the bidder during the contract period, when required by the Bank, without any additional cost to the Bank.

The detailed functional specifications of the modules to be delivered as part of the EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS are described below:

S No.	Description	Marks
1	Pre-integrated with various Data points for sourcing of signal. Integration should be available for each signal from required sources will carry one mark each	252
2	General & Data Aggregation and Repository for EWS portal Refer Table – A. Each Yes will carry two mark else zero.	48
3	Providing additional signals apart from 126 signals specified by RBI & DFS. Marks will be proportionately awarded based on number of useful signals provided to the Bank from other sources apart from other sources which are required for generation of 126 signals. Bank reserves the right to decide which alerts are useful to the Bank. (Ex: When there are two bidders and maximum number of useful alerts is 10, the other bidder has 5 useful alerts, the bidder with 10 useful alerts will get 40 marks and the bidder with 5 useful alerts will get 20 marks)	40
4	User friendly web portal with hassle free workflow of signals from one tier to other tier as specified by the bank Based on Demo given, Bank reserves the right to decide which system is user friendly.	40
5	Generation of Real time / Near real time alert generation Refer Table B. Each Yes will carry two mark else zero.	40
6	Availability of Data Analytics model using AI / ML within the system Refer Table C. Each Yes will carry two mark else zero.	40
7	System Capabilities Refer Table D. Each Yes will carry two mark else zero.	40
8	Technical Functions Refer Table E. Each Yes will carry two mark else zero.	100
	Total	600



TABLE: A General Capabilities & Data Aggregation and Repository for EWS portal

A.1	In case of reopening of past transactions or cases where Bank requires the alert data which has already been archived, the bidder has to provide a suitable data retrieval strategy.		
A.2	Proposed solution should support product/channel specific Risk scoring models.		
A.3	Proposed solution should support import of data from various software/database in different formats like Excel , Text, Delimited Text, XML, CSV, PDF etc. and convert/ store them in readable or executable format for further processing.		
A.4	Proposed solution should Support wide range of interface protocols (tcp/ip, web service, http/https etc.) and message formats (JSON, ISO 8583, XML, MQ, ISO20022, fixed width format, SOAP, REST etc.)		
A.5	In case of reopening of past transactions or cases where Bank requires the alert data which has already been archived, the bidder has to provide a suitable data retrieval strategy.		
A.6	Proposed Solution should have ability to failover without/with least manual intervention.		
A.7	Proposed Solution should store historical incidents/alerts onsite to correlate future transactions.		
A.8	Proposed Solution should integrate with all existing delivery channels of the Bank as specified in "Scope of Work"		
A.9	Proposed Solution should have ability to send feed back to the fraud prevention engine to reduce false positives		
A.10	Proposed Solution should have ability to view all alerts corresponding to a particular customer/account under a single parent case.		
A.11	Proposed Solution should have ability to resolve alert into one of the final states e.g. RFA / Not RFA, etc.		
A.12	Proposed solution should have ability to drag and flag suspicious transactions		



A.13	It should provide facility for prioritization of alerts based on scenarios requirement.		
A.14	Solution should support use standard arithmetic operators (e.g.: >, <=, = etc) in all Real time / near real time Authorization Rule conditions.		
A.15	Rules engine should be able to create / modify exclusion criteria, within a rule, to route activity to an exclusion queue.		
A.16	Rules engine should enable the users to interact with recent data to identify the transaction patterns during the day.		
A.17	The solution should be able to assign weightages to the rules.		
A.18	The proposed solution should have the capability to create the rules based on user defined and derived variables using the transaction data.		
A.19	The proposed solution should have the capabilities to integrate Open & Enterprise APIs with Banks middleware solution.		
A.20	Solution should support ability to execute rules in test mode against production data and analyse the impact of such a rule based on the output of the alert.		
A.21	The Solution should support detailed Threshold Analysis, in order to fine tune alerts and reduce false positives.		
A.22	The proposed solution should support built-in maker-checker functionality to ensure dual commit to critical system changes.		
A.23	The solution should support & leverage the knowledge of already identified historical data on RFA / Fraud when authoring new rules.		
A.24	Solution should have the ability to consume data in the source format without any dependency from the individual switches.		



TABLE B: Real time / near real time Alert Generation

SI No.	Particulars	Yes(Y)	Customizable (C)
B.1	Proposed solution should support both real time and near real time transaction processing i.e. after the response has been provided.		
B.2	The integration should not affect the performance of the source systems. Integration required to the Uttar Pradesh Gramin Bank environment has to be done at no extra cost and will be the sole responsibility of the bidder including minor enhancements.		
B.3	Proposed solution should support an advanced rule/scenario engine to prevent known fraudulent patterns.		
B.4	Proposed solution should be able to dynamically increase or decrease the risk score of a fraudulent pattern based on good and bad customer/account behaviour even after a case is generated to reduce false positives and increase fraud prevention rate.		
B.5	Proposed solution should be able to recognize/identify the transaction characteristics by channels/transaction type/ account number/ CIF/mobile no/ customer profile and enforce the respective policy of the bank on a real time / near real time basis and apply specific risk and fraud rules.		
B.6	Proposed solution should be able to correlate transactions across all the channels integrated in a real time / near real time basis and prevent cross channel frauds		
B.7	Proposed solution should have an option of adding customers in Blacklist and Whitelist manually/upload.		
B.8	Proposed solution should be able to auto mark customers/accounts into various groups and watch lists based on case feedback.		
B.9	Proposed solution should facilitate categorization of customers based on the risk score.		



B.10	Proposed solution should support various business policies to approve / decline / challenge / hold / delay transactions based on the risk score.		
B.11	Proposed Solution should enable real-time case creation for any RFA / non-compliance patterns identified by the real-time transaction monitoring engine.		
B.12	Vendor should be capable of integrating the proposed solution with Banks CBS and other related systems. Also any additions or new versions should be supported with no additional cost to the bank.		
B.13	Proposed solution should be able to correlate core banking transactions with other direct channel transaction for cross- channel fraud and compliance management in real-time.		
B.14	Scanning through transactions based on multiple attributes and provide breaches to the threshold of the transactions as alerts/denials/challenges in real time / near real time and also as lists/reports.		
B.15	Proposed solution should provide pre-packaged scenarios to detect the signals leading to marking of RFA using various external and internal inputs, non- compliance issues including suspicious inquiries, account take over, nepotism, surveillance avoidance, exceptions, misuse of authority, sudden surge in transactions, unusual behaviour, compliance and improved account understanding.		
B.16	Proposed solution should have the flexibility to define/configure new alert scenarios using a web based tool without the need for any code changes. This tool should enable building of new real-time alert scenarios based on the core banking transactions and master data attributes.		
B.17	Proposed solution should be able to monitor the Fund transfers within own accounts, transfer to other accounts within the Bank, monitor the Standing Instruction set and Recurring transactions through Various modes like NEFT, RTGS, IMPS etc.		



B.18	The proposed solution should handle the Batch transactions from CBS & Exim channels where there may be a (i)single debit and a single credit, (ii)single debit and multiple credits, (iii)multiple debits and a single credit or (iv)multiple debits and multiple credits in a single batch.		
B.19	Solution should monitor for Customer Risk Profile changes from Higher to Lower classification.		
B.20	Solution should be able to segregate customers who are having Common mobile number, Email ID, PAN, landline number, communication address, Aadhaar card number in multiple customer IDs.		

TABLE: C Availability of Data Analytics model using AI / ML within the system

SI No.	Particulars	Yes(Y)	Customizable (C)
C.1	The AI and ML capabilities of the solution including the kind of model (Supervised or Unsupervised) should be clearly documented and demonstrated by the selected bidder.		
C.2	The proposed solution should have the capability to integrate with AI/ML solutions that may be provided by the Bank in addition to the inbuilt AI/ML capabilities.		
C.3	Demonstration of ML models' ability to adapt and learn from new fraud patterns and data in real-time to continuously improve accuracy.		
C.4	Demonstration of vendor's solution for real-time fraud scoring that assigns a risk score to each transaction based on historical data and AI models.		
C.5	Details on the vendor's XAI (Explainable AI) capabilities to ensure transparency in model decision- making for regulatory compliance and improved fraud analyst understanding.		
C.6	Vendor should be able to demonstrate tools and techniques for data preparation, feature engineering, and handling imbalanced datasets common in public domains such as CIC, ECGC, etc.,		



C.7	Solution should use financial & non-financial transactions for behaviour profiling (scoring model).		
C.8	Solution should have ability to include different sets of limits and thresholds for different event types.		
C.9	Solution should provide bank with the capability to create, modify & delete models without any vendor dependency through GUI.		
C.10	There should be no restriction on the number of Models which can be deployed by the Bank.		
C.11	Solution should provide the capability to define, create, modify the parameters used for risk score and the parameters that can be used for cross channel analysis.		
C.12	The solution should be able to compare between 2 or more existing models with the new model to understand the efficacy of the models.		
C.13	The solution to have a Self-Learning Risk Engine.		
C.14	Machine Learning proposed should be available at both macro level as well as hyper personalized level. ML models should continuously evolve		
C.15	Availability of Data Analytic Model for early detection and prevention of potential Frauds		
C.16	Availability of Market Intelligence, which is periodically updated and providing triggers on potential sectors under threat		
C.17	The solution should provide analytical capabilities for: Correlations & Regression, Network plot Decision and Tree Scenario analysis.		
C.18	Proposed Solution should be capable of generating Real time / near real time alerts using artificial intelligence/ machine learning.		
C.19	Proposed Solution should have facility for auto-update (list of reasons) of user comments while closing alerts.		
C.20	Providing segment wise (Retail, MSME, Agriculture) data on Probability of Default based on industry trends		



TABLE: D System Capabilities

S No.	Particulars	Yes(Y)	Customizable (C)
D.1	Solution should be able to create scores that are portfolio specific and/ or relationship specific based on the profiles created.		
D.2	The solution should have the capability to identifying linkages between different entities based on the transactional relationships based on the customer profiles and dynamically adjust score in cases which are suspicious.		
D.3	Solution should be able to run link analysis between multiple CIFs, accounts, customers, transactions for commonality in the various possible parameters like common mobile number, common beneficiary, common address, common modus operandi etc.,		
D.4	The proposed solution should provide information to demonstrate account linkages, transaction movement across various entities. Solution should be capable to capture relationships based on transactions, accounts, customer profile, customer demographics etc., it should have capability to provide transaction pattern analysis.		
D.5	Proposed solution should provide built in pre-packaged report and dashboards to monitor no of open, in progress and closed cases, false positive trend, fraud detection rate and savings, investigators' performance.		
D.6	Proposed Solution should allow business users to create their own dashboard and reports using a drag and drop graphical interface.		
D.7	Proposed Solution should allow end users to create custom reports using wide range of attributes including transaction attributes, case attributes, customer and account attributes.		
D.8	Proposed Solution should support wide range of dashboard widgets to create different types of dashboards including pie chart, bar chart, bubble chart, heat maps, angular chart etc to analyse the borrower characteristics viz a viz transaction pattern		
D.9	Proposed Solution should allow to export dashboard and reports to various formats including pdf, xls, html, Power BI etc.		



D.10	Proposed Solution should allow to configure these reports and dashboards to be sent to list of users via email.		
D.11	Proposed solution should allow complete slicing and dicing of reports and dashboards across various dimensions like product, channel, geography etc.		
D.12	The solution should support defining the rules at multiple levels like transaction, CIF, account, customer/group of customers and also any additional information from unstructured stored in a separate database within EWS or from external systems.		
D.13	The proposed solution should provide pre-packaged MIS dashboard and reports for tracking fraud cases, investigators' performance and system performance. and system performance and ensure Reports / rule simulations, concurrent usage by various users of entities should not have any impact on performance.		
D.14	The Solution should be able to generate periodic (Daily, Weekly, monthly etc.) customized reports to the Bank as per Bank's requirement.		
D.15	Solution should be able to provide summary Report which provides insight into the number of alerts generated during the period, closed within the timelines, open beyond the timelines to admin users.		
D.16	Capturing unstructured data available in the external environment including analyst report, stock markets, Industry reports and peer group data, news aggregators (E.g. Bloomberg, Reuters etc.), Weather forecasting websites, news, social media comments about company, products, employees etc.,		
D.17	Data flow and flow of information must be automated with least user intervention		
D.18	All integration should be in STP (Straight Through Processing) mode without / minimal intervention from user & leverage existing platform system		
D.19	To provide the 360 degree customer profiling from the data availed from various sources of Bank		
D.20	Availability of analysis of Related party and Approved party of borrowers through the integrated sources		



TABLE: E Technical Specifications

SI No.	Particulars	Yes(Y)	Customizable (C)
E.1	Solution should be able to integrate to load data into an Operational Data Store and Data Lake as per the requirement of the Bank.		
E.2	Application should handle automatic switchover in cluster environment.		
E.3	Proposed Solution should have ability to failover without manual intervention.		
E.4	Proposed Solution Should be able to support different protocols (TCP/IP, IPX etc.). It should support IPV6.		
E.5	Proposed Solution should implement application patches and updates as specified in "Upgrades & Updates", sub-section 6 above.		
E.6	Proposed solution should be able to cater to cloud data storage.		
E.7	The solution should have the capability to support archiving the data on HDD/ Peripherals and retrieve from the above for the purpose of processing.		
E.8	Support for integration with packages like chart generators, Statistical/ Financial DLLs, MS Office Components, Power BI etc.		
E.9	Database link, Data, Dictionary and support should be provided to Bank's Data Warehousing & MIS project to enable them to generate the reports in Bank's formats without any additional cost.		
E.10	Selected bidder should ensure that the solution is hardened as per the Secure Configuration provided by the Bank.		
E.11	Proposed solution should be compatible with Bank's IPv4, IPv6 and TLS versions.		
E.12	The system should enable profiling of users and definition of control levels and passwords.		



E.13	All Error messages must be logged. It should be possible to look up online (by error message number or by alphabetical list) all error		
	messages reported by the system, to determine their meaning and the appropriate corrective course of action. Error messages or events of a certain severity level should be immediately notified to the System Administrator's Group and actual user. System should provide auditable management of User-ids, access rights and passwords, login, activities etc.		
E.14	Maintenance of a secure, auditable log of access to the system, identifying user- Id, date, time, functions accessed, operations performed etc.		
E.15	Ensure data confidentiality and integrity at rest as well as in transit.		
E.16	Solution should support encryption as per industry standard encryption algorithms		
E.17	A Separate Login/Role / user type is required for Auditors who can view all the parameters / test cases / pending reports/ and perform complete Audit / reporting through the user. Though the audit user would have view permission only.		
E.18	Daily activities log must be merged into the history log files.		
E.19	Enterprise Data Dictionary documents of the solution should be available. Service Lifecycle Management documents should be available.		
E.20	Date, time and User stamped process list for different processes.		
E.21	Provision for daily activity report/s to highlight all the processes invoked.		
E.22	Provision for recording of all unsuccessful login attempts.		
E.23	The solution should be Platform Agnostic and not be constrained to a single Hardware Platform/ Operating System/Database etc.		
E.24	The bidder to design the solution, security, and data flow architecture inline with the Bank's environment		



E.25	The bidder to develop, configure, customize, and implement the solution according to the project scope, technical specifications and functional specifications within the timelines		
E.26	The bidder to ensure solution scalability and performance in line with Bank's business projections and expected performance levels (SLAs)		
E.27	Testing of the proposed solution to also include Unit Testing, System Integration Testing, Performance Testing and Load Testing.		
E.28	Successful Bidder to fully support the UAT, security review, audits, or any other testing requirements of the Bank during the entire contract period		
E.29	Bidder to fix any vulnerabilities/bugs/issues in the platform at no additional cost		
E.30	Must the have capability to support Security mechanism such as TLS v1.3 and above, AD-Integration, Certificates and Key		
E.31	Secure exchange of payment messages not limited to secure message queues, secure file transfer, secure API.		
E.32	hash encrypted at storage over the network at least SHA1+Salt		
E.33	The Solution should ensure Data Integrity using internationally accepted hashing algorithms such as MD5/ SHA-2 or higher etc. and support standard algorithms like AES-256.		
E.34	The Solution should support Anonymization (Removing PII) Pseudonymization (Replacing PII with artificial Identifiers) also Data minimization technique to be followed.		
E.35	The proposed case management solution should create an audit record containing the identification of the user, a timestamp, and date when actions are performed to a case that may be provided to management, an examiner, or regulating agency.		
E.36	The case Management solution provided should have the capacity to handle alerts of at least 6 months. Post which the bidder should provide a suitable archival strategy.		
E.37	Proposed Solution should provide Real-Time Dash Board & Alerts for multiple Role Based Users and based on different domains/Channels.		



उत्तर प्रदेश ग्रामीण बैंक UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

E.38	Ability to define roles and user groups and assign privileges.		
E.39	Proposed Solution should replicate the data between DC & DR in real time / near real time basis or as required by the bank.		
E.40	Proposed Solution should Support complete audit trail for each user action throughout the case life cycle.		
E.41	Proposed Solution should have Built in escalation matrix to assign alerts automatically to stake holders for review and assessment.		
E.42	Proposed Solution should have ability to route and assign cases to the right set of investigators based on pre-defined case routing Logic.		
E.43	Should conform to all regulatory, statutory, legal acts and rules including IT Act, 2000 (Amended 2008).		
E.44	Proposed solution should have inbuilt auditing and logging functionality. All events should be logged and be available to support investigation related to fraud incidents and other uses through user friendly GUI in the solution itself.		
E.45	Cater to the requirements stipulated in Scope of work under Data Capture & Integration		
E.46	Cater to the requirements stipulated in Scope of work under EWS Rule Management, Scoring Module & Analytics		
E.47	Cater to the requirements stipulated in Scope of work under Case Management		
E.48	Cater to the requirements stipulated in Scope of work under Case Management triggers & notifications		
E.49	Cater to the requirements stipulated in Scope of work under Reports, Dash boards & Access		
E.50	Cater to the requirements stipulated in Scope of work under other requirements		

S. No	Evaluation Criteria	Maximum marks	Minimum Marks	Minimum Passing Percentage
1	Experience	100	70	70%
2	Functional & Technical Specifications	600	420	70%



3	Technical Presentation	250	175	70%
4	Product Demonstration	150	105	70%
5	Integration capabilities	55	39	70%
6	Customer References	25	18	70%
7	Team Deployed for Implementation	20	14	70%

8. Hardware Sizing and Performance Requirement:

1. The IT Infrastructure required for hosting the proposed EWS solution will be provided by the Bank. The Proposed EWS Solution shall be hosted on Bank's on-premises infrastructure.
2. The Bidder must provide requirement of optimal size of the Hardware, Operating System, Database, keeping in view of the estimated peak volume of transactions to extrapolate the same for the full TCO period (i.e., 5 years). The hardware sizing document should explicitly outline all required components, including hardware and software. It must also clearly specify the responsibility for providing each component, whether it falls on the Bank or the Bidder.
3. The response time at server end should be always less than 100 milli second and uptime above 99.90% per quarter. The hardware proposed for the Platform should not exceed 70% of CPU(s), Memory(s), Hard Disk(s) utilization levels at any given point in time during the TCO Period.
4. The system should be capable of keeping online data of at least 2 years from the date of storage of data or until the expiry or termination of contract, whichever is later. Thereafter, the system should support purging & archival of data. Bidder must provide proper documentation detailing the steps of Data archival & retrieval strategies and the process involved.
5. The Bidder should implement the proposed EWS application at Bank's advised premises in High Availability mode, along with DR and a minimum uptime time of 99.90% per quarter.
6. The Bidder shall do proactive monitoring and capacity planning at regular intervals and advise the Bank on Hardware / Software upgrades.
7. In the event the sizing proposed by the Bidder does not meet the performance / service levels of the Bank during the contract period, the Bidder will carry out the necessary installations/implementation/upgrades/replacements of the proposed EWS application in the new hardware, provided by the Bank, at no extra cost to the Bank.
8. The Bidder to design & size the hardware required at Primary Data Center (Including Test/ Development/ Training environments) and Disaster Recovery (DR) Site. The Bidder to provide the complete architecture, hardware requirement for end-to-end functioning of the Platform as part of Technical bid submitted to the Bank.
9. The Bidder should provide recommendations of the hardware, software and network including architecture of the Platform offered by means of diagrammatic/ pictorial representations and the project plan for going live. Bidder should also provide security set-up proposed in the Platform and various layers of risk identification and mitigation measures.
10. Bidder to carry out Health Check-up on the application / infrastructure on regular basis (i.e., at least 6 months once) for suggesting any improvements in hardware / software configurations.
11. The Data replication should happen from Primary site to DR site in real time to keep them in sync with a Recovery Time Objective (RTO) of 120 Minutes and Recovery Point Objective (RPO) of 10 minutes.



12. The bidder is also required to conduct at least one DR drill of the proposed Platform in a quarter or as per the bank's requirement.
13. The bidder should propose the comprehensive Platform having services for front end (Customer side) as well back end (Bank Side) to meet the requirements in the RFP. Services for Back end include the option of Sending the SMS, EMAIL etc. to the customers and the Front end includes applications Like Case Management, Rule writing / modification / deletion etc.

9. Performance testing and Validation methods

The proposed solution should be readily measurable with the following Performance testing methods:

Performance Testing Methods:

1. Load & Stress Testing: Simulating increased user loads to identify the system's performance under stress.
2. Endurance Testing: Simulating sustained user load over an extended period to assess system stability.
3. Volume Testing: Tests the system's ability to handle large volumes of data.
4. Integration Testing: Tests the system's ability to integrate with both external & internal data sources required for generation of 126 EWS signals.

Validation Methods:

1. Benchmark Comparison: Comparing test results against predefined performance benchmarks
2. User Acceptance Testing (UAT): Feedback provided from end-users will be utilized for performance testing.



10. TIMELINES FOR PROJECT IMPLEMENTATION

The successful bidder shall implement the deliverables based on the priorities of the bank. The bidder has to deliver the proposed solution as per the below milestones:

S No.	Milestone	Timeline
1	Scoping and requirements Analysis – Arrive at detailed requirements specification for the implementation of EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS functionalities • Integrations needed • Hardware requirements • Different environment set-ups - development / UAT etc. • Access rights to different systems • White-listing of certain URLs etc.	T*+7 days
2	System Design – Design for the proposed portal architecture based on identified requirements – • High level System specification with overall architecture covering Technical Architecture • Low level System specification with interface level details and elaboration of the High-Level Design (HLD) core modules & Test Cases	T+ 15 days
3	Installation and configuring of platform including different environment set-up, user modules set-up, admins set-up, deployment of APIs etc.	T+21days
4	System and Integration Testing of the developed platform	T+ 30 days



5	Phase 1: 1. Implementation of 42 RBI signals necessary integrations from their respective sources 2. Implementation of 84 DFS signals with necessary integrations from their respective sources 3. Implementation of customized alert library with necessary integrations from their respective sources. 4. Providing Enterprise license • User Interface Design & development which includes creation of designs and wireframes based on the inputs/suggestions provided by Bank • Development of individual modules as defined in scope • Integrations as defined in scope • Unit testing / QA testing of journey • User Acceptance Testing (UAT) – by Bank's Business team • Deployment and GO LIVE Commissioning – Deployment of the solution in production environment for 1, 2 and 3 above.	T+ 40 days
6	Phase 2: Implementation of CRM Module as per the Bank requirements	T+ 45 days
7	Phase 3: Customized MIS Reports as per the Bank requirements	T+ 50 days
8	Phase 4: Customization of EWS Platform as per the Bank Needs	T+ 60 days
9	On-site support for contract period	

(*T is date of execution of contract/SLA, etc.)

Note:

The timelines defined for delivery, implementation, integration, UAT and Go-Live shall be applicable only after the Bank has ensured readiness of all required infrastructure, including but not limited to hardware, network, access, data availability, and environment setup at DC/DR and other locations ('Site Readiness').

In the event of any delay attributable to the Bank, including Site Not Ready (SNR), non-availability of required hardware, delays in providing access, dependencies on third-party systems, or any other prerequisite not being fulfilled by the Bank, the corresponding project timelines shall stand extended on a day-to-day basis for the period of such delay.

The revised timelines shall be mutually agreed upon and documented.



The initial contract period shall be for a period of 5 years, with the possibility of an extension for an additional 2 (two) years at the sole discretion of the Bank, on mutually agreed terms and conditions, including pricing. If the Bank does not terminate the contract at the end of the initial five-year period, the contract shall automatically extend for an additional two years, subject to mutually agreed terms and conditions, including pricing.

The selected bidder shall perform the services and comply in all respects with the dates and hereby agree that failure on part of the bidder to meet the dates without prejudice to any other rights that Uttar Pradesh Gramin Bank may have, may lead to termination of contract at the discretion of Uttar Pradesh Gramin Bank after cure period of 30 days, and in such an event, the security deposit/performance guarantee shall stand forfeited.

In case the Bidder is unable to complete the Transitions within the scheduled timelines, the Bank reserves the right to cancel the Purchase Order and terminate the contract forthwith, without incurring any financial liability after cure period of 30 days. In case the delay has been communicated in advance by the Bidder and agreed upon by the Bank, then above provision will not apply. The same will also not apply in case the delay is from Bank's side or Bank's technology Service Providers.

11. SERVICE LEVEL AGREEMENT (SLA) & Penalties

After Go-Live of the solution, penalty will be deducted for partial or complete downtime of the solution provided as below:

The Bank will classify all issues in production region in three categories:

Severity 1: Fault/bugs which prevent the software from being used at all or affect the critical operations which is exclusively dependent on functioning of this application/ software.

Severity 2: Faults refer to faults/bugs which severely affect the functionality of the implemented software or affect the critical operations which is exclusively dependent on functioning of this application/ software.

Severity 3: These are bugs those for which workaround solutions exist and/or relate to the non-critical functionality of the implemented software.

The successful bidder undertakes and guarantees that all the errors will be resolved in the production environment; and any failure will be subject to the penalty clause stipulated below. The classification of error types by the bank is final and is binding on the successful bidder. To meet RTO and RPO, the network requirement should be as per industry standards

Issue	From the date of Go Live			
	Response Time	Restoration Time*	Resolution Time	Penalty for Breach (Per hour or part
Severity 1	15 minutes	30 minutes	8 hours	Rs.1,00,000 / hour
Severity 2	30 minutes	60 minutes	12 hours	Rs.50,000 / hour
Severity 3	1 hour	4 hours	48 hours	Rs.10,000 / hour

* The solution/ Application should be restored to working condition within the time stipulated. Penalty of Rs.1,00,000/- per hour, shall be charged for non-conformance to SLA pertaining to uptime, RPO, RTO.



Failure of the successful bidder to maintain uptime SLA will attract penalty as mentioned above. The penalty will be capped at 10% of project cost / contract value and the penalty will be deducted from the charges payable during the contract period. In case, the penalty amount is more than amount payable by bank, bank reserves the right to claim the penalty from successful bidder or invoke the performance security submitted by the successful bidder. However, once the penalty crosses 5% of the cost of the project, Bank reserves the right to terminate the contract.

SLA Reporting Clause:

- The Vendor shall submit **detailed Service Level reports** to the Bank **quarterly**, or whenever requested by the Bank.
- The SLA report shall include, but not limited to :
 - 1) **Total uptime (%)** of each system/item
 - 2) **Downtime incidents**, including date, time, duration and cause
 - 3) **Corrective actions** taken for each incident
 - 4) **Status of standby systems** provided, if any.
 - 5) **Cumulative Penalties**, if applicable, for the quarter
- Reports shall be submitted in **electronic and/or hard copy** to the Bank's designated officer.
- The Bank reserves the right to audit or verify the SLA reports against actual system logs and vendor records.

Hardware sizing has to be provided by bidder based on the proposed EWS solution and Hardware will be provided accordingly no penalty will be levied if the solution is unable to respond due to hardware failure or network time out from source channels.

The uptime percentage would be calculated on monthly basis and the calculated penalty amount would be adjusted from every subsequent payment.

Penalty due to downtime, during contract period will be deducted from any subsequent payment to be made to the Successful bidder.

Penalty for delay in issue Resolution

Resolution of the problem is expected within 24 hours of escalation by the Bank as per the support matrix provided by the Bidder. Delay in providing resolution will attract penalty at 1% of the license fee pertaining to corresponding year cost per week of delay or part thereof subject to a maximum of 10% of the license fee pertaining to corresponding year for the total penalty levied in a single year.

Penalty Due to non-availability of resources during Maintenance Period

In case, if any of the required onsite technical support engineer(s) (L1) is/are not available in any of the shifts on any particular day then a penalty of Rs 5000/- per day will be charged to Bidder and same will be deducted from OTS charges payable to Bidder.

Penalty Due to non-availability of resources during Implementation Period

In the absence of the OEM engineer, suitable replacement from the OEM is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of the Implementation cost, for each day, up to a maximum of 10% of TCO.



Penalty due to erroneous behavior of the Solution

If the solution or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis.

Penalty due to Audit and Compliance Gaps

Service	Gaps/Issue Categorization	Resolution Timelines	Penalty
Audit Issues Resolution	Critical	Within 7 days	₹10,000 per Critical vulnerability per week of delay till issues/gaps closure date.
	High	Within 15 days	₹5,000 per Critical vulnerability per week of delay till issues/gaps closure date.
	Medium	Within 30 days	₹2,000 per Critical vulnerability per week of delay till issues/gaps closure date.
	Low	Within 60 days	₹1,000 per Critical vulnerability per week of delay till issues/gaps closure date.

Note: The total penalty shall be subject to a cap of 10% of the total contract value, unless otherwise specified.

Bidder must be submitting the compliance document confirming that the identified gaps have been closed.

Note:

- The bidder has to maintain a guaranteed minimum uptime of 99.90% for all systems/solutions supplied under this RFP to avoid any business disruption due to breakdown of system or degraded performance impacting business or unavailability of data. The calculation of uptime will be on a monthly basis.
- The issue/ break down message may be communicated by the Bank team by way over phone / email/ call logging.
- For penalty calculation, the total time elapsed between the intimation of break down message from Bank side to the vendor and receipt of rectification message from the bidder to Bank side will be considered.
- During the warranty period, the penalty will be deducted in quarterly payment. In case, Bank is unable to adjust penalty in EWS solution payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- Post warranty period, the penalty will be deducted in quarterly EWS solution AMC payment. In case, the Bank is unable to adjust penalty in AMC payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- The bidder is required to mandatorily conduct quarterly preventive and breakdown maintenance activities to ensure (without any impact on day to day operations) to maintain uptime of 99.90% uptime on monthly basis.
- Apart from maintaining uptime of 99.90%, for any breakdown / malfunctioning of hardware



and it's any of the components or accessories or any system software issue etc., the resolution time is mentioned below: -

Uptime % = ((Number of hours in month – Number of hours impacted in month) * 100)

Total Number of hours in month

- The bidder shall obtain the necessary approval from the Bank for downtime, if required, for the patches or upgrades implementation, any planned downtime for EWS Solution maintenance/ upgrade must be communicated to the bank 30 days in advance. No data loss should occur during the maintenance/upgrade.
- For calculation of uptime (penalty), planned/ scheduled down time will be exempted. Bank will pay the bidder after deducting the calculated penalty from the payable amount.
- If uptime less than 99.90% due to performance issues continues for more than two months due to any reason at application/solution side, Bank may choose any or all the options like Review the contract, Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the bidder.
- SLA will be monitored on Monthly basis. Penalty due to downtime/service unavailability/disruption and any clauses mentioned above during contract period will be deducted from any subsequent payment to be made to the bidder.
- Penalty as mentioned above can be levied simultaneously. Maximum deducted penalty of one type will not affect any other type of penalty i.e. all types of penalties can be levied up to their maximum limit simultaneously. However, the total penalty amount, under all heads, cannot exceed 10% of TCO as per RFP.
- Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the bidder, in case the bidder exceeds the threshold limit of Delay for any of the items above and/or penalty amount exceed as mentioned above. Bank, at its sole discretion, may exercise any or all the options against the bidder, in such circumstances.
- However, any penalty imposed by the Govt. or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder. Once the maximum limit of the penalty is reached, the Bank may consider termination of the contract, after invoking Performance Bank Guarantee submitted by the bidder.
- Bank may recover such amount of penalty from any payment being released to the successful bidder, irrespective of the fact whether such payment is related to this contract or otherwise.
- All Services Level Agreement (SLAs) shall undergo a comprehensive review every six months. This review will be based on prevailing industry best practices and conducted in consultation with the successful bidder. Notwithstanding, the bank retains the ultimate authority to make final determinations regarding any modifications or updates to the SLAs. The decisions made by the bank in this regard shall be conclusive and binding.



12. Conditions of the Contract

12.1 Period of Validity of Bids

Bids should remain valid for the period of 180 days after the last date for submission of bid prescribed by the Bank. A bid valid for a shorter period shall be rejected by the Bank as non-responsive. Bank may seek extension of bid validity period, if required. In case the last date of submission of bids is extended, the Bidder shall ensure that validity of bid is reckoned from modified date for submission. Further extension of the validity of the bid will be decided by the Bank in case of need. The price quoted in Final Commercial Offer will be valid for at least 180 days from the date of offer.

12.2 Authorization to Bid

Responses submitted by a Bidder to this RFP (including response to functional and technical requirements) represent a firm offer to contract on the terms and conditions described in the tender document. The proposal must be signed by an official authorized to commit the bidder to the terms and conditions of the proposal. Bidder must clearly identify the full title and authorization of the designated official and provide a statement of bid commitment with the accompanying signature of the official and submit the copy of power of attorney/ authority letter authorizing the signatory to sign the bid.

12.3 Payment Terms

The successful vendor shall make necessary arrangement for delivery of The Enterprise wide Early Warning Signals (EWS) solution at Head Office (Uttar Pradesh) or designated location of Bank as per requirement. The delivery location list will be shared with successful vendor.

The Bidder/Vendor must accept the payment terms proposed by the Bank. The commercial bid submitted by the Vendors must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the vendor, in case of delays or defaults on the part of the vendor. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items / activities/services 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 professional fees quoted by the vendor in the price bid against such activity / item/service. There shall be no escalation in the prices once the prices are fixed and agreed by the Bank and the bidder during the contract and subsequent extended period.

The fees payable by the Bank to Service Provider shall be inclusive of all costs but including GST. The Bank shall pay the amount due under this RFP and subsequent agreement after deducting any tax deductible at source ("TDS"), as applicable. Bank will not pay any advance amount, and the payment will be released by the Bank at Lucknow or any center through Service Provider's account after deducting TDS, Penalty/LD if any. Selected Bidder must provide necessary Bank Details like Account No., Branch Name etc.

The Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) Working Days after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such Fees have become due and payable under this RFP and subsequent agreement. Demand for payment must be raised only if it is accompanied with proof of acceptance of the respective deliverables by concerned Bank officials and other related documents. Service provider has to submit the invoices, milestone sign-off & other documents required for release of payment.

Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect



उत्तर प्रदेश ग्रामीण बैंक UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

to any disputed invoice(s), the Bank will make payment within thirty (30) Working Days of the settlement of such disputes.

The selected Bidder shall solely be responsible:

- To pay all taxes whatsoever in connection with delivery of the services at the site including incidental services and commissioning.
- Wherever law and regulation require deduction of taxes, it will be deducted at source of payment. Bank shall affect such deductions from the payment due to the Bidder.
- The Remittance of amount so deducted and issue of certificate for such deductions shall be made by Bank as per the laws and regulations in force.
- Nothing in the contract shall relieve the Bidder from his responsibility to pay any tax that may be levied in India/abroad on income and profits made by the Bidder in respect of this contract.
- Payment of all taxes i.e. GST (CGST/SGST/IGST) will be made at actual, on production of suitable evidence of payment by the Bidder.
- The Bidder shall be liable to pay all applicable corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India.

The payment will be released as follows:

Payment Schedule:

S. No	Specifications	Payment Schedule	
1	One-time implementation Cost of Base Platform	Charges will be paid for the one-time implementation during the first year of the implementation. This payment will be made post go live of the implementation within 30 days.	
2	Implementation of Solution	Implementation of 42 RBI signals necessary integrations from their respective sources	15%
		Implementation of 84 DFS signals with necessary integrations from their respective sources	15%
		Implementation of customized alert library with necessary integrations from their respective sources	15%
		Implementation of CRM Module as per the Bank requirements	15%
		Customized MIS Reports as per the Bank requirements	15%
		Customization of EWS Platform as per the Bank Needs	10%
		Providing Enterprise wide perpetual license	15%
3	On prem deployment – Annual Subscription Cost / License cost with AMC	Charges will be paid on yearly basis towards the cost of Annual Subscription Cost and Annual Maintenance contract (quarterly in arrears)	
4	Onsite resource charges for EWS solution Management	100% of monthly charges in arrears	



	services	
5	Training Cost	100% of the cost for the respective year on completion of training for the year as per RFP terms [excluding annual trainings which are part of regular deliverables]
6	Cost of additional work on basis of man days	100% on completion of work
7	Other integrations (if any) specified by the Bank during the implementation phase	100% on completion of work

A. Payment for Onsite Support:

The Successful bidder has to ensure availability of the manpower requirement as per the RFP. The payment for the Cost of manpower for onsite support & dedicated onsite development engineer will be payable monthly in arrears.

B. Maintenance:

The Solution proposed as part of this RFP should be maintained with back-to-back support from the OEM on 24x7x365 basis by the Successful Bidder till the end of the contract period. All payments will be released only after submission of the proof for the same along with the invoices, request for payment and other related documents.

If any of the items/ activities as mentioned in Functional specifications as part of technical bid is not taken up by the bank during the course of respective Phases, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank.

a. Change Requests / Enhancements in the Application:

- 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. It comes as per the product release plans of the OEM and to be covered under ATS.
- Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD) etc. should be carried out without any cost to the Bank.
- Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.

Successful bidder has to extend onsite support and all other related services to the bank for the next 5 years (from year 6 to year 10) at Bank's discretion at mutually agreed rates between the successful bidder and Bank, with a cost escalation of not more than 15% of the cost quoted for the contract period.

SNR case - Wherever installation could not be carried out by the successful vendor due to the Bank's dependencies like Site not ready etc. even after 30 days beyond the date of delivery then the payment (**only License cost of proposed (EWS) software solution**) would be released, upon the successful vendor's submission of certificate from location



concerned duly signed (with Bank's seal affixed) by the Bank Authority concerned on the Bank's dependencies like site is not ready etc. However, in such a case the successful vendor has to give an undertaking to complete installation within a week of being informed that the site is ready.

In Case of SNR - Submission of certificate from location concerned duly signed (with Bank's seal affixed) by the Bank Authority concerned on the Bank's dependencies like site is not ready etc. along with an undertaking from vendor to complete installation within a week of being informed that the site is ready.

After completion of contract period including warranty period, the balance 05% of the total cost would be payable or against Bank Guarantee in the format as specified in Annexure IV for early release of retention money by a scheduled commercial bank other than Uttar Pradesh Gramin Bank valid for an equivalent amount valid for the period of 65 months.

There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidder. Payment will be released by Head Office, UPGB as per above payment terms on submission of relevant documents.

The Bank will pay invoices within a period of 30 days from the date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected bidder within 15 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.

12.4 User Acceptance Test of Software

- The Bank shall conduct User Acceptance Test (UAT) for the proposed application with bank integration capability built in the solution providing seamless experience for various tiers / layers such as Branch / RO / HO / Auditor's view to ensure that all the functional requirements are available & functioning as per RFP and the successful bidder shall support the Bank in the UAT process.
- The Successful Bidder will be responsible for conducting system integration testing to verify that all system elements have been properly integrated and that the system performs all its functions.
- Successful Bidder will be responsible for setting and maintaining the test environment during the entire period of project implementation and will ensure its configuration and parameterization for conducting the UAT as per bank's policies and in compliance with this RFP's requirements.
- The Successful Bidder will provide the scenarios for UAT and assist in preparing test cases including the test data to support all the signals' scenarios. The Successful Bidder should dedicate resources (from Successful Bidder's as well as the OEM's team) to work with the Bank's project team for this purpose.
- The Successful Bidder shall assist the Bank in analyzing / comparing the results of testing.
- Successful Bidder shall provide adequate resources for trouble-shooting during the entire UAT process of the Bank.
- The Successful Bidder shall be responsible for maintaining appropriate program change control and version control of the system as well as documentation of UAT and change of configuration



and parameterization after making changes in the system.

- All errors, bugs enhancements/ modifications required during and after testing will be resolved within the overall timelines for implementation. Sign-off for the same will be obtained from the Bank prior to implementing the work-around, in respect of errors and bugs affecting the functioning of the Bank.
- The Successful Bidder will be responsible for using appropriate tools for logging, managing, resolving and tracking issues and its progress, arising out of testing and ensuring that all issues are addressed in a timely manner to the satisfaction of the Bank and as per requirements mentioned in this RFP.
- The Bank will accept the developed / customized software only after implementation of the software with successful conduct of acceptance testing by its users, including load and performance test. Software will be considered to be accepted only after the Bank issues an acceptance letter to the successful bidder.
- The solution may be audited for risk analysis and security features by Bank's IS Audit team or a third party appointed by the Bank, if so desired by the Bank. Support is to be provided for fixing such findings.

12.5 Customization of the Software

On awarding the contract, the successful bidder should discuss with core users of the Bank for understanding the existing data from CBS and other sources and perform gap analysis. The successful bidder shall prepare a customization document based on the gap analysis and other requirements of the RFP. The successful bidder shall undertake to obtain Bank's approval of the customization documentation and associated project plans before software customization work commences. The customization document should provide the plan in detail based on the criticality of the requirements.

12.6 Licenses

The proposal includes equipment or software marketed and / or supported by other companies / individuals, the bidder, as the prime contractor for the delivery, installation and maintenance of the entire system, must declare that they possess the requisite permission / license for the equipment / software.

The bidder shall explicitly absolve the Bank of any responsibility/liability for use of system/software delivered along with the equipment; (i.e. the bidder shall absolve the bank in all cases of possible litigation/claims arising out of any copy right/license violation.) for software (s) sourced either from third parties or from themselves. The Parties shall comply with all Laws applicable to them and shall obtain all applicable permits and licenses required of them in connection with its obligations under this Agreement.

In respect of development of Software, the Business logic for the software developed is the sole proprietary of the bank and the same shall not be shared without prior written consent of the Bank. Bank will hold the IPR for the customization/business rules designed during the project.

The Bidder must carry out the application installations, version upgrades, patch updates, and also address Common Vulnerabilities and Exposures (CVE) and audit observations as per the bank's requirement, without any additional cost to the Bank.



Notwithstanding the disclosure of any confidential information by the Company, Bank 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 the same, which exists or thereafter may be obtained by the Bank is either granted or implied by the conveying of confidential information.

Each Party shall, upon the later of (i) the expiration or termination of this Agreement and

(ii) the last day of the Termination Assistance Period (the “End Date”):

- a. return, destroy or erase all Intellectual Property of the other Party; and
- b. return to the other Party all assets owned, licensed or leased by the other Party.

12.7 Disaster Recovery Site

The successful bidder is required to configure the NDR (at Mumbai), Disaster Recovery (DR) setup for the proposed solution (currently hosted at Hyderabad). DR setup will be mirror image of the Primary setup.

Recovery Point Objective (RPO) for DR	0
Recovery Time Objective (RTO) for DR	60 min

Bank will arrange for the network/WAN link between DC and NDR as well as DR Sites. Network requirement has to be specified clearly to meet the specified RPO and RTO as above. For a DR Drill, Bank may plan to shift functioning of all the systems from Primary to DR which would include the proposed EWS application also. Modalities for such Switchover/ Switchback needs to be provided by the successful bidder. The minimum number of DR drills is presently four (one per quarter). This will be subject to requirement from the Bank from time to time. To meet RTO and RPO, the network requirement should be as per industry standards.

In the event of relocation of the Bank’s Data Centre (DC) and/or Disaster Recovery (DR) sites during the contract period, the Bidder shall be responsible for re-installation, configuration, integration, and commissioning of the existing EWS system at the new locations. All such activities shall be carried out by the Bidder at no additional cost to the Bank.

12.8 Documentation

Detailed documentation (functional and technical) shall be provided to the bank on all the implementation and customization done. Backup, archival, restoration and database maintenance (specific to application functioning) shall be provided by the successful bidder duly documented. Documentation and data dictionary shall be updated and provided to bank after every customization.

The following minimum documentation (hard copy and soft copy) on any proposed software components must be made available in English:

1. General functional description



2. Set up and installation guide
3. User guide including:
 - a. Screen layouts
 - b. Report layouts
 - c. Transaction processing rules
 - d. Operation authorization descriptions
 - e. Error correction procedure descriptions
4. Error tracking and defect resolution documentation process
5. System administrator guide including:
 - a. Data base administration guide
 - b. Data Dictionary
 - c. Data backup guide
 - d. System security and access guide
 - e. System audit trail guide
 - f. Glossary of terms
 - g. Necessary training for version upgrades / system maintenance
 - h. Changes in usage of the system in case of major upgrades
 - i. Detailed SRS (System Requirement Specifications) Document
6. High Level Architecture Document.
7. Techno – Functional Risks and Mitigation Document
8. Functionality Traceability matrix
9. High Level Design Document
10. Proof of Concept for the solution
11. Low Level Design Document
12. Test Plans
13. Comprehensive Test Cases Document (Unit, Integration and UAT Test cases)
14. Deployment Plan Document
15. Content Management Guide
16. Change Management Methodology Document
17. Security Guide
18. User Management Guide
19. Release Notes



20. BCP Guide

13. Escrow

The Bank and the successful bidder with OEM shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the Solution and service provider for Digitization of Corporate Credit journey supplied by the successful bidder to the Bank in order to protect its interests in an eventual situation.

The Bank and the successful bidder and OEM shall enter into 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.

As a part of the escrow arrangement, the successful bidder and OEM is expected to provide a detailed code documentation of the Corporate data aggregation service provider for extensive data information services with advanced level of data analytical capabilities.

The Escrow arrangement suggested by the successful bidder shall not be binding on the Bank. The Bank reserves the right to explore alternate escrow mechanisms based on the Bank's existing practices. The Bank and the successful bidder may enter into such escrow arrangement that is mutually agreed upon by the two parties. The source code of customizations done by the successful bidder on the latest version of the application software under the proposed solution running in the bank is to be kept in escrow at least once in a quarter.

The escrow will be released to and become the property of the Bank in the event that the agreement is terminated for either default or insolvency or should the bidder/ OEM cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the agreement. All payment and costs with respect to lodging of software with escrow services in India would be borne by the successful bidder.

14. Authorization Letter from OEM (MAF)

The bidder has to obtain and submit Authorization letter from all Original Equipment Manufacturers (OEMs) as per [Annexure-XIX](#) for component where bidder is an OEM and they quote their own product, then MAF (Manufacturer's Authorization Form) need not be submitted. However, self-declaration for such components regarding own components may be submitted.

15. Human Resource Requirements

Roles of skilled and experienced resources to be provided by the bidder:

- i. Products and Services Journey designers
- ii. UI/UX designers
- iii. Business Analyst
- iv. Subject Matter Experts / Domain Experts
- v. Developers
- vi. Testers
- vii. Enterprise Architect (EA)
- viii. Fintech services integration



- ix. Project manager
- x. DevOPs engineer
- xi. Maintenance production support (onsite FM support) additionally, for production support, there should be post go live

L1 / L2 / L3 support – having developer/ engineer background/ skillsets for carrying out any minor modifications in the application / platform based on the requirements of the Bank from time-to-time. The dedicated onsite engineer to be available during all working days of the Bank in the level of L1 / L2 / L3 as specified by the Bank. In case of leave of the dedicated onsite engineer, bidder to provide alternate resource as substitute at the Bank's development centre. Bank may also increase the count of onsite engineers based on the Bank's requirements in future as per the agreed cost indicated in the PO.

Enterprise Architect, Business Analyst, journey designers / UI/ UX designers and project managers have to ensure that the business requirements are implemented as per best industry practices and obtain sign-off from Bank. Developers, and testers to be involved from grooming sessions onwards and the maintenance / support team to get involved post go live.

Bidder to provide the profile and list of the key resources working on the project after kick-off meeting. Any change in such key resources during the project shall be with the permission of the bank and it will be the responsibility of the bidder to ensure that a replacement resource is assigned and available in the project with similar experience and sufficient knowledge transfer is carried out to ensure smooth functioning of the project. Provided however no such permission shall be required in case of Major illness, disability, death, termination of such key personnel established through furnishing acceptable documentary evidence to the effect to the Bank as the case may be. In case of any such events leading to deficiency in the project deliverables / functioning, the same will be treated as lack of performance on part of bidder.

- **Installation/ Implementation/ Maintenance Requirements**

The project will follow agile development process i.e. sprint-based development. Each sprint should have the following phases

- i. Requirement gathering and wireframe / prototype creation
- ii. Effort estimation
- iii. Development
- iv. Demo
- v. Testing (QA)
- vi. UAT
- vii. Pre-production
- viii. Production
- ix. Post-production support
- x. Others

- Requirement gathering and wireframe / prototype creation phase
- The Solution and service provider for the proposed EWS Solution should have off-the-shelf



journey. The demo of the same to be provided to the bank

- The Business Analyst will finalize the requirements based on inputs given by Bank
- The platform should be low-code/no-code & configurable as per bank's policies
- Wireframes of the proposed EWS Solution design to be created based on requirements/inputs given by Bank
- The Business Analyst will write the user stories for bank stakeholders to validate / sign off.
- The user story must contain workflow and acceptance criteria
- Edge case and drop off scenarios handling
- Users impacted and access rights / permission sets to users for all activities
- Effort estimation
- The user stories should be discussed with developers and testers and estimates of development timelines to be taken
- The developers should also clarify the requirements if needed
- The developers should also ensure that all necessary integrations, systems impact is mentioned in the user story.
- The developers should discuss with the system architect on potential impact of the build on the system.
- Final development timelines to be shared by the developers along with key asks for the bank in terms of
 - Integrations needed
 - Infrastructure support
 - Any additional support
- Development
 - The developers should follow sprint-based development, each sprint comprising of 2 weeks or less
 - Platform team should provide frequent demonstrations of the development done (At least 2 times per sprint)
- QA testing
 - QA engineers to create test cases and automate test
 - The build is to be tested by QA engineers
 - All types of testing – unit testing, integration testing, system testing and acceptance testing to be done
 - All issues highlighted by QA to be resolved by developers
 - Tracking of bugs raised to be done
- UAT testing
 - Bank will test the Application developed
 - The issues / bugs highlighted should be resolved by the platform team
 - The issues / bugs raised should be tracked and categorized – i.e. requirement miss, development issue, change requests etc.



○ Pre-production

- The build should be deployed to pre-production
- Load testing, integrations testing etc. to be conducted

○ Production

- Production deployment of journeys created including all integrations

○ Post-production support

Provide support for configurations changes, access rights, bugs / issues reported etc. post production.

○ Others

- To provide complete training on the entire solution with all its components
- Integration with Database Activity Monitoring (DAM), Privileged Identity Management (PIM), Security Information and Event Management (SIEM) installed at Bank.
- Monitoring and confirming the DR replication and performing DR
- Alerting bank in case of any performance issues or hardware upgradation requirements with justifications

15.1 Implementation & Integration:

1. Implementation & Integration of the proposed EWS solution, have to be strictly carried out by the OEM resources only. Requisite skilled and qualified OEM resources should be deployed onsite during the implementation and integration period.
2. Any additional channel implementation/integration during the Contract period has to be carried out onsite by the requisite skilled and qualified OEM resources.

15.2 Maintenance during the Contract period:

1. Bidder shall provide onsite comprehensive 24*7*365 maintenance and support with back to back OEM support for the proposed EWS solution from the date of go live of the EWS solution.
2. The successful 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. For any major break down such as crash, the successful bidder must arrange for immediate onsite support for recovery and resumption of operations. The re-installation of the application software and any other software solution components provided by the bidder, if required, is the sole responsibility of the successful Bidder, which should be treated as service provided under maintenance support.
3. Maintenance will also include installation of application updates and upgrades, providing corresponding updated manuals, and follow-up user training. During the contract period, all updates and upgrades should be free and must be implemented without any additional cost to the Bank.
4. The Bidder will deploy L1 resources on 24*7*365-day basis at the Bank premises from the date of Go Live of the EWS solution.



5. The bidder will also deploy L2 and L3 resources onsite during the Business hours and Business days of the Bank from the date of Go Live of EWS solution.
6. L1, L2, & L3 resources should be on the payroll of the OEM/Bidder.
7. L1, L2, & L3 resources if provided by the bidder, should be trained and certified by the OEM for handling & managing the proposed EWS application for Complex scenarios.
8. Necessary certificate from the OEM should be provided to the Bank before the onsite resources are deployed at the bank premises.
9. The Bank reserves the right to increase or decrease the number of seats for L1, L2 & L3 helpdesk depending on its requirements. The Bank also reserves the right to change the location of helpdesk resources at its discretion.
10. The Bidder shall provide additional count of skilled and qualified L1, L2 & L3 resources, in the future if the Bank so decides, at the same terms and rate during the contract period.
11. The bidder should inform 1 month in advance and obtain concurrence from bank if they want to replace the dedicated resources with the equivalent or better one.
12. Bidder must maintain and test BCP Plan periodically for providing resources to Bank & services in any disruptive scenario.
13. Bidder/OEM shall provide the Information & Cyber security training and Data Privacy training to its resources before deputing them in the Bank.

15.3 Educational Qualification for Onsite EWS Support Engineer:

L1 Engineer- BE/B.Tech/MCA/BCA/B.SC-IT with minimum 2 years of experience in the field of IT support.

L2 Engineer- BE/B.Tech/MCA/BCA with minimum 4 years of experience in the field of Database and EWS portfolio. Should have knowledge of troubleshooting, creating/modifying rules, execution, application rule fine tuning, excellent Communication Skills etc.

L3 Engineer- BE/B.Tech/MCA with minimum 6 years of experience in the field of IT Security. Engineer should be having minimum 2 year of experience in handling the fraud and risk portfolio (proposed EWS solution). Should have knowledge of Implementation, Integration, configuration, troubleshooting, creating rules, execution, report templates, excellent Communication Skills etc.

15.4 Scope of Work for Level One (L1) Support

L1 would typically address queries and all end user issues pertaining to: Business application related issues/queries, Enterprise applications (In-Scope), Generic IT Queries, Queries related to business process, reports generation, presentation layer applications, etc.

Other environmental software related to the EWS Solution.

The Bank expects the Bidder to provide for L1 support for all activities and services that are part of scope. The key activities that the bidder is expected to perform as part of Level 1 Helpdesk Support are:

15.4.1 User Management.

15.4.2 Creation or modification of user profiles.

15.4.3 Assessment in case of specific rights assignment.

15.4.4 Provision for assigning user rights only for certain fixed period.

15.4.5 Periodic user right monitoring (at known frequency) must be specified and



implemented.

15.4.6 Categorization of requests into functional clarification, bug or change request.

15.4.7 Functional clarification / work around to be provided by Level 1 support itself.

15.4.8 Bug change requests to be logged and reported for further processing.

15.4.9 Resources should perform daily monitoring and submit status reports and other reports as per bank's requirements.

15.4.10 Provide telephonic and / or electronic mechanisms for problem reporting requests as well as for service and status updates.

15.4.11 Monitoring overall health of the solution and analyse all events and logs.

15.5 Scope of Work for Level Two (L2) Support

The Bank expects the Bidder to provide L2 support for all activities and services that are part of the scope.

The L2 support provided by the Bidder should be comprehensive and cover entire management and support of the EWS solution provided by the Bidder. The resource should also coordinate for all third- party solutions provided by the Bank to ensure smooth functioning of the EWS solution. The services specified herein are not exhaustive and only indicative:

15.5.1 Provide continuous onsite support for the EWS solution provided by the bidder.

15.5.2 Creation/ Modification of rules/policies through the proposed solution based on the requirement of Bank.

15.5.3 Knowledge of how to configure the customize dashboard and reports.

15.5.4 Troubleshoot real time, NRT, batch processing activities at various levels in the EWS Solution.

15.5.5 Troubleshoot any query processing activity at various levels in the EWS Solution.

15.5.6 Resolve the call within stipulated timeframe as defined in Service Level Agreement.

15.5.7 Coordinate with the L3 teams for resolution and provide necessary information as may be required by the team to resolve the issues.

15.5.8 Escalate the unresolved calls as per escalation matrix.

15.5.9 Automatically log in calls during escalation.

15.5.10 Provide the timeframe for providing a solution of resolution of the escalated calls.

15.5.11 Prepare a root cause analysis document with the resolutions provided for major issues such as:

- Production issues
- Problems which have resulted in complete service disruptions or downtime
- Delayed response times
- Data / table corruptions
- System Performance issues (high utilization levels)

15.5.12 The Onsite resources will be responsible for ensuring the DC-DR sync, regular maintenance of application Logs and also Continuous monitoring of solution.

15.5.13 The onsite resources should have the capability to support archiving the data on HDD/ Peripherals, performing integrity checks and retrieve from the above for the purpose of processing.

15.5.14 The onsite resources will be responsible for performing data backups, performing integrity checks and ensuring the integrity of the backup. The bank will provide the required backup solution and tapes to facilitate this process.



- 15.5.15 Liaise with the L1 support personnel for the call information and resolution.
- 15.5.16 All other activities as would be required by the Bidder to manage and maintain the solutions.
- 15.5.17 Perform the application audit on a quarterly basis or as per the guidelines of the bank.
- 15.5.18 Rectify any corruption in the software.
- 15.5.19 Ensure patch releases are ported to the production environment with no business disruption or business losses.
- 15.5.20 Support quarterly BCP/DR drills.
- 15.5.21 The resources shall be responsible to create/configure and customize the solution as per Bank's requirement.
- 15.5.22 Provide application support from the Bank's data centre as mentioned above for the Data centre and disaster recovery site.
- 15.5.23 Routing the transactions through the backup system in case the primary system fails.
- 15.5.24 Support for integrating any applications that need to be interfaced with the EWS solution in the future.
- 15.5.25 Level 2 service desk agents would need to be deployed by the bidder at DC/DR/Office premises from where the Level 2 support is planned to be provided. The bidder is expected to act upon the tickets routed from Level 1. The bidder has to ensure that proficient and professional personnel are put to handle the L2 support and resolutions are provided on a proactive basis.

The L2 helpdesk resources proposed should have adequate and relevant experience in the areas mentioned like database and EWS application. The Bank has a right to review and reject resources whose competency levels are below expectations. Support and maintain all interfaces to the EWS and other solutions part of this scope document modifications to existing scripts, reports presentation to Bank management on the critical issues reported, resolved, solution provided and the suggested recommendations or leading practices as and when asked by the Bank or on a monthly basis whichever is earlier. Perform performance tuning of the applications mentioned in the Scope of Work of this document including Solution tuning.

15.6 Scope of Work for Level Three (L3) Support

Critical code level changes or application software related issues. This support is required for all components that are expected to be provided by the Bidder as part of this RFP.

The Bidder has to provide the resolution / service as per the defined service levels in this RFP. The Bidder has to make sure that the methodology proposed for addressing and resolving problems is aligned to the required and defined service levels.

The Bidder should staff the service desk with persons who are conversant with the solutions deployed and are capable of resolving routine problems and queries through the service desk application or over the phone. The staffing needs of the service desk will be decided by bank based on calls/ticket volumes and patterns.

Brief description of the envisaged activities to be performed by Bidder at L3 is enumerated as under. The services specified herein are not exhaustive and are only indicative:

- 15.6.1 Creation/Modification of rules/policies through the proposed solution based on the requirement of the Bank.
- 15.6.2 Resolve the call within the stipulated timeframe as defined under the service level agreements.
- 15.6.3 Communicate the status of the call to the Bank and accordingly update the status, resolution or workaround and date of resolution.
- 15.6.4 Prepare a root cause analysis document for issues referred to L3 support and provide to the Bank along with the resolution.



- 15.6.5 Liaise with the L2 support personnel for the call information and resolution.
- 15.6.6 Provide version upgrades for EWS application.
- 15.6.7 The resources shall be responsible to close the audit gaps, if found in the third party audit report shared by the Bank during the entire contract period.
- 15.6.8 The L3 resource shall be responsible for proactively closing the vulnerabilities and Internal Information System's Audit observations related to the EWS system to make the system resilient to cyber threats in the mentioned TAT defined by the Bank.
- 15.6.9 L3 support shall be responsible for Patching of the proposed EWS solution with the latest available patches.
- 15.6.10 All other activities as would be required by the SI to manage and maintain the solutions.
- 15.6.11 Perform Version Migration - The services specified herein are not exhaustive and only indicative.
- 15.6.12 Perform version migration as per the version release plan of OEM and agreed by the Bank.
- 15.6.13 Version upgrades and migrations should also include porting of existing customizations.
- 15.6.14 L3 will be responsible for Lodging any unresolved issues with the OEM and providing the solution within the defined time frame.
- 15.6.15 Onsite L3 resource will be responsible for supervising: the DC-DR sync, regular maintenance of application Logs and also Continuous monitoring of solution.
- 15.6.16 Onsite L3 resource should supervise: the archiving process of data on HDD/ Peripherals, integrity checks and retrieval.
- 15.6.17 Onsite L3 resource will be responsible for supervising: data backups, integrity of the backup. The bank will provide the required backup solution and tapes to facilitate this process.

16 Contract Period

The contract shall remain valid for a period of five years, unless terminated earlier in accordance with the terms of this agreement. Any delay happened during the implementation stage will not affect the said contract period of 5 years. The contract will be deemed completed only when all the contracted services by the Service Provider are provided in good condition, installed, implemented, tested and accepted along with the associated documentation provided to Bank's employee as per the requirements of the contract executed between the Bank and the Service Provider. At the end of contract period as per agreement, Bank at its sole discretion and requirement may choose to extend the contract period for another 2 years on a mutually agreed terms & conditions, including pricing. If the Bank does not terminate the contract at the end of 5 years, then the contract shall stand extended for two years from the date of expiry of the contract subject to mutually agreed terms & conditions, including pricing. Prices payable to the successful bidder during the initial contract period of 5 years as stated in the Contract shall be firm and not subject to any changes at any circumstances. Bank can terminate the contract by giving 90 days' notice in writing.

17 Sub-Contracting

As per scope of the RFP, subcontracting is prohibited. However, if the Bidder subsequently wishes to sub-contract the scope of work, it will have to obtain specific written permission from the Bank



before contracting any work to subcontractors. Bank at its own discretion may permit or deny the same.

In case subcontracting is permitted by the Bank, the successful bidder will be responsible for all the services provided to the Bank regardless of which entity is conducting the operations. The contracting vendor is also responsible for ensuring that the sub-contractor comply with all security requirements of the contract and the Bank can obtain independent audit report for the same. In such a case, the Bidder shall provide subcontracting details to the Bank and if required, Bank may evaluate the same.

18 Governing language

The contract and all correspondence/ communications and other documents pertaining to the Contract, shall be written in English

19 Insurance

The Service Provider must be required to take adequate insurance cover against all kinds of risks including fidelity clause for the loss arising from acts of omission/ commission/ dishonesty of its employees and / or agents and would be required to keep the insurance policy alive at all times during the currency of the agreement. Bidder should have cyber insurance policy to cover first party and third-party liability coverage to organization when cyber risk materializes and / or cyber security controls at organization fails. The coverage's established by the cyber insurance shall cover property, theft and network level security. Copies of such insurance must be shared with Bank with evidence of sufficiency of coverage.

20 Jurisdiction and Applicable Law

The Contract shall be interpreted in accordance with the laws of India. Any dispute arising out of this contract will be under the jurisdiction of Courts of Law in Lucknow. Compliance with labor and tax laws, etc. will be the sole responsibility of the supplier/ Service Provider at their cost.

21 Liquidated Damages (LD)

The Bank will consider the inability of the successful bidder to deliver the manpower and other deliverables as per scope of this RFP and proposed Agreement within the specified time limit, as a breach of Contract and would entail the payment of penalty on the part of the successful bidder. The penalty and liquidated 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, implementation and Training etc.) by the successful bidder.

If Successful bidders fail to deliver any or all of the Service(s) / Systems or perform the Services within the time period(s) specified in the RFP/Contract / Agreement, bank shall, without prejudice to its other rights and remedies under and in accordance with the RFP/Contract / Agreement, levy Liquidated Damages (LD) from payments, which are due to the Successful bidder.

For calculation of LD:

LD for delay in the Service(s) rendered for each week of delay beyond the scheduled date or part thereof will be a sum equivalent to 0.1 % of total cost of the project or TCO per week. In case of undue delay beyond a period of 15 days after attaining the maximum penalty of 10% of total project cost or TCO during implementation, Bank may consider termination of the contract or purchase order.

- The contract price for calculation of LD is TCO.



- The overall LD during implementation will be to a maximum of 10% of the total cost of the project excluding ATS
- The Bank reserves its right to recover these amounts by any mode such as adjusting from any payments to be made by the Bank to the Bidder under this contract.
- Part of week will be treated as a week for this purpose.
- However, the Bank may, at its discretion, waive the liquidated damages in case the delay cannot be attributed to the Bidder.
- Bank will deduct the amount of liquidated damages from the payment due of the same project from the Successful bidder. Bank may also withhold the amount to be recovered from the payment due from other projects held by the same bidder.
- Any such recovery or liquidated damages shall not in any way relieve the Successful bidder from any of its obligations to complete the works / service(s) or from any other obligations and liabilities under the Contract/Agreement/ Purchase Order.
- Both the above penalty as well as liquidated damages are independent of each other and are applicable separately and concurrently in addition to the termination of the contract if found desirable by the Bank.

22 Bank's right to accept or reject any bid or all bids

The Bank reserves the right to accept or reject any bid / all bids or annul the bidding process at any time prior to awarding the contract, without thereby incurring any liability to the affected Bidder or Bidders.

Bank reserves the right to modify the terms and conditions of this RFP duly informing the same before due date of submission of bids & publishing the same on Bank Website and GeM portal.

23 Performance Security

Within 30 days of issue of Purchase Order, the successful bidder shall furnish to the Bank the Performance Security equivalent to 5% of the contract value in the form of a Bank Guarantee from a scheduled commercial Bank (other than Uttar Pradesh Gramin Bank) located in India, valid for 65 Months with further 12 months claim period, in the format enclosed ([Annexure-IV](#)). Relaxation if any, extended by GOI/ competent authorities for furnishing PBG shall be passed on to eligible bidders. In case the contract is being extended beyond 60 months with successful bidder then Successful bidder has to submit PBG on pro rata basis.

The performance security submitted by the successful bidder shall be invoked by the Bank as compensation for any loss resulting from the bidder's failure in completing their obligations or any other claim under the Contract after cure period of 90 days.

The performance security will be discharged by the Bank and returned to the successful bidder not later than thirty (30) days following the date of completion of the successful performance obligations under the Contract.

Failure of the successful bidder to comply with the requirement of signing of contract and providing performance security shall constitute sufficient grounds for annulment of the award and forfeiture of the bid security, in which event the Bank may call for new bids.

24 Limitation of Liability

Successful bidders' aggregate liability under the contract shall be at actual and limited to a maximum of the contract value. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor that gave rise to claim,



under this tender.

This limit shall not apply to third party claims for

- Bodily injury (including death) and damage to real property and tangible property caused by vendor' or its employee/ agents.
- If a third party asserts a claim against bank that a successful bidder's solution/ product acquired under the agreement infringes an IPR, the successful bidder has to make good the loss to bank.
- If a third party asserts a claim against bank that a successful bidder's solution/ product acquired under the agreement infringes a copy right, vendor should defend the bank against that claim and pay amounts finally awarded by a court against bank or included in a settlement approved by vendor.

25 Indemnity Clause

The Vendor shall indemnify, defend and hold harmless the Bank, its officers and employees from and against all claims, losses, damages, liabilities, costs and expenses arising out of (i) breach of contractual obligations, (ii) violation of applicable laws, (iii) infringement of intellectual property rights, (iv) data breach or unauthorized access to Bank/customer data, and (v) acts or omissions of the Vendor or its personnel/subcontractors.

Apart from the above, the Vendor shall indemnify and keep indemnified the Bank against any third-party claims, intellectual property rights violations, and any losses, damages, or liabilities arising out of breach of contractual obligations by the Vendor.

26 Disclaimer

The Bank and/or its officers, employees disown all liabilities or claims arising out of any loss or damage, whether foreseeable or not, suffered by any person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of Bank and/or any of its officers, employees.

This RFP is not an agreement by the Authority to the prospective Bidders or any other person. The Bank shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by a Bidder in preparation or submission of the Bid, regardless of the conduct or outcome of the Bidding Process.

The information contained in this RFP document, or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of the 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 in the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each Bidder should conduct its 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.

27 Patent Rights

The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any



part thereof. In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof, the bidder shall act expeditiously to extinguish such claims. If the bidder fails to comply and Bank is required to pay compensation to a third party resulting from such infringement, the bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. Bank will give notice to the bidder of such claims, if it is made, without delay by e-mail/registered post.

28 IT Act 2000

The equipment's / application to be quoted as per this tender should comply with the requirements under Information Technology (IT) Act 2000 and subsequent amendments and related Government/Reserve Bank India guidelines issued from time to time.

29 Intellectual Property Rights (IPR)

All application and software must be properly licensed during the period of the contract. Bank may demand evidence of the same. While the successful bidder/ OEM shall retain the intellectual property rights for the application software, it is required that successful bidder shall grant user-based/transaction-based/account-based subscription License for the term to the bank for the bank's exclusive use without limitation on the use of those licenses to any number of source channels.

The successful bidder shall place the source code of customizations done for the bank in Banks environment (and the procedures necessary to build the source code into executable form) for the application software, and the source code of 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.

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 or thereafter may be obtained by such party is either granted or implied by the conveying of confidential information.

Bidder warrants that the inputs provided and/or deliverables supplied by them does not and 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 the project 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; 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 agree 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 Vendor shall indemnify the Bank against any third-party claims arising out of intellectual property infringement in relation to the services, deliverables or solutions provided under this RFP

30 Acceptance of Purchase Order

Acceptance of purchase order should be submitted within 15 days of issuance of purchase order along-with authorization letter by the successful bidder to the Bank. If for any reason successful bidder backs out after issuance of purchase order or the purchase order issued to the successful bidder does not get executed in part / full, Bank shall invoke performance bank guarantee and blacklist the bidder for a period of one year with reporting to appropriate authorities.

31 Signing of Contract Form, NDA, SLA and Submission of Proof of Source Code Audit

Within thirty (30) days from the date of Purchase Order, the successful bidder shall sign the contract form ([Annexure-III](#)), Non-Disclosure Agreement ([Annexure-VI](#)) and Service Level Agreement and return it to the Bank. Pre-Contract Integrity Pact ([Annexure-V](#)) executed between the Bank and successful bidder(s) is deemed to be a part of the contract.

Successful bidder has to submit the proof of source code audit ([Annexure-IX](#)) within 30 days from the date of purchase order that the code developed is free from any known vulnerabilities and standard coding practice including proper version control is followed during development of the code. Background check conducted, KYC details for the resources provided for the project to be submitted to the Bank (to be included only when human resources from the vendor/ successful bidder are to be provided to the Bank).

32 Settlement of Disputes

If any dispute or difference of any kind whatsoever shall arise between the Bank and the supplier in connection with or arising out of the contract, the parties shall make every effort to resolve amicably such dispute or difference by mutual consultation.

If the parties fail to resolve their disputes or difference by such mutual consultation within a period of 30 days, then either the Bank or the supplier may give notice to the other party of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.

Any dispute or difference in respect of which a notice of intention to commence arbitration has been given in accordance with this clause shall be finally settled by arbitration. Arbitration may be commenced prior to or after delivery of the goods under the contract. Arbitration proceedings shall be conducted in accordance with the following rules of procedure.

The dispute resolution mechanism to be applied shall be as follows:

In case of dispute or difference arising between the Purchaser and a Supplier relating to any matter arising out of or connected with the agreement, such dispute or difference shall be settled in accordance with the Arbitration and Conciliation Act, 1996. The seat and venue of arbitration shall be Lucknow and courts at Lucknow shall have exclusive jurisdiction. The arbitral tribunal shall consist of 3 arbitrators one each to be appointed by the Purchaser and the Supplier; the third



Arbitrator shall be chosen by the two Arbitrators so appointed by the Parties and shall act as Presiding Arbitrator. In case of failure of the two arbitrators appointed by the parties to reach upon a consensus within a period of 30 days from the appointment of the presiding Arbitrator, the Presiding Arbitrator shall be appointed by the Uttar Pradesh Gramin Banks, India which shall be final and binding on the parties.

If one of the parties fails to appoint its arbitrator within 30 days after receipt of the notice of the appointment of its Arbitrator by the other party, then the Uttar Pradesh Gramin Banks shall appoint the Arbitrator. A certified copy of the order of the Uttar Pradesh Gramin Banks making such an appointment shall be furnished to each of the parties.

Arbitration proceedings shall be held at Lucknow, India, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English. The decision of the majority of arbitrators shall be final and binding upon both parties. The cost and expenses of Arbitration proceedings will be paid as determined by the Arbitral Tribunal. However, the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.

Where the value of the contract is Rs. 10 million and below, the disputes or differences arising shall be referred to the Sole Arbitrator. The Sole Arbitrator shall be appointed by agreement between the parties; failing such agreement, by the appointing authority namely the Uttar Pradesh Gramin Banks'.

Notwithstanding any reference to arbitration herein,

- I. the parties shall continue to perform their respective obligation under the contract unless they otherwise agree; and
- II. the Bank shall pay the supplier any monies due to the supplier.
- III. Submitting to arbitration may be considered as an additional remedy and it does not preclude Parties to seek redressal/ other legal recourse.
- IV. Coverage of Successful Bidder under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (this clause will be relevant only when the successful bidder is required to provide human resources to the Bank under the contract)
- V. The Successful bidder has to submit necessary details of all the outsourced employees for any type of services engaged either through contractors or directly whenever required by the Bank. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted on the Bank's request. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the Electronic Challan cum Return (ECR) should be submitted on the Bank's request.

33 Coverage of Successful Bidder under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952

The Successful bidder must submit necessary details of all the outsourced employees for any type of services engaged either through contractors or directly whenever required by the Bank. If engaged through contractors, list of all the contractors engaged for any/all services and whether the said contractors are covered independently under the EPF & MP Act 1952 is to be submitted on the Bank's request. The agreement of contracts with the contractors, the PF code number of the contractors, if covered, the attendance of the contract employees, the remitted PF challan with the Electronic Challan cum Return (ECR) should be submitted on the Bank's request.



34 Exit Requirements

In the event, the Agreement between the Bank and the Successful bidder comes to an end on account of termination or by the expiry of the term / renewed term or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.

35 Termination for Convenience

The Bank, by 90 days' written notice sent to the Successful bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the bank's convenience, the extent to which the performance of the Successful bidder under the Contract is terminated, and the date upon which such termination becomes effective.

36 Termination for Default

The Bank, without prejudice to any other remedy for breach of contract, by 90 days' written notice of default sent to the Supplier, may terminate this Contract in whole or in part:

- a. if the successful bidder fails to deliver any or all the Goods and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser.
- b. if the successful bidder fails to perform any other obligation(s) under the Contract.
- c. If the successful bidder, in the judgement of the Purchaser, has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.
- d. In case of successful Bidders revoking or cancelling their Bid or varying any of the terms in regard thereof without the consent of the Bank in writing.

'For the purpose of this clause:

- **"Corrupt practice"** means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and
- **"Fraudulent practice"** means a misrepresentation of facts to influence a procurement process or the execution of a contract to the detriment of the Bank and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

In the event the Bank terminates the Contract in whole or in part, the Bank may procure the Goods or Services similar to those undelivered, upon such terms and in such manner as it deems appropriate, and the Supplier shall be liable to the Bank for any excess costs paid/ to be paid by the Bank for such similar Goods or Services. However, the Supplier shall continue performance of the Contract to the extent not terminated.

37 Force Majeure

The Successful Bidder shall not be liable for forfeiture of its Performance Security, imposition of liquidated damages, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

For the purposes of this clause, 'Force Majeure' means any event beyond the reasonable control of the Successful Bidder and not involving its fault or negligence and which was not reasonably foreseeable. Such events may include, but are not limited to, acts of Government or regulatory authorities, war, revolution, fire, flood, epidemic, quarantine restrictions, freight embargoes, or



natural calamities. Delay or failure by subcontractors or suppliers of the Successful Bidder shall not constitute a Force Majeure event.

If a Force Majeure situation arises, the Successful Bidder shall promptly notify the Bank in writing of such condition and the cause thereof, but in any case not later than ten (10) days from the commencement of such event. The Successful Bidder shall provide reasonable evidence of the occurrence and impact of the Force Majeure event. Unless otherwise directed by the Bank in writing, the Successful Bidder shall continue to perform its obligations under the Contract as far as reasonably practicable and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

If the impossibility of performance continues for a period exceeding six (6) months, either party may terminate the Contract wholly or partially by giving thirty (30) days' prior written notice to the other party. Upon such termination, neither party shall have any further liability except for payment for goods or services already delivered and accepted, or for reasonable transition/handover obligations to an incoming vendor or service provider.

38 Confidentiality

The supplier will be exposed to internal business information of the Bank, affiliates, and / or business partners by virtue of the contracted activities. The Bidder / their employees shall treat all data & information collected from the Bank during the project in strict confidence. The Bank is expected to do the same in respect of Bidder provided data / information. After termination of the contract also the successful bidder / supplier shall not divulge any data/ information collected from the Bank during the project.

The supplier will have to enter into a Non-Disclosure agreement ([Annexure-VI](#)) with the Bank to safeguard the confidentiality of the Bank's business information, legacy applications and data.

The successful bidder and its employees either during the term or after the expiration of the contract shall not disclose any proprietary or confidential information relating to the project, the services, the contract, or the business or operations without the prior written consent of the Bank.

The successful Bidder and its employees 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 successful Bidder under this contract or existing at any Bank location. The successful Bidder shall 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 successful Bidder shall also ensure that all permitted 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 successful Bidder under this contract or existing at any Bank location.

39 Negligence

If the successful bidder neglects to execute the work with due diligence or expedition or refuses or neglects to comply with any reasonable order given in writing by the Bank in connection with the work or contravenes the provisions of other Terms, in such eventuality, the Bank may after giving notice in writing to the successful bidder calling upon him to make good the failure, neglect or contravention complained of, within such times as may be deemed reasonable and in default of the said notice, the Bank shall have the right to cancel the Contract holding the successful bidder liable for the damages that the Bank may sustain in this behalf. Thereafter, the Bank may make good the failure



at the risk and cost of the successful bidder.

40 Amalgamation

If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., this RFP shall be considered to be assigned to the new entity and such an act shall not affect the obligations of the successful bidder under this RFP. In such case, decision of the new entity will be binding on the successful bidder.

41 Inspections and Tests

The Purchaser or its representative(s), RBI or any of the Statutory bodies, shall have the right to visit and /or inspect any of the Bidder's premises to ensure that software / code provided to the Bank is secured or goods confirm to requisite specifications. The Purchaser shall notify the Supplier in writing, in a timely manner, of the identity of any representatives retained for these purposes.

Any charges payable to the Purchaser's representative designated for inspection shall be borne by the Purchaser.

Should any inspected or tested Goods/software fail to conform to the Specifications, the Purchaser may reject the Goods/software, and the Supplier shall make alterations necessary to meet specification requirements at no additional cost to the Purchaser.

The Purchaser's right to inspect, test and, where necessary, reject the Goods or software after the delivery shall in no way be limited or waived by reason of the goods/software having previously been inspected, tested and passed by the Purchaser.

The supplier shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank/ its auditors (internal and external)/ any statutory/ regulatory authority/ authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to services provided to the Bank, in the presence of representatives of the supplier, at any point of time giving advance notice. RBI or persons authorized by it shall access the records of Bank and the supplier related to this agreement and cause inspection.

42 Use of Contract Documents and Information

The successful bidder shall not, without the Purchaser's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed/authorized by the successful bidder in the performance of the Contract. Disclosure to any such employed/authorized person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.

The successful bidder shall not, without the Purchaser's prior written consent, make use of any document or information pertaining to this contract except for purposes of performing the Contract.

43 Pre-Contract Integrity Pact

Bidders shall submit Pre-Contract Integrity Pact (IP) along with the technical bid as per [Annexure-V](#) of the RFP. Pre-Contract Integrity Pact is an agreement between the prospective bidders and the Bank committing the persons/officials of both the parties not to exercise any corrupt influence on any aspect of the contract. Any violation of the terms of Pre-Contract Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings.



The Pre-Contract Integrity Pact begins when both parties have legally signed it. Pre-Contract Integrity Pact with the successful bidder(s) will be valid till 12 months after the last payment made under the contract. Pre-Contract Integrity Pact with the unsuccessful bidders will be valid till 6 months after the contract is awarded to the successful bidder.

Adoption of Pre-Contract Integrity Pact

The Pact essentially envisages an agreement between the prospective bidders and the Bank, committing the persons /officials of both sides, not to resort to any corrupt practices in any aspect/ stage of the contract.

Only those bidders, who commit themselves to the above pact with the Bank, shall be considered eligible for participate in the Bid. The Bidders shall submit signed Pre-Contract integrity pact as per the [Annexure-V](#). Those Bids which are not containing the above are liable for rejection.

Foreign Bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principles or associates.

Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.

Pre-Contract Integrity Pact in respect this contract would be operative from the stage of invitation of the Bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

The Pre-Contract Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form the part of the Contract Agreement till the conclusion of the contract i.e. the final payment or the duration of the Warranty /Guarantee/AMC if contracted whichever is later.

Integrity Pact, in respect of a particular contract would be operative from the stage of invitation of bids till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

Pre-Contract Integrity Pact shall be signed by the person who is authorized to sign the Bid.

The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

Shri Bishwamitra Pandey
Flat No. 1104, Tower No. KNG-001
JP Greens Wish Town Klassic Sector-134
Email Id- vishwamitram1@gmail.com

Any Change in law / policy / circular relating to Pre-Contract Integrity Pact which vitiate the agreement shall accordingly be applicable with immediate effect on written intimation from the Bank.

Any violation of Pre-Contract Integrity Pact would entail disqualification of the bidders and exclusion from future business dealings, as per the existing provisions of GFR, 2017, Prevention of Corruption



Act (PC Act), 1988 or other Financial Rules as may be applicable to the Bank.

44 Delivery Schedule

Refer Cutover and Transition Section in the RFP

45 Working Days

The working days will be 365/366 x 24 x 7 days

46 Implementation of Services

The successful bidder shall provide all the services specified hereunder having Technical and Functional specifications in accordance with the highest standards of professional competence and integrity. If the Bank finds that any of the staff of the successful bidder assigned to work at the Bank's site is not responsive, then the successful bidder will be notified accordingly and the successful bidder shall be under obligation to resolve the issue expeditiously to the satisfaction of the Bank.

47 Termination for Insolvency

If the successful bidder becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the successful bidder is a corporation, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over in part of its undertaking or assets, or if the successful bidder takes or suffers any other analogous action in consequence of a debt; then the Bank may at any time terminate the contract by giving a notice to the successful bidder.

If the contract is terminated by the Bank in terms of this clause, termination will be without compensation to the successful bidder provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Bank.

In case the termination occurs before implementation of the project/ delivery of goods/services in full, in terms of this clause, the Bank is entitled to make its claim to the extent of the amount already paid by the Bank to the successful bidder.

48 Taxes and Duties

The successful bidder shall be liable to pay all taxes that shall be levied against it, in accordance with the laws applicable from time to time in India.

49 Compliance with Policy

The successful bidder shall have to comply without any extra cost to bank with Uttar Pradesh Gramin Bank's policies like IT policy, Information Security policy, Cyber Security Policy, Digital Personal Data Protection Policy etc. in key concern areas relevant to the RFP, details of which shall be shared with the successful bidder.

50 Compliance with Statutory and Regulatory Provisions

The successful bidder shall comply without any extra cost to bank with all statutory and Regulatory provisions while executing the contract awarded by Bank.



51 Other Terms and Conditions

The relationship between the Bank and Successful Bidder/s is on principal-to-principal basis. Nothing contained herein shall be deemed to create any association, partnership, joint venture or relationship or principal and agent or master and servant or employer and employee between the Bank and Successful Bidder/s hereto or any affiliates or subsidiaries thereof or to provide any party with the right, power or authority, whether express or implied to create any such duty or obligation on behalf of the other party.

Successful bidder/Service Provider shall be the principal employer of the employees, agents, contractors, subcontractors etc., engaged by the successful bidder/Service Provider and shall be vicariously liable for all the acts, deeds, matters or things, of such persons whether the same is within the scope of power or outside the scope of power, vested under the contract. No right of any employment in the Bank shall accrue or arise, by virtue of engagement of employees, agents, contractors, subcontractors etc., by the successful bidder/Service Provider, for any assignment under the contract. All remuneration, claims, wages dues etc., of such employees, agents, contractors, subcontractors etc., of the successful bidder/Service Provider shall be paid by the successful bidder/Service Provider alone and the Bank shall not have any direct or indirect liability or obligation, to pay any charges, claims or wages of any of the successful bidder's/Service Provider's employees, agents, contractors, subcontractors etc. The Successful Bidder/Service Provider shall agree to hold the Bank, its successors, assigns and administrators fully indemnified, and harmless against loss or liability, claims, actions or proceedings, if any, whatsoever nature that may arise or caused to the Bank through the action of Successful Bidder/Service Provider's employees, agents, contractors, subcontractors etc.

52 General Terms and Conditions

52.1 Rejection of Bids

The Bank reserves the right to reject the Bid if,

- I. Bidder does not meet any of the pre-bid eligibility criteria mentioned above including non- payment of the bid cost.
- II. The bid is incomplete as per the RFP requirements.
- III. Any condition stated by the bidder is not acceptable to the Bank.
- IV. If the RFP and any of the terms and conditions stipulated in the document are not accepted by the authorized representatives of the bidder.
- V. Required information not submitted as per the format given.
- VI. Any information submitted by the bidder is found to be untrue/fake/false.
- VII. The bidder does not provide, within the time specified by the bank, the supplemental information / clarification sought by the bank for evaluation of bid.
- VIII. The Bank shall be under no obligation to accept any offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever. The Bank may abort entire process at any stage without thereby incurring any liability to the affected Bidder(s) or any obligation to inform the affected Bidder(s) of the grounds for Bank's action.
- IX. In order to promote consistency among the Proposals and to minimize potential misunderstandings regarding how Proposals will be interpreted by the Bank, the format in which Bidders will specify the fundamental aspects of their Proposals has been broadly outlined in this RFP.
- X. Any clarifications to the RFP should be sought by email as per the dates mentioned in "Schedule [A] Important Dates". Bank will hold a pre-bid meeting, to answer all the questions / queries received by email which would also be uploaded on bank's website and GeM portal.
- XI. Proposals received by the Bank after the specified time and date shall not be eligible for consideration and shall be summarily rejected.



XII. In case of any change in timeline, the same shall be updated on the Bank's website and shall be applicable uniformly to all bidders.

52.2 Representation and Warranties

The Bidder represents and warrants as of the date hereof, which representations and warranties shall survive the term and termination hereof, the following:

That the representations made by the Bidder in its Bid are and shall continue to remain true and fulfil all the requirements as are necessary for executing the duties, obligations and responsibilities as laid down in the RFP and unless the Bank specifies to the contrary, the Bidder shall be bound by all the terms of the RFP.

That all the representations and warranties as have been made by the Bidder with respect to its Bid and Contract, are true and correct, and shall continue to remain true and correct through the term of this Contract.

That the execution of the Services herein is and shall be in accordance and in compliance with all applicable laws.

That there are –

52.2.1 no legal proceedings pending or threatened against Bidder or any sub Bidder/third party or its team which adversely affect/may affect performance under this Contract; and

52.2.2 no inquiries or investigations have been threatened, commenced or pending against Bidder or any sub-Bidder / third part or its team members by any statutory or regulatory or investigative agencies.

52.2.3 That the Bidder is validly constituted and has the corporate power to execute, deliver and perform the terms and provisions of this Contract and has taken all necessary corporate action to authorize the execution, delivery and performance by it of the Contract.

52.2.4 That all conditions precedent under the Contract has been complied by the bidder.

52.2.5 That neither the execution and delivery by the Bidder of the Contract nor the Bidder's compliance with or performance of the terms and provisions of the Contract:

- Will contravene, any provision of any applicable law or any order, writ, injunction or decree of any court or government authority binding on the Bidder,
- Will conflict or be inconsistent with or result in any breach of any or the terms, covenants, conditions or provisions of, or constitute a default under any agreement, contract or instrument to which the Bidder is a Party or by which it or any of its property or assets is bound or to which it may be subject, or
- Will violate any provision of the Memorandum or Articles of Association of the Bidder.

52.2.6 That the Bidder certifies that all registrations, recordings, filings and notarizations of the bid documents/ agreements/ contract and all payments of any tax or duty, including without limitation stamp duty, registration charges or similar amounts which are required to be effected or made by the Bidder which is necessary to ensure the legality, validity, enforceability or admissibility in evidence of the Contract have been/ shall be made.

That the Bidder confirms that there has not and shall not occur any execution, amendment or modification of any agreement/contract without the prior written consent of the Bank, which may directly or indirectly have a bearing on the Contract or the project.



- 52.2.7 That the Bidder owns or has good, legal or beneficial title, or other interest in the property, assets and revenues of the Bidder on which it grants or purports to grant or create any interest pursuant to the Contract, in each case free and clear of any encumbrance and further confirms that such interests created or expressed to be created are valid and enforceable.
- 52.2.8 That the Bidder owns, has license to use or otherwise has the right to use, free of any pending or threatened liens or other security or other interests all Intellectual Property Rights, which are required or desirable for the project and the Bidder does not, in carrying on its business and operations, infringe any Intellectual Property Rights of any person. None of the Intellectual Property or Intellectual Property Rights owned or enjoyed by the Bidder or which the Bidder is licensed to use, which are material in the context of the Bidder's business and operations are being infringed nor, so far as the Bidder is aware, is there any infringement or threatened infringement of those Intellectual Property or Intellectual Property Rights licensed or provided to the Bidder by any person. All Intellectual Property Rights (owned by the Bidder or which the Bidder is licensed to use) are valid and subsisting. All actions (including registration, payment of all registration and renewal fees) required by the bidder to maintain the same in full force and effect have been taken thereon and shall keep the Bank indemnified in relation thereto.
- 52.2.9 Any intellectual property arising during the course of the execution under the contract related to tools/ systems/ product/ process, developed with the consultation of the bidder will be intellectual property of the Bank.

52.3 Relationship of Parties

- 52.3.1 Nothing in the Contract shall constitute any fiduciary relationship between the Bank and Bidder/Bidder's Team or any relationship of employer — employee, principal and agent, or partnership, between Uttar Pradesh Gramin Bank and Bidder and /or its employees.
- 52.3.2 No Party has any authority to bind the other Party in any manner whatsoever, except as agreed under the terms of the Contract.
- 52.3.3 Uttar Pradesh Gramin Bank has no obligation to the successful Bidder, except as agreed under the terms of the Contract.
- All employees/personnel/ representatives/agents etc., engaged by the Successful Bidder for performing its obligations under the Contract/RFP shall be in sole employment of the Successful Bidder and the Successful Bidder shall be solely responsible for their salaries, wages, statutory payments etc. Under no circumstances, shall Uttar Pradesh Gramin Bank be liable for any payment or claim or compensation (including but not limited to any compensation on account of any injury / death / termination) of any nature to the employees / personnel / representatives / agent etc. of the Successful Bidder.
- 52.3.4 Supplier/Vendor has to take an undertaking from their employees connected with the contract/RFP/solution to maintain the confidentiality of the Bank's information/documents etc. Bank may seek details / confirmation on background verification of Vendor's employees worked/working on Bank's project as may have been undertaken / executed by the Vendor, Vendor should be agreeable for any such undertaking/verification.



52.3.5 The Successful Bidder shall disclose to Uttar Pradesh Gramin Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Successful Bidder or its team/agents/representatives/personnel etc.) in the course of performing the Services as soon as practical after it becomes aware of that conflict.

52.3.6 The Successful Bidder shall not make or permit to be made a public announcement or media release about any aspect of the Bid/ Contract unless Uttar Pradesh Gramin Bank first gives the Successful Bidder its prior written consent.

52.4 No Right to Set Off

In case the Successful Bidder has any other business relationship with the Bank, no right of set-off, counter-claim and cross-claim and or otherwise will be available under the agreement to the said Bidder for any payments receivable under and in accordance with that business.

52.5 Publicity

Any publicity by the Bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank.

52.6 Conflict of Interest

The Bidder shall disclose to the Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or the Bidder's team) in the course of performing the services / appointment as soon as practical after it becomes aware of that conflict.

52.7 Solicitation of Employees

The selected Bidder, during the term of the contract shall not without the express written consent of the Bank, directly or indirectly:

- a. recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the Bank in rendering services in relation to the contract; or
- b. induce any person who shall have been an employee or associate of the Bank at any time to terminate his/ her relationship with the Bank.

52.8 Notices and Other Communication

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 sent personally or by certified or registered post with acknowledgement due or overnight courier or email duly transmitted, addressed to the other party at the addresses, email given in the contract.

Notices shall be deemed given upon receipt, except that notices sent by registered post in a correctly addressed envelope shall be deemed to be delivered within 5 working days (excluding Sundays and public holidays) after the date of mailing dispatch and in case the communication is made by email, on business date immediately after the date of successful email. (that is, the sender has a hard copy of the page evidencing that the email sent to correct email address).

Any Party may change the address, email address and fax number to which notices are to be sent to it, by providing written notice to the other Party in one of the manners provided in this section.



52.9 Substitution of Team Members

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

During the assignment, the substitution of key staff identified for the assignment shall 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 Bidder can do so only with the concurrence of the Bank by providing alternate 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 has been made by the Bank to the Bidder during the course of this assignment besides claiming an amount, equal to 10% of the contract value as liquidated damages. The Bank reserves the right to insist the Bidder to replace any team member with another (with the qualifications and expertise as required by the Bank) during the course of assignment. The Bidder will have to undertake that no such substitution would delay the project timelines.

52.10 Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this RFP shall not be affected or impaired.



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SECTION – IV



1. Instructions to Bidders

SUBMISSION OF BIDS THROUGH GeM PORTAL

The Bid documents, to be uploaded as part of online bid submission, are as follows:

- Eligibility Criteria, along with all supporting documents required.
- All Annexures as per this tender on Bidder's letter head with authorizing person's signature and Bidder seal on all pages.
- All supporting documents and product literature in support of Technical/ Functional specifications.
- Relevant brochures.
- Compliance to Technical/ Functional Specifications as per Technical Bid.
- Any other information sought by the Bank with relevant to this tender.

(*Please refer checklist under [Annexure-X](#) of this tender for more details)

Bidder should upload all the copies of relevant documents without fail in support of their bid and as per the instructions given in tender documents. If the files to be uploaded are in PDF format, ensure to upload it in "Searchable" PDF Format. After filling data in predefined forms bidders need to click on final submission link to submit their encrypted bid.

Please take care to scan documents so that total size of documents to be uploaded remains minimum. Unless specified in this RFP, **every document submitted online to the Bank shall be in PDF Format. The Scanned Documents shall be OCR enabled for facilitating "search" on the scanned document.** Utmost care may be taken to name the files/documents to be uploaded on e-tendering portal.

2. Bid Related Information

Bidders must ensure that all documents uploaded on e-tendering portal as files or zipped folders, contain valid files and are not corrupt or damaged due to any processing at bidder PC system like zipping etc. It shall be the responsibility of bidder themselves for proper extractability of uploaded zipped files.

Any error/virus creeping into files/folder from client end PC system cannot be monitored by e-tender software/server and will be bidder's responsibility only.

3. Offline Submissions

In addition to uploading the documents in our e-Tendering portal, Bidders should also submit the following in a sealed envelope, super scribing with the tender Reference number, last date and time of bid submission, Name of the Bidder, etc.



- a) DD towards Cost of bid document
- b) Bid Security (EMD) in the form of Account Payee Demand Draft/Fund Transfer/Fixed Deposit Receipt (Uttar Pradesh Gramin Bank in favour of "Uttar Pradesh Gramin Bank" payable at Lucknow.
- c) Pre-Contract Integrity Pact.

Note: Companies registered as Micro/Small Units under MSE/NSIC (National Small Industries Corporation Ltd.) should submit documentary proof for claiming exemption from Cost of Bid document.

The bidder is requested to submit the original documents (as mentioned under point no. 9 of Schedule [A]) in a Sealed Envelope on or before 09/05/2026 03:00 PM at the address mentioned under point no. 4 of Schedule [A] (Important Dates and Information on RFP Submission) of schedule of this tender. The envelope shall be super scribed as **"Request for Proposal for Supply and Installation of EWS."** and the words **'DO NOT OPEN BEFORE (09/05/2026 03:30 PM).'**

4. Other Instructions

For further instructions like system requirements and manuals, the bidder should visit GeM portal or banks Website.

The following 'Three Key Instructions' for bidders must be assiduously adhered to

1. Register your organization on the GeM portal well in advance before tender submission deadline on the portal.
2. Get your organization's concerned executives trained on GeM portal well in advance before tender submission deadline on the portal.
3. Submit your bids well in advance of tender submission deadline on the GeM portal (Bank will not be responsible any problem arising out of internet connectivity issues).

Note: While the first two instructions mentioned above are especially relevant to first-time users of the GeM portal, the third instruction is relevant at all times.



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SECTION-V



Part - I Technical and Functional Requirements

Date:

The General Manager
Credit Monitoring Department
2nd Floor, Uttar Pradesh Gramin Bank
Head Office, NBCC Building
Vardan Khand, Gomti Nagar Ext, Lucknow-226010

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank

Ref: Your RFP No.

dated

Referring to your above RFP, we submit the compliance details of the specifications given below:

TECHNICAL/ FUNCTIONAL SPECIFICATIONS:

The detailed functional / technical requirement with marking scheme for each of the feature is as follows:

Refer Functional Specification and Technical Specification mentioned under scope of work (attached Functional Specification and Technical Specification submission format provided in separate [Annexure-XV](#), Items which will be customised before project Go live to be specified as per [Annexure-XVI](#)) along with the required hardware sizing documents specified in [Annexure-XXIII](#)

We comply with all requirements, specifications, terms and conditions mentioned in the Bid Document. We agree for the time frame for completion of activities as per your above bid.

We agree to the terms of payment mentioned in your bid.

We submit that we shall abide by your terms and conditions governing the quotation. We submit that the details given above are true to the best of our knowledge.

For

Office Seal

(Authorised Signatory)

Place:

Name:

Date:

Designation: Mobile No:

Business Address: Telephone No:

E-mail ID:



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PART – II Commercial Bid

(Price bid along with Breakup to be submitted with Technical Bid in a separate envelope)

Date

:

To
The General Manager
Credit Monitoring Department, 2nd
Floor, Uttar Pradesh Gramin Bank
Head Office, NBCC Building
Vardan Khand, Gomti Nagar Ext -

226010

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank for 5 years.

Ref: Your RFP No. Ref GEM/2026/B/7481338 Dated 27-04-2026

We submit hereunder the price breakup details for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution as per the specifications.

Price Schedule

A. Cost of Implementation

Sr.	Description	Total price (Rs.)
A.1	One-time implementation cost of proposed software / Set up cost	
A.2	Perpetual Enterprise(unlimited user) wide License cost of proposed software solution(EWS) with 1 year Warranty	
A.3	Annual Maintenance Contract (AMC) cost for 4 years . (per year AMC rate will calculated as : AMC rate quoted for 4 years divided by 4 and will be paid quarterly arrear basis.)	
A.4	Tax [...%]	
	Total charges [A.1+A.2+A.3] [A]	

Note:

The contract will be executed for 5 years. Bank reserves the right to renew the contract on yearly basis for another 2 years on the same terms and rates (per year AMC rate quoted, will be considered for extended period of 2 years).



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Initial one year from the date of Go Live will be warranty period and AMC will be applicable for 4 years thereafter.

B. Annual Subscription Cost:

S. No.	Particulars	Total cost for 5 years in (Rs.)
B.1	Cost of Subscriptions required for generation of 126 EWS signals specified by RBI & DFS.	
B.2	Cost of Subscriptions required for generation of additional useful signals (per entity subscription cost).	
B.3	Tax [...%]	
	Total Cost [B.1+B.2+ B.3] [B]	

Note:

Bank reserves the right to decide which are the useful signals.

The cost of subscription for the signals specified by RBI & DFS are to be incurred by the bidder. Subscription cost for generation of additional useful signals will be paid on the actual subscription availed (for the period) by the bank at the cost quoted in above table B.

Subscription cost will paid on the actual subscribed period. Subscription cost to be calculated for 5 years as mentioned below:-

Per entity subscription cost for 5 years= monthly subscription cost x 12 x 5

The contract will be executed for 5 years. Bank reserves the right to renew the contract on yearly basis for another 2 years on the same terms and rates.

Onsite EWS Support Charges including dedicated onsite engineer:

Sr. No.	Particulars	Total charges per month (in Rs.) (a)	No. of months (b)	Total cost for 5 years (in Rs.) (c)=(a)X(b)
C.1	Cost of one L1 onsite resource**		60	
C.2	Cost of one L2 development engineer onsite services		60	
C.3	Cost of one L3 development engineer onsite services		60	
C.4	Tax [...%]			



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Total onsite support charges for 3 years [C.1+C.2+C.3+C.4] [C]	
---	--

**** Onsite Support** – The bidder to provide one onsite resource on all Bank working days and holidays as specified by the Bank (L1 / L2 / L3) where activities like DR drill/ patches deployment/ version upgrades or any other maintenance/ troubleshooting are scheduled, for handling the operations from the third month of the contract period. The bidder to deploy required number of resources to maintain the defined SLA.

L1, L2 or L3 engineers as specified by the bank are to be available from the date of Go Live, on all Bank working days and holidays where activities like DR drill/ patches deployment/ version upgrades or any other maintenance/ troubleshooting are scheduled as per the indicated rates.

The onsite support charges will be paid on monthly basis in arrears for the period from which the support engineers are available on Bank's site.

The contract will be executed for 5 years. Bank reserves the right to renew the contract on yearly basis for another 2 years on the same terms and rates.

Cost of additional work on man-days basis for Change Requests (in case of fresh CRs other than through L3/L2/L1 onsite development engineer

Sr. No.	Particulars	Per Man-day cost (in Rs.)	Bucket Size	Total Cost (in Rs.)
D.1	Per Man-day Cost		250 (person days)	
D.2	Tax [....%]			

Bank may avail bucket size of 250 person-days each, as per the actual requirements of the Bank

Total Cost for 4 Bucket of 1,000 man-days (i.e. 250 x 4) [D.1+D.2] [D]	Rs.....
--	----------------

For TCO calculations, 4 buckets are being considered. However, payments will be based on actual consumption only.

C. Training Cost

Sr. No.	Particulars	Cost (in Rs.) (including
E.1	Cost for training [excluding annual trainings which are part of regular deliverables]	
E.2	Tax [....%]	
Total Cost of Training [E.1+E.2] [F]		



D. Total Cost of Ownership (TCO) of the Project (including tax):

F. 1	Total Cost of Ownership (TCO) = Table[A]+Table[B] + Table[C] + Table[D] + Table(E)	Rs.
	In words: Rupees	

PRICE STATEMENT:

Bank reserves the right to re-negotiate the price for any of the line items furnished above, in case the rates offered are arbitrary and not as per market prices.

Total Cost of Ownership (TCO) for the entire contract period (inclusive of all applicable taxes duties, levies, freight, insurance, warranty, etc.), is Rs.....(in figures) Rupees.....(in words).

We submit that we shall abide by the details given above and the conditions given in your above tender.

For

Office Seal

Place:

Date:

(Authorised Signatory)

Name :

Designation :

Mobile Number :

Business Address :

Telephone No. :

Email ID :

- We certify that all the components quoted above include cost of all activities and prices quoted are all in compliance with the terms stipulated in the RFP.
- We also confirm that we agree to all the terms and conditions mentioned in the RFP.

Notes:

- These details should be on the letter head of Bidder and each & every page should be signed by an Authorized Signatory with Name and Seal of the Company.
- The rate quoted shall be inclusive of Taxes. Applicable GST shall be paid by the Bank at actual at prevailing rate.
- No counter condition/assumption in response to Commercial Bid will be accepted. Bank has a right to reject such bid.
- Bidders are required to include all cost for the entire project period as Bank would not be paying anything extra over above quoted rate.



- Billing will be done at the end of the quarter.

Price Composition and Total Cost of Ownership (TCO):

- The price quoted should be in Indian rupees only.
- Above quoted total cost will be utilized for calculation of Techno - commercial evaluation for finalizing H1 vendor.
- The cost needs to include all services and other requirement as mentioned in the RFP.
- All Quoted Commercial Values should comprise of values only up to 2 decimal places. Bank for evaluation purpose will consider values only up to 2 decimal places for all calculations & ignore all figures beyond 2 decimal places.
- For each of the above items provided, bidder is required to provide the cost for every line item where the bidder has considered the cost.
- All the commercial value should be quoted in Indian Rupees & shall be all inclusive of taxes excluding GST. GST will be paid extra as per actuals. The Bidder is expected to provide the GST amount and GST percentage in commercial Bid (without amounts being submitted in the technical response). There will be no price escalation for during the contract period and any extension thereof in the contract. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.
- 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.
- All deliverables to be supplied as per tender requirements provided in the tender.
- The bidder has to make sure all the arithmetical calculations are accurate. Bank will not be held responsible for any incorrect calculations.
- Bank will deduct applicable TDS, if any, as per the law of the land.

TCO shall encompass but not be limited to the following:

- Cost of the Software and Technology
- License fee (Corporate or user specific)
- Installation, commissioning and integration charges, if any.
- Master Service Agreement/Service Level Agreement (SLA) costs as per applicable stamp duty/other fees for applicable period.
- Any cost towards development of interface and/or customization to meet Bank's requirement/communicating with the Bank's core banking solution, intermediary server etc. Cost of system/software up gradation for the entire period of contract.
- Any other cost expected by vendor for timely and efficient implementation of the project as per business requirement.
- Cost of integration with our system (APIs etc. for integration with Bank's CBS system Banc slink, Middleware etc.) Vendor will have to adhere to Bank's existing format interface specification.
- Installation and commissioning charges, training to Bank staff.
- Integration with system vendors used by the bank.



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LIST OF ANNEXURES



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ANNEXURE-I Bid Form

(Bidders are required to furnish the Bid Form on its letter head)

Date:

To

The General Manager
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin Bank, Head Office, NBCC Building
Vardan Khand, Gomti Nagar Ext, Lucknow-226010

Dear Sir,

Sub: **Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank**

Ref: Your RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to..... (Description of Goods and Services), in conformity with the said Bidding Documents.

We undertake, if our bid is accepted, to deliver the goods & services in accordance with the delivery schedule specified in the Schedule of Requirements.

If our bid is accepted, we will obtain the Guarantee of a Bank in a sum equivalent to 5% per cent of the Contract Price for the due performance of the Contract, in the form prescribed by the Bank. We agree to abide by this for the bid validity period specified and it shall remain binding upon us and may be accepted at any time before the expiration of that period. We agree to extend the Bid Validity Period, if required.

Until a formal contract is prepared and executed, this bid, together with 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 above contract, we will strictly observe the laws against fraud and corruption in force in India.

We understand that you are not bound to accept the lowest or any bid you may receive.

We confirm that we comply with the qualification criteria of the bidding documents and are submitting proof of the same along with bid.

Dated thisday of..... 2025

Signature

(In the Capacity of)

Duly authorised to sign bid for and on behalf of (Name & Address of Bidder)

.....
Mobile: Email



ANNEXURE-II Self-Declaration – Blacklisting

The General Manager
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin Bank
Head Office, NBCC Building
Vardan Khand, Gomti Nagar Ext, Lucknow-226010

Dear Sir,

Sub: **Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank**

Ref: Your RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

We hereby certify that we have not been blacklisted or debarred by any Government Department / PSU / Bank / PSB / Financial Institution either currently or in the past.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



ANNEXURE-III Contract Form

(To be submitted on Non - Judicial Stamp Paper)

THIS AGREEMENT made theday of2026, Between Uttar Pradesh Gramin Bank, having its Head Office, 2nd and 3rd Floor, NBCC Building, Vardan Khand, Gomti Nagar Ext Extention, Luknow-226010 (hereinafter "the Purchaser") which term shall unless repugnant to the context or meaning thereof shall mean its successors and assigns) of the one part and(Name of Supplier) having its Registered

Office at (City and Country of Supplier) (hereinafter called "the Supplier") which term shall unless repugnant to the context or meaning thereof shall mean its successors and permitted assigns) of the other part:

WHEREAS the Purchaser invited bids vide RFP No. for certain Goods and ancillary services viz., (Brief Description of Goods and Services) and has accepted a bid by the Supplier for the provision of those goods and services in the sum for

..... (Contract Price in Words

and Figures) (hereinafter called "the Contract Price"). NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.

2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:

- the Bid Form and the Price Schedule submitted by the Bidder;
- the Schedule of Requirements.
- the Functional & Technical Specifications;
- the Conditions of Contract;
- the Purchaser's Notification of Award/Purchase Order.
- the RFP including Addendum/s & corrigendum/s.

3. In consideration of the payments to be made by the Purchaser to the Supplier as hereinafter mentioned, the Supplier hereby covenants with the Purchaser to provide the goods and services and to remedy defects therein in conformity in all respects with the provisions of the Contract.

4. The Purchaser hereby covenants to pay the Supplier in consideration of the provision of the goods and services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the Contract at the times and in the manner prescribed by the Contract.

Brief particulars of the goods and services which shall be supplied/provided by the Supplier are as under:

Sl. No.	Brief description of goods & services	Quantity to be supplied	Unit price	Total price

TOTAL VALUE:

DELIVERY SCHEDULE:

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written



उत्तर प्रदेश ग्रामीण बैंक UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

Signed, Sealed and Delivered by the
said..... (For Uttar Pradesh Gramin Bank)
in the presence of:
Signed, Sealed and Delivered by the
said..... (For the supplier)
in the presence of:.....



ANNEXURE-IV Performance Bank Guarantee

Bank Guarantee No.

Date:

To:

The General Manager
Credit Monitoring Department 2nd
Floor, Uttar Pradesh Gramin Bank
Head Office, NBCC Building, Vardan Khand
Gomti Nager Ext, Lucknow-226010

WHEREAS..... (Name of Supplier) hereinafter called "the Supplier") has undertaken, in pursuance of Contract No..... dated to..... (Description of Goods and Services) (hereinafter called "the Contract").

AND WHEREAS it has been stipulated by you in the said Contract that the Supplier shall furnish you with a Bank Guarantee by a recognized bank for the sum specified therein as security for compliance with the Supplier's performance obligations in accordance with the Contract including Maintenance and Repairs of the entire system including cost of spares during warranty period. AND WHEREAS we have agreed to issue a Guarantee in your favour on the request of the Supplier:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on behalf of the Supplier, up to a total sum of Rs..... (Amount of the Guarantee in Words and Figures) and we undertake to pay you, upon your first written demand declaring the Supplier to be in default under the Contract and without any demur, cavil or protest, any sum or sums within the limit of (Amount of Guarantee) as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein. This guarantee is valid until theday of.....20__

Signature of Authorized Official with Seal

Date..... 202...

Address:

NOTE:

1. Supplier should ensure that seal and code no of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bank Guarantee issued by a scheduled commercial Banks located in India and shall be on a Non- Judicial Stamp Paper of requisite value.



उत्तर प्रदेश ग्रामीण बैंक

UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

ANNEXURE-V - Pre-Contract Integrity Pact

(To be submitted on Non - Judicial Stamp Paper)

PRE-CONTRACT INTEGRITY PACT

Between

Uttar Pradesh Gramin Bank hereinafter referred to
as "The Bank" and

.....hereinafter referred to as "The Bidder/Contractor"

Preamble

The Bank intends to award, under laid down organizational procedures, contract/s for **Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution**. The Bank 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 Bank will appoint an Independent External Monitor/s (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 Bank

The Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles:

No employee of the Bank, 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.

The Bank will, during the tender process treat all Bidder(s) with equity and reason. The Bank 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.

The Bank will exclude from the process all known prejudiced persons.

If the Bank 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 Bank will inform the Chief Vigilance Officer (CVO) and in addition can initiate disciplinary actions.

Section 2 – Commitment of the Bidder(s)/ Contractor(s)

1. The Bidder(s) / Contractor(s) commit 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.

The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Bank'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.

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.

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 purpose of competition or personal gain, or pass on to others, any information or documents provided by the Bank as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

The Bidder (s) / Contractor (s) of foreign origin shall disclose the name and address of the Agents/Representatives in India, if any. Similarly, the Bidder(s)/Contractor (s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further, 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.

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 any other form such as to put his reliability or creditability in question, the Bank is entitled to disqualify the Bidder(s) / Contractor(s) from the tender process.

Section 4 – Compensation for Damages

If the Bank has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Bank is entitled to demand and recover the damages equivalent to Bid Security and this bid security will be forfeited.

If the Bank has terminated the contract according to Section 3, or if the Bank is entitled to terminate the contract according to Section 3, the Bank shall be entitled to demand and recover from the Contractor the liquidated damages equivalent to the amount of the contract value.

Section 5 – Previous Transgression

The Bidders declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprises in India that could justify his exclusion from the tender process.

The Bidder agrees that if he makes incorrect statement on this subject, bidder is liable to be disqualified from the tender process or the contract, if already awarded, is liable to be terminated for such reason. The imposition and duration of the execution of the bidder will be determined by the bidder based on the severity of transgression.

The Bidder/Contractor acknowledges and undertakes to respect and uphold the Bank absolute right to resort to and impose such exclusion.

Apart from the above, the Bank may take action for banning of business dealings/holiday listing of the Bidder/ Contractor as deemed fit by the Bank.

If the Bidder/Contractor can prove that he has resorted/recouped the damage caused by him and has implemented a suitable corruption prevention system, the Bank may, at its own discretion, as per laid down organizational procedures, revoke the exclusion prematurely.

Section 6 – Equal treatment of all Bidders/ Contractors/ Sub-Contractors

The Bidder(s)/Contractor(s) undertake(s) to demand from all sub-contractors a commitment in conformity with this Pre-Contract Integrity Pact, and to submit it to the Bank before contract signing.



The Bidder(s)/Contractor(s) shall be responsible for any violation(s) of the principles laid down in this agreement/Pact by any of its Sub-contractors/Sub-vendors.

The Bank will enter into agreement with identical conditions as this one with all Bidders/Contractors. The Bank 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) /Sub contractor(s)

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

Section 8 – Independent External Monitor / Monitors

The Bank 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.

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 Authority designated by the Bank.

The Bidder(s)/Contractor(s) accept that the Monitor has the right to access without restriction to all Project documentations of the Bank 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 Bidders)/Contractors(s)/Subcontractors(s) with confidentiality.

The Bank 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 Bank and the Contractor. The parties offer to the Monitor the option to participate in such meetings.

As soon as the Monitor notices, or believes to notice, a violation of this agreement, he will so inform the Management of the Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The Monitor can in this regard submit non-binding 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.

The Monitor will submit a written report to the Authority designated by the Bank, within 8 to 10 weeks from the date of reference or intimation to him by the Bank and, should the occasion arise submit proposals for correcting problematic situations.

If the Monitor has reported to Authority designated by the Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Authority designated by the Bank 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.

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 on whomsoever it may be.

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 the Bank.

Section 10 – Examination of Books of Accounts

In case of any allegation of, violation of any provisions of this Pre-Contract Integrity Pact or payment of commission, the Bank or its agencies shall be entitled to examine the Books of Accounts of the Bidder and the Bidder shall provide necessary information of the relevant financial documents in English and shall extend all possible help for the purpose of such examination.

Section 11 – Other provisions

This agreement is subject to Indian Law, Place of performance and jurisdiction is the Corporate Office of the Bank, i.e. Lucknow.

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

If the Contractor is a partnership or a Consortium, this agreement must be signed by all partners or Consortium members. In case of a Company, the Pact must be signed by a representative duly authorized by Board resolution.

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

In the event of any contradiction between the Pre-Contract Integrity Pact and its Annexure, the Clause in the Pre-Contract Integrity Pact will prevail.

Parties signing this Pact shall not approach the courts while representing the matters to Independent External Monitors and he/she will await their decision in the matter.

Any dispute or difference arising between the parties with regard to the terms of this Agreement/Pact, any action taken by the Bank in accordance with this Agreement/Pact or interpretation thereof shall not be subject to arbitration.

The parties hereby sign this Pre-Contract Integrity Pact aton
.....

(For & On behalf of the Bank)

(For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)

Place _____

Place _____

Date _____

Date _____

Witness 1:

Witness 1:

(Name & Address) _____ (Name & Address) _____

Witness 2:

Witness 2:

(Name & Address) _____ (Name & Address) _____



ANNEXURE-VI Non-Disclosure Agreement

THIS AGREEMENT made and entered into aton this theday of.....202... between Uttar Pradesh Gramin Bank, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970, having its Corporate Office, 2nd and 3rd Floor, NBCC Building, Vardan Khand, Gomti Nagar Ext Extension, Lucknow-226010, hereinafter called the "BANK" which term shall wherever the context so require includes its successors and assigns

AND

M/s..... Limited a company registered under the Companies Act having its registered office at..... hereinafter called the "Supplier" which term shall wherever the context so require includes its successors and assigns, WITNESSETH:

WHEREAS

The Bank is inter-alia engaged in the business of banking and intends to procure **Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution**. M/s..... Limited has been engaged in the business of providing **Enterprise-wide Early Warning Signals (EWS) Solution**. The parties have entered into agreement dated for **Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution** (herein after referred to as "purpose") and have established business relationship between themselves. In course of the said purpose, it is anticipated that each party may disclose or deliver to the other certain or some of its trade secrets or confidential or proprietary information. The parties have agreed that disclosure and use of such confidential information shall be made and on the terms and conditions of this agreement.

NOW THEREFORE THIS AGREEMENT WITNESSETH and it is hereby agreed by and between the parties hereto as follows:

1. Confidential information

Confidential Information means all information disclosed/ furnished by either party to another party in connection with the Purpose. Confidential Information shall include customer data, any copy, abstract, extract, sample, note or module thereof and all electronic material or records, tenders and other written, printed or tangible thereof and include all information or material that has or could have commercial value or other utility in the business in which disclosing party is engaged. Receiving party may use the information solely for and in connection with the Purpose.

2. Use of Confidential Information

Each party agrees not to use the other's confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

The receiving party shall not commercially use or disclose for commercial purpose 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 access to and knowledge of the confidential information solely for the purpose authorized above. Whenever, it is expedient under the contract, the Receiving Party may disclose confidential information to consultants/third party only if the consultant/ third party has executed non-disclosure agreement with the Receiving Party that contains terms and conditions that are no less restrictive than these and such consultant should also be liable to the original disclosing party for any unauthorized use or disclosure. 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.

Neither party shall make news release, public announcements, give interviews, issue or publish advertisements or 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.

Upon written request by the Bank, the Supplier shall:

- I. cease using the Confidential information,
- II. return the Confidential Information and all copies, notes or extracts thereof to the Bank within seven (7) business days of receipt of request and
- III. confirm in writing that the Receiving Party has complied with the obligations set forth in this paragraph."

3. Exemptions

The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:

- Is already known to the Receiving party at the time of the disclosure without an obligation of confidentiality
- Is or becomes publicly known through no unauthorized act of the Receiving party
- Is rightfully received from a third party without restriction and without breach of this agreement
- Is independently developed by the Receiving party without use of the other party's confidential information and is so documented.
- Is disclosed without similar restrictions to a third party by the Party owning the confidential information
- Is approved for release by written authorization of the disclosing party; or
- Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed used only for the purposes for which the order was issued.

4. Term

This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or 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, note or modules thereof.

Notwithstanding the above, the obligations of the receiving party in respect of disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

5. Title and 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 or thereafter may be obtained by such party is either granted or



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(Scheduled Bank Owned by Government)

implied by the conveying of confidential information.

6. 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, abstracts, extracts, samples, note 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.

7. 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.

8. Entire agreement

This agreement constitutes the entire agreement between the parties relating to the matter discussed herein and supersedes any and all prior oral discussion 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 rights, benefits and obligations granted hereunder shall be assignable or otherwise transferable.

9. Severability

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

10. Dispute resolution mechanism

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement incorporated in this agreement, the matter shall be referred to arbitration and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Lucknow.

Submitting to arbitration may be considered as an additional remedy and it does not preclude the parties to seek redressal/ other legal recourse.

11. Jurisdiction

Any dispute arising out of this order will be under the jurisdiction of Courts of Law in Lucknow.

12. Indemnity clause

"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 etc., officers, employees, agents or consultants."

13. Governing laws

The provisions of this agreement shall be governed by the laws of India.

In witness whereof, the parties hereto have set their hands through their authorised signatories

BANK

M/s



ANNEXURE-VII - Declaration for MSE Benefits

(To be submitted on the letter head of the bidder signed by Director/Company Secretary)

To,
The General Manager
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin Bank
Head Office NBCC Building, Vardan Khand
Gomti Nagar Ext ext, Lucknow-226010

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank

Ref: Your RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

Dear Sir,

This has reference to our bid submitted in response to your Request for Proposal (RFP) Ref. No. RFP No. dated floated for **Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution**. We have carefully gone through the contents of the above referred RFP and hereby undertake and confirm that, as per the Govt. Of India guidelines, we are eligible to avail the following MSE benefits in response to your RFP floated, as referred above.

- 1) Relaxation in number of years the firm is in operation as specified in eligibility Criteria.
- 2) Relaxation of average annual turnover as specified in eligibility Criteria.
- 3) Relaxation in work experience as specified in eligibility Criteria.
- 4) Exemption on submission of bid security

In case, at any later stage, it is found or established that, the above undertaking is not true then the Bank may take any suitable actions against us viz. Legal action, Cancellation of Notification of Award/contract (if issued any), Blacklisting & debarment from future tender/s etc.

In case, if we withdraw or modify the Bid during the period of validity, or if we are awarded the contract and fail to sign the contract, or to submit a performance security before the deadline defined in the request for proposal, we will be suspended for the period of 1 year from participation in future RFPs of the Uttar Pradesh Gramin Bank.

Yours Sincerely

For M/s _____

Signature

Name:

Designation: Director/Company Secretary Place:

Date:

Seal & Stamp



उत्तर प्रदेश ग्रामीण बैंक
UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

ANNEXURE-VIII Declaration On Procurement from a Bidder of a Country which shares a land border with India

(THE BIDDER SHOULD GIVE THE FOLLOWING UNDERTAKING / CERTIFICATE ON ITS LETTERHEAD)

To,
The General Manager
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin
Bank Head Office NBCC Building,
Vardan Khand Gomti Nagar Ext,
Lucknow-226010

Date

Dear Sirs,

Sub: **Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank**

Ref: Your **RFP Ref GEM/2026/B/7481338** Dated **27-04-2026**

I have read the clause regarding restriction on procurement from a bidder of a country which shares a land border with India; I certify that << **name of the firm**>> is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder fulfils all requirements in this regard and is eligible to be considered. [Evidence of valid registration by the Competent Authority shall be attached, wherever applicable.]

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



उत्तर प्रदेश ग्रामीण बैंक
UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)
(Scheduled Bank Owned by Government)

ANNEXURE-IX Declaration of Source Code Audit

To,

Date

The General Manager
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin
Bank Head Office NBCC Building,
Vardan Khand Gomti Nagar Ext,
Lucknow-226010

Dear Sir,

Sub: **Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank**

Ref: Your **RFP Ref GEM/2026/B/7481338 Dated 27-04-2026**

We declare that, the source code of the application(s) proposed, where we are the OEM of the solution, to be deployed for providing testing services has been audited by professionally competent personnel/ Information Security (IS) Auditors.

We further declare that if we become successful bidder, we will submit the proof of Source Code Audit to the Bank.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:



ANNEXURE-X CHECKLIST FOR THE RFP

S. No	Eligibility Criteria	Compliance (Yes/No)	Documents to be submitted along with Bid
A	General		
1	The bidder must be a registered Company (Public / Private) / PSU / PSE / Proprietorship / Partnership Firm / LLP in India, as per Companies Act 1956 or Companies Act 2013 or Partnership Bidder registered under LLP Act, 2008, and been in operation in India for at least 5 years as on date of the RFP. For MSE/ Startup bidders, they should be operating since last 3 years as on the date of the RFP		Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of Memorandum and Articles of Association/ Partnership Deed to be submitted along with GST registration certificate. Provide CA certified Audited Financial statements (Balance sheet and Profit & Loss statement) for five (5) financial years. The CA certificate provided in this regard should be without any riders or qualification.
2	Bidder /OEM /SI must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) or Financial Institutions as on RFP date.		Letter of confirmation (self- certified letter signed by authorized official of the bidder)
3	The Bidder is not from such a country which shares a land border with India, in terms of the said amendments to GFR, 2017. (or) The Bidder is from such a country and has been registered with the Competent Authority i.e. the Registration Committee constituted by the Department for Promotion of Industry and Internal Trade, as stated under Annexure to the said Office Memorandum / Order and we submit proof of registration herewith.		Undertaking as per Annexure-VIII to be submitted and Copy of certificate of valid registration with the Competent Authority (If applicable) (signed / Digitally signed documents from authorized representative of bidder & OSD / OEM)
4	The Bidder to provide information that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of		Letter of confirmation (self- certified letter signed by authorized official of the bidder)



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	promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.		
5	The Bidder to provide an undertaking on his letter head that all the functional and technical requirements highlighted as part of Technical Scope are covered in totality in the proposal submitted by the Bidder.		Letter of confirmation from Bidder (self-certified letter).
6	Bidder needs to confirm that they are not owned or controlled by any director, or key managerial personnel, or approver of the Bank, or their relatives. The terms 'control', 'director', 'key managerial personnel', and 'relative' have the same meaning as assigned under the Companies Act, 2013 and the Rules framed thereunder from time to time. Bidder also undertakes to inform the Bank in writing if any such occasion arises in future where such ownership or control is exercised by any director, or key managerial personnel, or approver of the Bank, or their relatives.		Undertaking as per Annexure XXVIII (signed/ Digitally signed documents from authorized representative of bidder)
7	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up.		Self-Declaration on Bidder's Letter head signed by the authorized signatory.
B	Financial		
1	The Bidder must be Net-profit making entity continuously for the last three years i.e. financial years – 2023-24, 2024-25 & 2025-26*. OR The net worth of the bidder should be positive as on RFP date and should not have eroded by more than 30% in the last three years. *If financial statements for 2025-26 is unaudited, the bidder can submit audited financial		Self-attested Copies of audited financial statements duly certified by the Chartered Accountant with UDIN number along with the auditor's report for the financial years 2023-24, 2024-25 & 2025-26*. Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Net worth. The CA certificate in this regard should be without any riders or qualification.



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	statements of 2022-23, 2023-24 & 2024-25 along with letter of undertaking that FY 2025-26 statement is not audited.		
2	The Bidder (which is OEM/OSD) must have an average annual turnover of minimum Rs. 6.00 crores and for MSE / Startup (which is OEM/OSD) should have average annual turnover of minimum Rs. 2.00 crores during last 3 Financial Years, i.e., 2023-24, 2024-25, 2025-26*(Not inclusive of the turnover of associate companies). Other authorized representative must have an average annual turnover of minimum Rs 0.75 Crores during last 3 Financial years, i.e., 2023-24, 2024-25, 2025-26*(Not inclusive of the turnover of associate companies). *If financial statements for 2025-26 is unaudited, the bidder can submit audited financial statements of 2022-23 & 2023-24,2024-25 along with letter of undertaking that FY 2025-26 statement is not audited.		Self-attested Copies of audited financial statements duly certified by the Chartered Accountant with UDIN number along with the auditor's report for the financial years 2023-24, 2024-25 & 2025-26*. Certified letter from the Chartered Accountant clearly mentioning Turnover, Net Profit and Net worth. The CA certificate in this regard should be without any riders or qualification.
C	Experience & Support Infrastructure		
1	The bidder should experience of providing end to end EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI, DFS & NABARD in the past 3 years to Commercial Banks / Financial Institutions / PSUs /Govt./Organizations in India.) And proposed solution should have been implemented and in production (live) with THREE CLIENTS, out of which at least ONE implementation should be for a Public Sector Bank having not less than 3500 branches and		Documentary Proof of order/ contract copy / customer credentials.



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	one Scheduled Commercial Bank having branches not less than 2020 in India. Implemented solution should have gone live on or before the date of this RFP		
2	The Bidder /SI should be an authorized partner of OEM in India for last 3 years		Letter of confirmation from OEM (Should be on company letter head and must be signed by an authorized official only)
3	If OEM bids then other vendors cannot bid for that OEM. One bidder can bid only with one OEM. However, OEM can bid through multiple bidders / partners (subject to MAF)		MAF as per Annexure-XIX
4	OEM should have its development & support centre in India with at least 50 technical resources (in India) on its roles to provide onsite and on-demand support as on the date of RFP. This should be a full-fledged existing establishment and not created for the submission of this Bid.		OEM should specifically certify in this regard mentioning the address of such centres on company letter head duly signed by the authorised signatory.
5	The Bidder should have its development & support centre in India with at least 30 technical resources (In India) on its roles across areas such as Technical Architecture, Engineering/ Development/ Testers, Design Engineers, Business Analyst (in Banking Domain etc.) – (including the resources in support and Maintenance Activities) as on 31.03.2026. If the Bidder is also the OEM of the proposed solution, then both the Eligibility clauses specified at serial no 10 & 11 have to be complied by the bidder.		Undertaking from the bidder on bidder's letter head mentioning the address of such centres signed by the authorized signatory of the bidder.
6	The bidder should have received ISO 9001 certification And The OEM should have received ISO 9001 & 14001 and 27001 certifications for the IT related activities.		Copy of Valid ISO Certificate



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7	Compliance with RBI Cyber security Framework, Cert-In directives.		Letter of confirmation (self-Certified Letter)
8	The Bidder should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Bidder or its Affiliates/ Group Companies/ member firms, nor from any project or agreement nor had any agreement terminated for breach by such Bidder or of its Affiliates/ Group Companies/ member firms		Self-Declaration on Bidder's Letter head signed by the authorized signatory.
9	Bidder should have all necessary licenses, permissions, no objections, approvals as required under the law for carrying out its business. It should have valid GST and other applicable taxes registration certificates/PAN etc.		Letter of undertaking from the OEM & Bidder
D	Others		
1	The bidder should have technically qualified Engineers / Staff who have expertise in Supply, Implementation & Maintenance of Enterprise-wide Early Warning Signals (EWS)		Letter of confirmation (self-Certified Letter) duly signed by the authorized signatory
2	OEM/Bidder must ensure that the product to be supplied will not be End of life and End of Support in next 6 years		Letter of undertaking from the OEM duly signed by the authorized signatory.
3	OEM & Bidder must ensure that any technical problem should be resolved within a maximum of 24 hours of call reported which includes time for procuring spare parts also.		Letter of undertaking from the OEM & Bidder duly signed by the authorized signatory
4	Labour Law Compliances		Certificate is to be provided by the chartered accountant /statutory auditor/ Self-undertaking duly signed by the authorized signatory



ANNEXURE-XI Pre-Bid Query Format

(to be provided in MS-Excel format)

CARE: Note not to change the format, and also mention the particulars correctly, as per heading. Further, do not merge cells, in rows or columns. Any suggestions of other than general nature, may be incorporated in detail, in the Solution Document.

Bidder's Name:

Vendor	S.No	RFP Page No	RFP Clause No.	Existing Clause	Query details

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:



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ANNEXURE-XII Experience Details

Ref: RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

(Submit attested photocopies of Purchase Orders as supporting documents for each item as per eligibility & evaluation criteria separately)

S.No.	Name of Organization for whom services rendered	Nature of Work	Team size	Project Details		
				Period (No. of Months)	Start Date	Date of Completion/ expected completion

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:



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ANNEXURE-XIII Turnover, Net Worth and P&L Details

(Bidders have to submit attested photocopies of Audited Balance Sheet / P&L)

Ref: RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

(Amount in Rs.)

F Y	Turnover	Net Profit / Loss	Net worth
2022-23			
2023-24			
2024-25			
2025-26*			

*unaudited can be accepted.

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:



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ANNEXURE-XIV BID SECURITY FORM (EMD)

(to be submitted at the time of on-line submission of bid)

To,

General Manager
Credit Monitoring Department,
Uttar Pradesh Gramin Bank
2nd floor, NBCC Commercial Complex,
Vardan Khand, Gomti Nagar Extension,
Lucknow - 226010

Sir,

Sub: Request for Proposal Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank

We _____ having our registered office at _____ (herein after called the 'BIDDER') are offering Earnest Money Deposit as per details below for consideration of the bid of the above mentioned Bidder.

Amount : Rs. _____/- (Rupees _____ Only)
Mode : Online Transfer/Bank Guarantee
Payment Type: RTGS (Real Time Gross Settlement) / NEFT
(National Electronics Fund Transfer)/ Bank
Guarantee

UTR / Txn ref. No.: _____
Txn Date: _____
Remitting Bank _____
Remitting Bank IFSC _____
Code: _____
Beneficiary Account Name : UTTAR PRADESH GRAMIN BANK
Beneficiary Bank Account No. 00520200000007
Beneficiary Bank IFSC Code: BARB0VIBHUT

The details of the transaction viz. scanned copy of the receipt of making transaction or Bank Guarantee or Micro and Small Enterprises (MSE) / Startups Certificate (if EMD not applicable) to be enclosed.

The Bank at its discretion, may reject the bid if the EMD money doesn't reflect in beneficiary account or BG not received as per details furnished above.

Account Details for refund of Bid Security (Earnest Money Deposit) as per terms & conditions mentioned in the Tender document.

We _____ having our registered office at _____

RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

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_____ (herein after called the 'BIDDER') are providing our bank account details as per below to be considered as our account for refund of Bid Security (Earnest Money Deposit), wherever applicable as per terms & conditions mentioned in the Tender document.

A/C Name:

A/C No. (Company account details):

IFSC Code:

Bank Name:

Bank Address:

The details mentioned above is treated as final & bank shall not be held responsible for any wrong/failed transaction due to any discrepancy in above details.

Dated this _____ by _____ 20__

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidder's Corporate Name:

Address:

Email ID:

Phone Number:



ANNEXURE- XV Format for Submission of Technical & Functional Specifications

Sr. No.	Required Functionalities/ Features	Compliance (Yes/No)	Available as part of solution (Yes / No)	Will be Provided as Customization before Project Go Live (Yes)
1.				
2.				
3.				
4.				
5.				

Latest Product and version details being offered:

Signature and Seal of Company



ANNEXURE-XVI Deviation Sheet

Applicable only for Technical and Functional

(not applicable for any other terms and conditions stipulated in this RFP)

We / M/s..... confirm that the below-mentioned table has all the 'Customisable sections of Functional & Technical Specifications, of this RFP. Any requirement not covered under this format would be considered as compliant.

We also confirm that all the partially complied or not complied with requirements in sections of Functional Specifications, Technical Specifications will be complied with before Project Go live.

We also undertake to comply with the guidelines in respect of timelines stated in this RFP, failing which we shall be liable for the penalties and other costs recoverable by the Bank.

Sr. No.	Document	Section	Subsection	Line / Sr. no	Requirement	Deviation if any	

Authorized Signatory

Name: Designation:

Bidders' Corporate Name:

Address:

Email and Phone:



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ANNEXURE-XVII Labour Law Compliance

To,

Date

The General Manager
Credit Monitoring Department, 2nd
Floor, Uttar Pradesh Gramin Bank
Head Office NBCC Building, Vardan
Khand Gomti Nagar Ext ext,
Lucknow-226010

Dear Sirs,

Sub: **Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank**

Ref: Your RFP No. **Ref GEM/2026/B/7481338 Dated 27-04-2026**

We confirm that the employees engaged by our Company to carry out the services in your bank for the above said contract are paid minimum wages / salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. All the employees/operator deployed by the vendor for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident Fund and ESIC facility standard. We also indemnify the Bank against any action / losses / damages that arise due to action initiated by Commissioner of Labour for non-compliance to the above criteria.

We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if a penalty is imposed by Labour Commissioner towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

Authorized Signatory

Name:

Designation:

Bidders' Corporate Name:

Address:

Email and Phone:



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ANNEXURE-XVIII Authorization Letter

SUB: RFP for Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank

Ref: Your **RFP Ref GEM/2026/B/7481338** Dated **27-04-2026**

We have carefully gone through the contents of the above referred RFP and furnish the following information relating to Technical Bid/Specification.

No.	Particulars	Details to be furnished by the Bidder
a)	Name of the Bidder	
b)	E-mail address of contact person(s)	
c)	Details of: Description of business and business background Service profile & Client profile	
d)	Details of similar assignments executed by the OEM/OSD/Bidder during the last five years in India (Name of the Bank, time taken for execution of the assignments and documentary proof from the Bank are to be furnished)	

Authorized Signatory

Name: Designation:

Bidders' Corporate Name: Address:

Email and Phone



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ANNEXURE-XIX Manufacturers' Authorization Form (MAF)

No.

Date:

To

The General Manager,
Credit Monitoring Department, 2nd
Floor, Uttar Pradesh Gramin Bank
Head Office NBCC Building, Vardan Khand
Gomti Nagar Ext ext, Lucknow-226010

Sub- MAF for your **RFP Ref GEM/2026/B/7481338** Dated **27-04-2026**

Dear Sir,

We who are established and reputable manufacturers/ developer of (name of product offered) do hereby authorize M/s..... (name and address of Agent) to submit a Quote, and sign the contract with you for the solution offered by us against the above RFP (Request for Proposal). We hereby extend our full warranty/support as per Conditions of Contract for the goods and services offered for supply by the above firm against this RFP (Request for Proposal).

We duly authorize the said firm to act on our behalf in fulfilling all installation, technical support and Annual maintenance obligations required by the Contract.

Yours faithfully,

(Name)

(Name of OEM)

Note: 1. This letter of authority should be on the letterhead of the OEM and should be signed by a person competent and having the power of attorney to bind the OEM. It should be included by the Bidder in its bid.

2. Board Resolution or equivalent corporate authorization of the manufacturer issuing the authorization shall be attached herewith.



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ANNEXURE-XX Undertaking for Being the OEM/OSD of the Offered Product

No.

Date:

To

The General Manager,
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin Bank
Head Office NBCC Building, Vardan Khand
Gomti Nagar Ext, Lucknow-226010

Sub- OEM for your RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

Dear Sir

We M/s _____ are the OEM/OSD of
..... (name of product offered) do hereby offer
our quotation against the above bid invitation with our products. We hereby extend our full
warranty/support as per Conditions of Contract for the goods and services offered for supply by the
above firm against this RFP (Request for Proposal).

We hereby extend our guarantee and warranty as per the terms and conditions of this RFP and
its subsequent Corrigendum and/or Clarifications, if any, and the contract for the solution and
services offered against this invitation. In case of default/non-compliance of the software as per
RFP requirements during the contract period, we agree to replace the software supplied with new
one in accordance with RFP requirements. We also hereby undertake to perform the obligations
as set out in the RFP in fulfilling all installation, technical support and Annual maintenance
obligations required by the Contract

Yours faithfully,

Authorized Signatory

Name:

Designation:

Bidders' Corporate Name: Address:

Email and Phone



ANNEXURE XXI - Reference Site Details

Annexure for Submission of Technical Evaluation S No. 6: References for Providing end to end EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS

[To be supported with necessary documents from respective Banks]

*If Both SI & OEM have done same implementation, both will be eligible for the marks

**If OEM & SI is the same business entity, then also such a bidder is eligible for marks from both categories, viz. as OEM and as SI

Ref: RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

S No.	Name of Bank / NBFC where the EWS System is deployed	Address of the Bank/NBFC	Name & Designation of contact Person	Mob no.	email-id

*** Bank reserves the right to meet in-person or contact the references over a voice call, video call, email, etc. for obtaining independent feedback regarding the implementation at their organization. Bidders will provide all support for facilitating such interaction with the references. (For in-person meetings, the bidder has to facilitate the appointment with references and Bank will make own travel arrangements for its officials / representatives)

Signature of Authorized Signatory

Name:

Designation:

Seal: Date:



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ANNEXURE XXII – Know Your Employee (KYE) Clause

(Bidder has to submit Undertaking on company letter head as per format given below).

1. We____(name of the company) hereby confirm that all the Resource(both on-site and off-site) deployed/to be deployed on Bank's project for ____ (Name of the RFP) have undergone KYE (Know Your Employee) process and requisite checks have been performed prior to employment of said employees as per our policy.
2. We undertake and agree to save defend and keep harmless and indemnified the Bank against all loss, cost, damages, claim penalties expenses, legal liability because of non-compliance of KYE and of misconduct of the employee deployed by us to the Bank.
3. We further agree to submit the required supporting documents (Process of screening, Background verification report, police verification report, character certificate, ID card copy, Educational document, credit history, etc.) to Bank before deploying officials in Bank premises for____(Name of the RFP)."

Signature of Competent Authority with company seal _____

Name of Competent Authority _____

Company / Organization _____

Designation within Company / Organization _____

Date _____



ANNEXURE XXIII – Hardware Requirements

Date:

The General Manager
Credit Monitoring Department,
2nd Floor, Uttar Pradesh Gramin Bank
Head Office, NBCC Building
Vardan Khand, Gomti Nagar Ext-226010

Dear Sir,

Sub: Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank

Ref: Your RFP No.

dated

Referring to your above RFP, we here by submit the documents covering following aspects given below:

- 1) Complete details of the hardware sizing (Data Centre, DR site, UAT/SIT), Operating system/Data Base requirements.
- 2) Network architecture of the platform offered to be submitted by the Bidder by means of Diagrammatic/ Pictorial representations.
- 3) Solution architecture including the application modules that will be provided to the Bank.
- 4) Backup and retrieval strategies and the proposed sizing requirement for the same.
- 5) Details of any other application/software that will be brought by the vendor as part of the project.
- 6) The IT Infrastructure required for hosting the proposed EWS solution will be provided by the Bank as per Scope of the project.
- 7) If the proposed application is based on some other DB/system software, then the bidder has to provide the same with cost of such product built within the overall commercial bid/TCO.

The sizing mentioned through the submitted documents will be adequate to handle the desired TPS and Volume Projections specified as per volume projection Table in subsection 8 of section III.

For
Office Seal
Place:
Date:

(Authorised Signatory)
Name:
Designation:
Mobile No:



ANNEXURE XXIV - Work Experience Certificate

(To Be provided in Bank's letter head)

To,

Date:

The General Manager
Credit Monitoring Department, 2nd
Floor, Uttar Pradesh Gramin Bank
Head Office, NBCC Building Vardan
Khand, Gomti Nagar Ext-226010
Dear Sir,

Sub: Request for Proposal for Supply, Installation, Implementation, Management and Maintenance of Enterprise-wide Early Warning Signals (EWS) Solution in the Bank

Ref: Your RFP No. **GEM/2026/B/7481338** Dated **27-04-2026**

This is to certify that M/s (Name of Vendor) has supplied and implemented end to end EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS to Scheduled Commercial Banks, Private Banks or NBFC for monitoring of accounts with customized MIS reports.

S. No	Name of Bank / NBFC where the EWS System is deployed	Address, Phone no. of contact person	Email-id, of contact person	Bidder Remarks, if any

Signature of Authorized Official

Name and Designation with Office Seal

Place & date:

[To be supported with necessary documents from respective Banks/NBFCs]



ANNEXURE XXV - Undertaking for Product Presentation, Demonstration and Implementation Readiness

No.

Date:

To
The General Manager,
Credit Monitoring Department, 2nd Floor,
NBCC building, Vardan Khand, Lucknow-
226010

Sub- RFP Ref GEM/2026/B/7481338 Dated 27-04-2026

Dear Sir,

We, [Vendor Name], hereby undertake that the product features, functionalities, and capabilities showcased during the product presentation and Demonstration of [Product Name] on [Date] has already been implemented in two banks, [Bank Name] & [Bank Name] having at least 3500 and 2020 branches respectively as on 31.03.2026. Further during the site visits/reference checks, the same may be verified and if our claims are found incorrect, the scores awarded to us for Technical Evaluation may be recalibrated.

We further affirm that the demonstrated solution is production-ready and deployable in Uttar Pradesh Gramin Bank, and we shall ensure delivery, installation, and implementation of the same in live environments of the bank.

For

Office Seal

Place:

Date:

(Authorised Signatory)

Name:

Designation:

Mobile No:

Business Address:

Telephone



Annexure XXVI –Details of Hardware, OS & DB Requirement

RFP No.

Date:

To
The General Manager,
Credit Monitoring Department,
2nd Floor, NBCC building, Vardan Khand,
Lucknow-226010

The Bidder must specify complete details of Hardware and other systems required for successful implementation of the offered Solution, in the following format.

Sr. No.	Module/ Item	Module Description	Requirement	Quantity
1	Hardware - Bank's on premise cloud infrastructure (Processor core and speed, RAM, HDD, etc.)			
2	Hardware - Bank's on premise cloud infrastructure (Processor core and speed, RAM, HDD, etc.)			
3	Database			

Note:

Please mention Make / Model (if any), type and number of processors, Memory, bus speed, hard disk & Operating System number of users, license type, version etc.

- The resource including CPU utilization of any server/ appliance should not go beyond 70%. If the same crosses the threshold of 70% five times in a day or 10 times in a week, bidder should fine tune the application to ensure the utilization within the aforesaid threshold without any additional cost to the bank.

For

Office Seal

Place:

Date:

(Authorised Signatory)

Name:

Designation: Mobile No:

Business Address:



Annexure XXVII

List of 126 signals are specified by RBI & DFS

A. List of 42 signals specified by RBI

S. No	Alert Description
1	Bouncing of high value cheques
2	Funds coming from other banks to liquidate the outstanding loan amount unless in normal course.
3	Funding of the interest by sanctioning additional facilities.
4	Frequent request for general purpose loans.
5	Frequent ad hoc sanctions / Expiry
6	High value RTGS payment to unrelated parties.
7	Heavy cash withdrawal in loan accounts.
8	Large number of transactions with inter- connected companies and Large outstanding from inter-connected companies
9	Substantial related party transactions
10	Default in undisputed payment to the statutory bodies as declared in the Annual report
11	Frequent change in the scope of the project to be undertaken by the borrower
12	Delay observed in payment of outstanding dues
13	Under insured or over insured inventory / insurance expiry.
14	Invoices devoid of TAN and other details.
15	Dispute on title of collateral securities.
16	Request received from the borrower to postpone the inspection of the godown for flimsy reasons.
17	Exclusive collateral charged to a number of lenders without NOC of existing charge holders.
18	Concealment of certain vital documents like master agreement, insurance coverage.
19	Floating front / associate companies by investing borrowed money
20	Critical issues highlighted in the stock audit report.
21	Not routing of sales proceeds through consortium / member bank/ lenders to the company.
22	Non production of original bills for verification upon request.
23	Significant movements in inventory, disproportionately differing vis-a-vis change in the turnover.
24	Significant movements in receivables, disproportionately differing vis-à-vis change in the turnover
25	Frequent change in accounting period and/or accounting policies
26	Costing of the project which is in wide variance with standard cost of installation of the project



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27	Material discrepancies in the annual report
28	Poor disclosure of materially adverse information and no qualification by the statutory auditors
29	Raid by Income tax /sales tax/ central excise duty officials
30	Significant inconsistencies within the annual report (between various sections)
31	Significant reduction in the stake of promoter /director or increase in the encumbered shares of promoter/director.
32	Resignation of the key personnel and frequent changes in the management
33	Foreign bills remaining outstanding with the bank for a long time and tendency for bills to remain overdue.
34	Frequent invocation of BGs / Devolvement of LC
35	In merchanting trade, import leg not revealed to the bank.
36	LCs issued for local trade / related party transactions without underlying trade transaction
37	Disproportionate change in other current assets
38	Significant increase in working capital borrowing as percentage of turnover
39	Increase in Fixed Assets, without corresponding increase in long term sources (when project is implemented).
40	Increase in borrowings, despite huge cash and cash equivalents in the borrower's balance sheet
41	Claims not acknowledged as debt high
42	Substantial increase in unbilled revenue year after year.



B. DFS defined 84 signals:

S. No	Alert Description
1	Irregular account
2	Average utilisation of FBWC limits.
3	Continuous flow of funds among intergroup companies within the bank (Amount of transactions)
4	Continuous flow of funds among intergroup companies (no. of transactions)
5	Delay in interest servicing days
6	Frequent return of Bills discounted or sent for collection
7	Frequent return of Outward Cheques
8	Heavy Cash Withdrawal
9	Irregularity count in last 6 months
10	Non-renewal of facilities
11	Number of consecutive months with decline in credit debit summation
12	Number of inward cheque returns in last 30 days
13	Delay in servicing of interest- no. of times delayed in 6 months
14	No. of times account turns SMA-2 in 6 months
15	Delay in submission of stock statement (SME)
16	Delay in submission of stock statement (Large Account 1 Cr. & above)
17	Depletion in the value of security (Primary)
18	Borrower reported as Defaulter by other bank(s) (CRILC)
19	Movement of Stocks in Process (SIP)
20	Primary Security Under-insured
21	Non-Compliance with sanction terms
22	Non-submission of audited financials of borrower and associate companies
23	Pending perfection of Security/charges
24	Unhedged Foreign Currency Exposure
25	Delay in project implementation
26	Pledging/selling of promoters' shares in the borrower company due to financial stress
27	Regulatory changes adversely affecting the industry
28	Instance of loss of a major customer of borrower
29	Indication of fraud
30	Raid or imposition of a penalty by government agencies on the company
31	Business expansion to areas outside core business/backward or forward integration



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32	Resignation of independent directors within a short span of time
33	Withdrawal by project sponsor/funding agency or delay in receipt of subsidy
34	Disputes among Management/Promoters/JV Partners
35	Frequent changes in top management / key executives
36	High amount of personal loans by promoters
37	Danger of product/technology obsolescence or introduction of cheaper substitutes
38	Frequent utility disruption (e.g. power/water etc.) at borrower-end
39	High rejection of goods
40	Increasing employee attrition at borrower end
41	Labour unrest
42	Negative News about Borrower/Industry
43	Negative News other than specific for Borrower/Industry
44	Unfavourable trends in borrower value chain (Upstream/Downstream)
45	Y-O-Y Decline In quarterly capacity utilization
46	Borrower, promoters/director/associates/ group companies in the lists of defaulters
47	Borrower, Promoters/Director/ Associates/ Group Companies in the lists of defaulters
48	Change In External Ratings
49	Continuous decline in share price in last quarter
50	Frequent change in statutory auditors (2 consecutive years)
51	Frequent change in rating agency
52	BG invocation
53	Crystallization of Export Bills
54	LC Devolvement
55	Increase in holding levels of Debtors – against estimates (Monthly)
56	Increase in holding levels of Stocks – against estimates (Monthly)
57	Days inventory as cost of sales – downward
58	Debtors as days sales
59	Gross Current Assets as days sales
60	% of shortfall in net sales – compared to estimates (as at end of quarter)
61	Change in internal ratings
62	Decrease consistently in Interest Coverage Ratio (as on 31st March)
63	Difference in the value of Stocks vis-à-vis Stock Statement
64	Debt To Equity
65	DSCR



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66	Interest Coverage Ratio
67	TOL/TNW
68	Current Ratio
69	Quick Ratio
70	RoNW
71	Net Sales To Total Assets
72	Operating Cash Flow to Current Liabilities
73	Operating Cash Flow to Total Serviceable Debt
74	EBITDA Margin
75	Net Cash accrual to Net sales
76	Net Profit Margin
77	Return on Capital Employed
78	Return on Equity
79	Adjusted TNW
80	Net Sales
81	Net Cash Accrual To Total Debt
82	Total Debt / EBITDA
83	Credit summations not matching reported sales in proportion to banks share
84	Delay in payment or non-payment of statutory dues



Annexure XXVIII – General Undertaking from the Bidder

To,

Date: _____

General Manager,
Credit Monitoring Department
Uttar Pradesh Gramin Bank
2nd floor, NBCC Commercial Complex,
Vardan Khand, Gomti Nagar Extension,
Lucknow – 226010

Sir,

Sub: Request for Proposal for Supply, Implementation & Maintenance of Enterprise-wide Early Warning Signals (EWS) in the Bank

1. Having examined the Tender Documents including all Annexures and Appendices, the receipt of which is hereby duly acknowledged, we, the undersigned offer to supply, deliver, implement and commission 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 Tender Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to comply with the delivery schedule as mentioned in the Tender Document.
3. All 'Bill of Material' line items have been quoted as per requirement in Commercial Bid format without any deviation.
4. Commercial Bid have been submitted without any deviation.
5. We agree to abide by this Tender Offer for 180 days from date of bid opening and our Offer shall remain binding on us and may be accepted by the Bank any time before expiry of the offer.
6. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
7. a) 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".

b) Commission or gratuities, if any paid or to be paid by us to agents relating to this Bid and to Contract execution, if we are awarded the Contract are listed below.

- i. Name and Address of the Agent-_____ (please specify NA if not applicable)
- ii. Amount and currency in which commission paid/payable- _____ (please specify NA if not applicable)
- iii. Purpose of payment of commission (If commission is not paid/not payable indicate

the same here)-_____ (please specify NA if not applicable)

8. We agree that the Bank is not bound to accept the lowest or any Bid the Bank may receive.
9. We certify that we have provided all the information requested by the bank in the format requested for. We also understand that the bank has the exclusive right to reject this offer in case the bank



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is of the opinion that the required information is not provided or is provided in a different format.

10. We confirm that we are not owned or controlled by any director, or key managerial personnel, or approver of the Bank, or their relatives. The terms 'control', 'director', 'key managerial personnel', and 'relative' have the same meaning as assigned under the Companies Act, 2013 and the Rules framed thereunder from time to time. We also undertake to inform the Bank in writing if any such occasion arises in future where such ownership or control is exercised by any director, or key managerial personnel, or approver of the Bank, or their relatives.
11. We confirm that our company is not funded by Uttar Pradesh Gramin Bank and hence no sacrifice from the Bank's side is involved.
(OR) We confirm that our company is funded by Uttar Pradesh Gramin Bank and amount of sacrifice involved is Rs:-
(OR) We confirm that our company is funded by Uttar Pradesh Gramin Bank and there is no sacrifice involved.
12. We confirm that background verification of all the resources to be deployed on the Uttar Pradesh Gramin Bank project / on the Bank's premises has been / will be carried out. Whenever required, we shall provide such report within 1 month from the date of on boarding the resources on the project. For subsequent deployment of resources during the contract period, on boarding of the resource to be done preferably after background verification, however not later than 1 month from the date of on boarding.
13. We undertakes that presently it is not "Debarred from Bidding" on the grounds mentioned in Rule 151 of GFR 2017

Dated this _____ by _____ 20 _____

Yours faithfully,

Authorized Signatory

Name: _____
Designation: _____
Bidders Corporate Name: _____
Adress: _____
Email Id: _____
Contact: _____



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ANNEXURE- XXIX
Credentials and Experience of the team for the project

Annexure for Submission of Technical Evaluation S No. 7: Team Strength for EWS Application with an inbuilt integration of various data points required for generation of 126 EWS signals specified by RBI and DFS

For OEM and/or SI team members may be submitted and both are eligible for the score

[To be supported with necessary self-declaration documents from concerned team members duly counter-signed by the authorized signatory]

*If Both SI & OEM have done same implementation, both team members part of the Digitization of corporate credit journey project will be eligible for the marks.

**If OEM & SI is the same business entity, then team members of such a bidder are eligible for marks from both categories, viz. as OEM and as SI

Ref: RFP No. GEM/2026/B/7481338 Dated 27-04-2026

SNo.	Name of Bank/NBFC with list of modules and journeys	Name & Designation of key team members	Qualification	Mob no.	email-id	Details of experience & role in project

***** Bank reserves the right to validate the credentials given above**

Signature of Authorized Signatory

Name:

Designation:

Seal:

Date:

END OF THE DOCUMENT