

**Request for Proposal**  
**CRM Application for the Bank**



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|--|--------------------------------|
| <b>Version</b>                           | <b>SIB/ITD/CRM/2020-21/1.0</b> |
| <b>Date of issue of RFP</b>              | <b>14/07/2020</b>              |
| <b>RFP Reference Number</b>              | <b>ITD/CRM/V1.0/2020-21</b>    |
| <b>Last date for Receipt of Proposal</b> | <b>28/07/2020</b>              |

**The South Indian Bank Ltd.,  
IT Operations Department,  
3rd floor, SIB Buildings, Infopark Road,  
Rajagiri Valley, Kakkanad,  
Ernakulum, KERALA – 682039**

**Disclaimer**

The information contained in this Request for Proposal (RFP) document or information provided subsequently to vendor(s) or applicants whether verbally or in documentary form by or on behalf of The South Indian Bank Limited, is provided to the vendor(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 document is not an agreement and is not an offer or invitation to bid by The South Indian Bank Limited to any parties other than the applicants who are qualified to submit the bids (“vendors”). The purpose of this RFP is to provide the vendor(s) with information to assist them in formulation of their proposals. This RFP does not claim to contain all the information each vendor may require. Each vendor 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. The South Indian Bank Limited 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. The South Indian Bank Limited may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

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**I. INVITATION FOR BID:**

The South Indian Bank Ltd, hereinafter called “The Bank” intends to invite Techno-Commercial bids from eligible Bidders to provide consultation and review of CRM Application of the bank and suggest the best solution to replace existing solution so as to fulfil the Bank’s expected growth.

A complete set of Request for Proposal (RFP) can be obtained from Bank’s official website or by E-mail on submission of email request.

**Bid Collection and submission details are given below.**

|  |                             |
|--|-----------------------------|
| Bid Reference number                                       | <b>ITD/CRM/V1.0/2020-21</b> |
| Date of issue of RFP                                       | <b>14/07/2020</b>           |
| Last date and time for seeking Clarification               | <b>23/07/2020</b>           |
| Last date and time for submitting Proposals                | <b>28/07/2020</b>           |
| Last date for final negotiation with the Qualified Vendors | <b>31/08/2020</b>           |
| Bid submission fee   | <b>Nil</b>                  |

|                                |   |
|--------------------------------|---|
| Address for submission of bids | Mr. Jose Sebastian E<br>Head – IT Operations Department<br>The South Indian Bank Ltd.<br>SIB Building, 3rd Floor, Rajagiri Valley,<br>Kakkanad, Ernakulam<br>Kerala<br>India - 682039 |
| Contact Person                 | Mr. Premjith S, Senior Manager – IT,<br>IT Operations Department  |
| Telephone                      | 0484-3939300/3939393<br>Mobile: 9446373267  |
| E-mail                         | premjith@sib.co.in  |

- Before bidding, the bidders are requested to carefully examine the RFP Document and the terms and conditions specified therein. If bidder requires any clarification on this RFP, may notify the Bank in writing or by email at the Bank’s mailing address indicated in the RFP on or before
- The purpose of this RFP is to enable the bidder to communicate their qualifications and product

specifications to facilitate the selection of appropriate CRM Solution.

- Bidders should notify the Bank if any error, omission, or discrepancy found in this RFP document on or before **17/07/2020**.
- Check list for submission of annexures to be attached along with the bid are given in **Annexure-1**.
- All costs and expenses (whether in terms of time or money) incurred by the bidders in anyway associated with the development, preparation and submission of responses, attending the meetings, discussions, demonstrations and for providing any additional information required by Bank, will be borne entirely and exclusively by the bidders.
- The bidders must conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.
- All bids (Technical & Commercial) must be submitted at a time by giving full particulars in separate sealed envelopes to the Bank's address within the time period specified above.
- The Bank reserves the right to accept or reject in part or full any or all the offers without intimating any reasons whatsoever.
- No further discussion/interface will be entertained with bidders whose bids have been technically disqualified.
- Those technically qualified bidders may depute their representative/s (Max 3) to attend the negotiation meeting as per the time schedule intimated by the Bank. The representative/s has/have to submit an authority letter duly signed by the bidder, authorizing him to represent and attend the negotiation process on behalf of the bidder. The format of the authorization letter is given in **Annexure-3**.
- The scope of the services specified under this RFP is governed in accordance with the guidelines/specifications of regulators or with any other relevant regulations or directions as applicable. Any changes made by regulators or any other statutory authorities by way of amending the existing guidelines/specifications or issue of fresh guidelines/specifications on these matters shall automatically enlarge the scope of the work specified under this RFP and the duties of selected bidder shall deemed to be discharged only when the bidder complies with the revised guidelines issued on this matter.
- The Bank expressly stipulates that the selection of bidder under this RFP is on the understanding that this RFP contains only the principal provisions for the entire assignment and the services rendered in accordance with the scope of work defined under this RFP and are only a part of the assignment. The bidder shall perform all such tasks, render requisite services as may be required for successful completion of the project to the satisfaction of the Bank at no additional cost to the Bank, to attain the underlying objectives for which this RFP is floated.
- The Bank reserves the right to change the dates mentioned above or in the RFP, which will be communicated through the Bank's Website or through E-Mail.
- Before Final negotiation process, if any change happens in the scope same will be communicated to

bidder.

- Bank as per its discretion can include any SI/OEM on a later stage
- The term 'Project period/duration of project/tenure of project' used in this RFP includes Implementation period (4 months), Comprehensive Warranty period (1 year after Production Go-Live) and the AMC (Based on Bank decision) period thereafter.
- Selected bidder, based on this RFP terms and conditions should supply, install and configure the solution in DC, DR environments as per the RFP requirements.
- The necessary details regarding hardware and supporting software specifications (including the licenses required or freeware if any) to be submitted at the time of bid submission. The hardware/related software suggested by bidder should be in accordance with the regulator specifications or the specification defined by other statutory authorities.

### **Who can submit the Bids?**

- The proposal shall be submitted by an OEM (Original Equipment Manufacturer/ Product Vendor). The term vendor/bidder used in this RFP refers to the entity who has submitted the proposal.
- One bidder cannot submit more than one bid.
- The bidder is responsible to carry out the entire end to end implementation of the CRM solution and integration in conjunction with the Bank's Team, as per the scope of work specified in this RFP.
- If the bidder intends to partner with another entity to complete the entire assignment, they should clearly specify in the bid the name of that entity (i.e. OEM/SI) with whom they propose to partner. Further the bid should clearly spell out the tasks proposed to be undertaken by the partner. If any of the functional/technical requirements is achieved with the help of partner, details of such requirements shall be mentioned in the bid and during the product demonstration the partner shall display his capability in achieving the aforementioned requirements. The partner is also required to fulfill the eligibility criteria specified in this RFP and the vendor is responsible for furnishing the required details to check the eligibility of partner.
- The Bank shall enter into the contract only with Authorized Vendor and the contract shall clearly outline the obligations to the Bank during the course of implementation and thereafter.
- One OEM vendor cannot act as a partner for more than two SI's who had submitted the proposal.
- All the new software releases/versions/platform upgrades, security patches or otherwise for any reason should be made available to the Bank free of cost during warranty and till AMC periods and the Bank is not liable to pay/oblige SI or any OEM any additional charges / fees pertaining to third party royalty charges etc. in this regard, also this should not be the reason to restrict the Bank from upgrading to the new release/new version of the software. All regulatory and statutory changes are to be incorporated as per the guidelines and timeline specified without any additional cost to the Bank during implementation, Warranty and AMC Periods.
- The bidder shall adhere with the requirements in the RFP, subjected to the satisfaction of the Bank in this RFP

Jose Sebastian E  
Deputy General Manager,  
IT Operations Department  
The South Indian Bank Ltd, Ernakulam.

## **II. ABOUT OUR BANK**

**The South Indian Bank Ltd**, a Banking Corporate constituted under the Companies Act 1913, having its head office at SIB House, T.B. Road, Mission Quarters, Thrissur 680 001 and having Branch Offices all over the country (hereinafter referred to as “Bank”, which expression shall, unless repugnant to the context or meaning thereof, include its successors and permitted assigns). We are one among the pioneers in the technology driven banking arena, known for its consistent growth and unparalleled customer service started its journey on 29th January, 1929 in Thrissur, the cultural capital of Kerala. The South Indian Bank Ltd. is first among the private sector banks in Kerala to become a scheduled Bank in 1946 under the RBI Act. With a pan India presence of 875 branches, 59 Extension Counters and more than 1315 ATMs, committed & skilled personnel and the robust technology platform, we are well equipped to grow as a customer oriented repository of savings. From the inception, the Bank has been a trend setter in the technological advancements among Private Sector players, implementation of CBS being the first example. We are currently running on Finacle 10.

The employees of the Bank with an average age of 34 years have been relentlessly innovative and their ideas have set the Bank at the forefront of technological progression. Our widely accepted array of online services like Internet Banking, Mobile Banking, Online shopping make any time banking reality. The Bank is moving ahead with well set targets, clearly defined priorities, redrawn road maps fueled with an aroma of optimism, to fulfill the vision of converting our Bank to a 'Retail Banking Powerhouse'.

### **TERMS & ABBREVIATIONS USED IN THIS DOCUMENT:**

- ‘Project/Works’ means the supply, configuration, implementation, testing, deployment and documentation related to the CRM Application.
- ‘Vendor/Bidder’ means the entity, who has submitted the Bid documents for the said ‘Works’ with the intention of submitting a competitive quotation and as certified/complied with regulator specifications or the specification defined by other statutory authorities.
- ‘Bank’ means the South Indian Bank.
- ‘NDA’ Non-Disclosure Agreement
- ‘SLA’ means Service Level Agreement which is given after the selection of the appropriate vendor by the Bank and who has been awarded the purchase order for the works.
- ‘Successful vendor’ means the vendor whose bid is accepted by the Bank and been awarded the purchases order/ contract work.
- ‘RFPQ’ means Request for Proposal & Quote.
- The following are the abbreviations and their expansions used in this document.

| <b>Abbreviation</b> | <b>Expansion</b>                  |
|---------------------|-----------------------------------|
| CBS                 | Core Banking Solution             |
| RBI                 | Reserve Bank of India             |
| ITD                 | IT Operations Department          |
| NDA                 | Non-Disclosure Agreement          |
| SLA                 | Service Level Agreement           |
| API                 | Application Programming Interface |
| POC                 | Proof Of Concept                  |
| OOB                 | Out of Box                        |
| CRM                 | Customer Relationship Management  |

### **III. BACK GROUND:**

#### **A. Objective of RFP**

The Bank has decided to float this RFP to achieve the following objective:

1. This Request for Proposal (RFP) is to select CRM Solution for the Bank and to implement the solution proposed by the bidder. The bidder should have capability to carry out end-to-end implementation of the solution with expertise in Requirement Analysis, Solution Design, implementation, testing, deployment & maintenance of CRM Solution in BFSI industry.

#### **B. Responsibilities of bidder:**

Successful bidder selected based on the evaluation criteria specified in this RFP should;

- 1) Enter into the Service Level Agreement (SLA) & Non-Disclosure Agreement (NDA) with the Bank in the format provided by the bank.
- 2) Set up, installation and testing of the required Hardware/Software, Integrations (including API calls and SDK integrations) with associated servers/services for providing all the features of the CRM solution , migration of existing customers data, cases and lead data, deployment of the solution in Development, UAT, Pre-Production, DC and DR environments.
- 3) Bidder shall deliver SDK Toolkit, API Interface, DB Plugins etc to Bank's technical team for customization of the Product at no additional cost.
- 4) Migration of customer data, existing leads and service request/case data, Migration strategy, Migration Plan, Pre and Post migration reconciliation and Audit support in the new solution.
- 5) Ensure that Solution supplied should be capable to get integrated with all existing integrations (including API calls and DB integrations). All integrations to be STP without manual interventions. All the features currently available in the current solution needs to be available in the solution proposed by the bidder.
- 6) The vendor should invariably furnish any deviations from the specifications and/or the terms and conditions of the SCOPE OF WORK, specifying the reasons and justifying such deviations. Non-mention of deviations shall imply compliance to Bank's specifications. Any non-disclosure of such information may disqualify the vendor at later stages of the Technical / commercial evaluation of the Bids submitted by the vendors.
- 7) Identify Project Manager, Project Leaders and members of the development teams with relevant skills. There has to be daily sync up calls with Bank's team and weekly status report to be sent to Bank to evaluate the progress of the project. Project Governance to be mutually decided and availability of Senior Management for Project Steering committee meetings. The vendor shall intimate the Bank if there is any change in the project team. The vendor will ensure proper back up of project leaders, developers and manager. The replacement plan should be intimated with the Bank. The minimum experience of the project team personnel like Project Manager, Project Leader and Programmers put on work preferably should be 10, 7, 5 years respectively. Systems study and all development activities if any will have to be undertaken at the Bank's locations acceptable to the Bank. After the development completion of each feature, an onsite knowledge transfer needs to be conducted by the bidder's team. For setting up the production/other environments the bidder resources should be available in the client location. Bidder has to have dedicated onsite resources as Technical lead and the individual resources for each layers (eg: UI, Middleware, DB, Business Layer, and Functional Analysis) available to support bank from implementation time and till initial warranty period of 1 year. Also project team members shall be able to work from home options in case of any contingency/pandemic situations.



- 8) Ensure that the solution offered should have clear licenses. In case freeware's are to be used the same has to be procured and provided to the Bank. Also the vendor has to ensure that the freeware can be used by the Bank for running the required solution.
- 9) Successful bidder shall strictly comply with the key dates and time stipulated in the document. However, all efforts shall be made to explore the possibilities of quicker ways of delivering the products, complete the initial build, and achieve substantial completion and final acceptance.
- 10) The capabilities, operating characteristics and other technical details of the software offered should be furnished together with detailed product manuals, brochures, literature etc. The make, model and part number of each component shall be compulsorily indicated.
- 11) Successful bidder shall alert Bank and its own personnel about the risks either anticipated or faced either prior and / or during and / or after the execution of the project and provide all the possible solutions either to totally eliminate or to minimize such risks.
- 12) Successful bidder shall ensure all possible efforts in continuous improvement in processes, tools and procedure and practice the world class methodologies in delivering / installing products and services, managing project and also while interacting with third party vendors for cross-integration.
- 13) Bank would have the option to enter into source code Escrow arrangement, without incurring any additional charges to the vendor.
- 14) Bank is very much interested in long-term association with the potential vendors and hence vendors shall adapt to changes in Bank's requirements and provide superior products and services and not be mere fulfillment of contractual commitments set here forth.
- 15) Provide training material on proposed solution to designated personnel of the Bank for handling the system.
- 16) Ensure that the proposed solution is in compliance with regulatory and statutory requirements and other relevant regulatory guidelines. Any instances of non-compliances observed will need to be rectified well within timelines stipulated by the Bank. Incorporate changes in the system arising on impact of amendment to regulations/Bank's policy at no additional cost and well within timelines stipulated by the regulator.
- 17) Provide modular wise user manual as well as Administrator Manual including logic used, Analysis done, methodology, etc. pertaining to Solution proposed by the Bidder as per the RFP. There should be onsite support during implementation and initial 1 year warranty period. A team size of 4 including a Technical lead. Individual resources should be available for individual layers (e.g. Application, Middleware, DB). Based on the criticality of the issues, successful bidder should provide onsite/offshore support during the warranty and AMC period. Additional developer cost/Support cost shall be agreed upfront for a period of 3 years.
- 18) In case the product/ solution/ vendor/ OEM/SI are amalgamated/ dissolved, the impact of such an event should not have any adverse implication on the service level/ time line/cost that is proposed for implementation of the solution. Such event would not dilute the responsibility of the successful bidder for completing the implementation within mutually agreed time lines.
- 19) The successful bidder shall provide technical support for the software application/ supplied under this contract, and will have overall responsibility of the performance, functionality and operation of the systems under this contract. Any supporting software provided/installed/configured by the bidder for smooth functioning shall be maintained/fine-tuned/parameterized by the bidder from time to time, so that the solution delivers optimal performance.
- 20) Any information security gaps in the solution shall be redressed by vendor on free of cost.
- 21) The bidder to provide the Bank with the proper backup and recovery procedure, with necessary

documents so as to meet any exigencies. The Regulatory guidelines on the preservation of data should be followed correctly. Proper Data Archival & Purging needs to be implemented for proper performance.

- 22) Treat all data and information about the Bank obtained during in the execution period and thereafter, in strict confidence and shall not reveal such information to any other party without the prior written approval of the Bank.
- 23) The bidder shall also ensure that the propose solution is scalable and shall be implemented in DR environment in Active -Passive Mode with DC Environment. Application and Database in DC environment shall be replicated to DR Environment through standard data transfer/replication and synchronization mechanism without any Data Loss in case of any hardware failures.

#### **IV. SCOPE OF WORK**

Bank prefers to have a CRM Platform which provides an Omni Channel experience in standard CRM Modules like Customer Management, Lead Management, Service Management and Campaign Management across all branches and departments on an integrated platform. The solution stack shall comprise of best of the breed solutions to meet and exceed the business requirements. Also the Platform be capable of adding integrated modules with built-in workflows, reporting, dashboards etc. Solution shall also be accessible with low bandwidth consumption across all branches of the Bank. Minimum bandwidth requirements of the solution to be informed upfront.

##### **Broad Scope**

1. All the features in Bank's current CRM Application has to be included in the proposed solution in the first production build. Vendor team shall prepare a Business Requirement Document after studying existing features and workflows present in the current solution so as to ensure all existing features in the new solution .Standard Modules which shall be present in the solution are
  - Customer 360
  - Service Request and Complaint Management
  - Lead Management
  - Campaign Management
  - Workflow Management
  - Omni Channel Management
  - BOT Framework
  - System shall facilitate easy integration by either providing API or capability to consume APIs. Integration to be done with different subsystems like CBS(Finacle 10), CTI (Genesys), Internet Banking, Mobile App(SIB Mirror+), LOS(BPM- NewGen),Website, Partner LMS, Email Gateway, SMS Gateway, ESB Platform(IBM Application) etc.

- Reporting and Dashboard with Drilldown
- Mobile Client
- Analytics & Artificial Intelligence
- NLP Processing
- Social Media Integration(Facebook, Whatsapp, Instagram etc) Plugin for Lead, Customer Service & Customer 360 Module
- ETL Module for Data Integration
- Custom Web Portal ( For Lead, Customer Service & Campaign Activity) to deploy in DMZ & Intranet Environment

In addition to the above modules, all other standard modules/functionalities available in the market presently suited to BFSI sector shall be proposed in the solution along with case studies, functional specification documents and other documents relevant for showcasing the same.

2. The hardware, software specification, Server Side, Client Side and Network Bandwidth required for the proposed CRM solution needs to be shared by the bidder in the response. Bidder also need to share Deployment Model, Software Architecture diagram, Network Architecture Diagram, Schema Design , Performance Benchmark of the solution, Benchmark of Data Import process of the solution, Product Specifications (Functionality Specification Documents, Brochures, Videos' etc) , User Manual, Operations Manual, System Administrator Manuals, Training Materials for Branch Users, Functional Administrators and Technical Administrators, Case Studies of the proposed version of the software & USP of the proposed solution.
3. Bidder shall provide the details of SDK capability with available for the solution for customization/production configuration.
4. Vendor shall provide response to Detailed Functional & Technical Requirements specified On **Annexure 2**. Vendor has to furnish detailed explanation (which can be provided as a separate document by mentioning Annexure Point No) wherever it is mentioned in the Annexure **Questionnaire or is required for justifying the capability of the solution**. In commercial bid, vendor shall provide AMC Year to Year hike for next 5 years.
5. Bidder shall be ready to showcase Bandwidth usage of the solution in Bank's network during technical presentation of the solution using native/vanilla version of the software. **Bandwidth usage obtained during technical presentation shall be taken as the benchmark value of Bandwidth for considering the solution in later stages of Negotiation. Bank will not consider bidder who is not ready to test the Bandwidth usage of it solution.**
6. If the **deployment model of** solution proposed by vendor in both **On Premise & Cloud**, then separate commercials has to be shared with details of commercials for each models on **Annexure 9, Annexure**

**10 and Annexure 11.** For Cloud based deployment models vendor has to provide all the Audit Certifications on data center, solution, data security and access control. Further any additional document required by the Bank in terms of data privacy, information security or geographic locations needs to be made available. This would not be construed as alternative to Bank/Regulator's right to audit.

7. Vendor should provide the detail design of the proposed solution and also should share a detailed project plan. The plan needs to cover the UAT release dates of individual features in a phased manner so that there won't be any delay in the UAT completion. Before each UAT release the detailed knowledge transfer needs to be completed by the Bidder in onsite location. After successful completion of all UAT phases, the application will be moved into Production Environment with all features after necessary audits. The application needs to be complied with all audit finding by Bank's empaneled auditor, Internal Audit, VAPT, Data Migration Audit or any other audit as require by Bank or regulator.
8. Vendor shall ensure to provide fixes/resolution to the issues reported during VAPT audit on an ongoing basis at no additional cost.
9. Detailed plan should include the migration of existing customer data to the new CRM Solution.
10. Data Retention needs to be implemented as per the guidelines from RBI, regulatory bodies.
11. Performance testing needed to be completed and report need to be shared as part of the delivery. The product delivered should be having capability to run performance testing in UAT environment so as to ensure that each new release/customization is not having any impact on the performance of the application.
12. Bidder should ensure proper coding practices are followed and static and dynamic source code review needs to be conducted. Bidder need to share the source code review report of the application with bank along with UAT release. The Bank will conduct source code review by CERT-IN empaneled auditor and necessary fixes should be done by the bidder before go-live.
13. Bidder should complete the Development/Implementation of application by 4 months, if bidder is selected. Bidder shall adhere to the Warranty Period mentioned in the RFP document and post successful completion of the warranty Bank will enter to the AMC contract(if required by Bank), with Bidder initially for 3 years.
14. The Hardware specification for the UAT, Development, Production, Pre-Production and the DR environment needs to be provided by the bidder.
15. The application should have high availability in both DC and DR. DC to DR replication also to be configured by the bidder.
16. The vendor should ensure that the platform is scalable both vertically and horizontally without any customizations in the platform.

17. Bidder needs to support and coordinate comprehensively with the application vendor(s)/SI who is integrating (including API calls and SDK integrations) the application.
18. The bidder has to provide support and applicable patches as and when released by the OEMs connected with the proposed solution during warranty and thereafter during AMC period. Any observation raised by Regulators/Bank/Other Agencies from time to time should be rectified and fixed by the bidder within 1 week time after reporting without any additional cost.
19. All the integrations (API, External Web Portals, DB Integrations etc), present in current CRM software with other sub systems has to be done in the new CRM software.
20. All software should be legally purchased and necessary documents/certificates should be supplied along with the proposed solution.
21. The selected bidder should upgrade the application, due to the upgrade of the Platform Software OS, Middleware, DB goes out of support during the contract period without any additional cost to the Bank.
22. Security features should meet the standards and procedures as per Bank's IT Security Policy and procedures should be followed, in line with prevailing Industrial Standards including OWASP The bidder should comply with Bank's vendor security baseline guide line. The bidder should ensure code related to the CRM solution has to be obfuscated properly with proprietary tools.
23. Ensure that the proposed solution is in compliance with regulatory requirements and other relevant regulatory guidelines. Any instances of non-compliances observed will need to be rectified well within timelines stipulated by the Bank. Incorporate changes in the system arising on impact of amendment to regulations/Bank's policy at no additional cost and well within timelines stipulated by the regulator.
24. The bidder should provide necessary admin portal and dash board required for Bank's technology/operations team with user to role/function mapping and maker checker flow.
25. On awarding the contract, based on the understanding of current features and functionalities of the CRM application of the bank, bidder shall prepare a Business Requirement Document based on the requirements of the RFP. The bidder shall undertake to obtain Bank's approval of the Business requirement documentation (over and above Functional Requirements Specifications and System Requirement Specifications) and associated project plans before work commences. The document should provide the plan in detail based on the milestones and criticality of the requirements. In case any feature/functionality which was part of RFP/Scope is dropped it should be specifically highlighted to Bank. Also bidder needs to share RFP to BRD traceability to bank.
26. Bidder shall be ready to showcase a demo of at least two workflows in Lead Management, Customer Service Management & Campaign Management during technical presentation to Bank's team.
27. Bidder shall ensure that the proper solution is user friendly and easy to user by bank staff. Bidder shall ensure to provide GUI Prototype/Functional Prototype during BRD stage as required by Bank.

## **Testing and Acceptance**

The Bank will conduct “User Acceptance Test” (UAT) under guidance, review and supervision of the vendor to ensure that all the functionality required by the Bank as mentioned in this SCOPE OF WORK /Requirements shared with the bidder is available and is functioning accurately as per the expectations of the Bank. Consequent to UAT, if some of the functionalities, specified in this SCOPE OF WORK are not present in tune with the Bank’s expectations, the vendor shall make appropriate changes for the functioning of Solution. The following services should be provided by the vendor:

- 1) Submit Test specifications, which outline the test cases, test objectives, test procedures, expected results, pass/fail criteria for each testing phases. Application Installation manual and inventory of all software deployed should be provided. Vendor will be responsible for setting and maintaining the test environment during the entire period of project implementation. The Vendor will ensure that the test environment’s configuration and parameterization for conducting the UAT is in line with bank’s requirement as mentioned in this SCOPE OF WORK/Requirements shared with the bidder. The vendor should ensure that test environment has the same configuration and functionalities and it should be capable of synchronizing from production using restoration/other standard techniques functionalities as that of the live environment.
- 2) The test plan and test specifications shall be approved by the Bank before performing any tests.
- 3) The vendor will provide the scenarios for UAT and assist in preparing test cases including the test data to support all the Business scenarios. The Vendor should have dedicated resources to work with the Bank’s project team for this purpose.
- 4) Any defects found during the tests shall be immediately rectified or resolved by the vendor at no cost to the Bank. Re-test shall be arranged by the vendor after the rectification and the re-test shall be documented. Regression testing has to be done after rectification of the defects.
- 5) The vendor shall be required to perform a range of unit tests for individual sub-system to demonstrate that all items have been installed and configured properly.
- 6) There should be another System Integration Test after the completion of all unit tests for each individual sub-system to demonstrate successful integration and error handling that the delivered solution meets all agreed features and functional requirements specified in the tender/SCOPE OF WORK.
- 7) The vendor shall be required to demonstrate that the delivered solution can support the workload mentioned as banks expectation as part of the requirements mentioned by Bank.
- 8) The vendor shall be required to demonstrate the delivered solution can meet all the performance requirements specified e.g. the time needed in fail over.
- 9) The vendor 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 function. Vendor should support the integration of security tools like HIPS, DAM, Anti - APT, SIEM, PIM/PAM etc
- 10) The vendor will assist the Bank in analyzing/ comparing the results of testing.
- 11) Vendor shall provide adequate resources for troubleshooting during the entire UAT process of the Bank. After the successful completion of all the testing from vendor team, the vendor shall be required to assist the Bank in performing the UAT to accept the delivered solution.
- 12) The vendor will 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 and should be checked in to Bank's

Configuration Management Tool e.g. SVN. Baseline parameter configurations should be documented and provided for OS, Middleware, DB and Application layers.

- 13) Vendor shall be responsible for creating the required interfaces with the Core Banking and other systems in the bank as per the requirements of the solution. The interfaces shall be with web services, database connectivity, URLs, XML etc for both online/real-time and batch mode integrations. Suitable error logs and reconciliation systems need to be put in place wherever integrations are being built so that errors or omissions can be avoided. Suitable checks for the same may also be incorporated.
- 14) All errors, bugs, enhancements / modifications required during and after testing will be resolved within the overall timelines for implementation.
- 15) The vendor 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 the requirements mentioned. Issue Tracker shall also be made available to Bank's team.

### **Training and Documentation:**

- 1) The vendor needs to provide free trainings and educational materials for all items supplied, to the Bank's technical staff, on system/application administration, configuration and entire operations of the proposed solution.
- 2) Training must be provided in all functional areas and should be of sufficient duration – to the User's satisfaction.
- 3) Vendor will be responsible to develop training and reference materials for all the functionality of the software. Training materials should comprehensively cover all graphs, processes flows, screen-shots of the actual system functionality etc.
- 4) All trainings have to be conducted at the Bank's Office, unless with prior approval given by the Bank. All training sessions have to be conducted before production launch.
- 5) . Product Certification training shall be provided by OEM mandatorily.
- 6) Training should be of vendor/OEM certification level standard on the delivered solution with certification training materials.
- 7) The training should at least cover the following areas:
  - Functionality available in the solution including logic and methodology of the same
  - Customization using SDK Toolkit or any other IDE
  - Customization / Parameterization;
  - Techniques for slicing and dicing of data, information and output;
  - Advanced trouble shooting techniques if any;
  - Deployment of application and identification procedures, application controls, analysis procedures provided as part of the solution;
  - Monitoring & management of Webservers, Middleware's, Database as part of the solution
  - Techniques of customization, development and configuration required for the solution provided;
  - System and application administration such as creation/modification and deletion of user, user groups, user privilege settings, user license management, team creation, workflow creation, data import management, email configuration management, Product Configurations, analysis of application & database logs, document repository management, GUI Creation/Modification, Relationship creation for objects in CRM,

System Information Security Settings etc.

- 8) Document deliverable include but not limited to:
  - Project plan, technical design document and product specifications
  - Test plan, test specifications and test reports
  - Training guide
  - Standard product manual including software media and license materials.
  - Standard operating procedure documents should be provided.
  - Detailed installation documents should be included in the documents
  - Issue tracker during overall project implementation.
- 9) Detail technical design document to be created for the development phase and proper test documentation along with approved test results to be shared with the Bank along with the UAT build.
- 10) Source code Audit certificate, OEM declaration that application is devoid of any malicious code, covert channels and free from any known bugs at the time of delivery and all subsequent releases of the proposed solution.
- 11) All works related to the assignment handled are to be well documented and will form the part of deliverables. They should be delivered both in hard copy and soft copy at the end of each stage.

**Warranty & Service:**

The vendor shall provide one-year comprehensive warranty out of which initial 6 months should be onsite and the remaining 6 months' support can be on-site/offsite based on criticality of the issues, from the date of installation of software specified in the purchase order for all the supplied products.

The warranty, on-site/offsite maintenance and services/support will be provided to cover software on a 24x7 throughout the said period. Details of the warranty period of the software as per the warranty policies of the respective principals or OEM should be specified clearly along with Mode/method of support. The details of the AMC provided along with the mode of support should be clearly specified. Vendor has to offer the Bank support for the application software by Annual Maintenance Contract (AMC) after the expiry of the warranty period if Bank is opting for the same. The scope, deliverables, time schedules and the support provided during the AMC period have to be specified clearly. Support provided to the bank during the implementation, warranty, AMC periods have to be clearly specified along with the problem escalation chart, method of support, etc.

The vendor shall sign a comprehensive Service Level Agreement with the Bank covering all relevant areas along with Purchase order. Warranty period shall be effective from the Go-Live date of the solution. Any augmented part of the solution is also covered under warranty from respective date of installations till the expiry of the Service Level Agreement. The support should cover supplied software installation, Database software, patches, bug fixes, upgrades, updates, firmware upgrades and complete maintenance of all software components throughout the warranty/support/AMC period. Support level escalation chart has to be provided for DC and DR sites.

Annual Maintenance contract / warranty / support terms must be in accordance with the SLA (Service



Level Agreement) and NDA (Non-disclosure Agreement) only, notwithstanding anything contrary contained in any other documents whether executed before or after the execution of the agreements. On the happening of an incident/defect the maximum turnaround time should be defined in the SLA. The solution provided should be optimally configured such that it works at peak performance level. Any degradation in performance should be rectified by the vendor. The vendor shall absorb any hidden cost arising out of situations, with respect to services and maintenance of the complete software and related solutions offered / supplied by Vendor, which arises due to an act or omission of vendor. Vendor should take precaution to eliminate the defects to the maximum to reduce the downtime to the minimal time. A minimum uptime of 99.5% per annum is compulsory. Vendor should assist the bank in completing licensing agreements, if any with OEM's prior to commencement of warranty period. Vendor should inform compulsorily in the submitted Bid whether any licensing agreement has to be completed prior to or after delivery of any ordered item. Draft copy of such required agreement has to be submitted with the Bid. Vendor has to take full and complete responsibility for support of all supplied items.

Undertake immediate bug fix actions in the event of software failure causing an interruption of operation of the CRM application as per the response / resolution times defined in SLA. Vendor should notify about all the detected software errors and correct them in the shortest possible time. The SI/Vendor will be responsible for notification of new versions/ releases of the software and supervise their implementation in mutually agreed deadlines. Vendor should enter into the obligation that in the event OEM releases a new version of software, and Bank is using one of the previous versions, OEM would provide the full scope of services to the version used by the Bank for the period of at least 5 years from the go-live date. The vendor should confirm that the software is not compromising the security and integrity of Bank's data and also not compromising the quality of operation of Bank, particularly the services rendered to customers. The vendor should support the Bank in integrating any new applications with the CRM Application. Bidder shall be agreeable for on-call/on-site support in case of any emergency or planned activities. During the period of AMC, if the service provided by the bidder is not satisfactory, Bank reserves the right to terminate the AMC contract. The support shall be given in person or through telephone and E-mail within a reasonable time as the case may be. Only licensed copies of software shall be supplied and ported. Further, all software supplied shall be of latest tested proven version which is bug free and malware free. The Solution offered should have all components which are bug free, no malicious code, no covert channels, no known vulnerabilities reported and of latest stable version, which are having a 3 years clean track record. The Bidder shall be bound to provide technical consultancy and guidance for successful operation of the Solutions and its expansion in future by the Bank during the warranty and AMC period. Preventive maintenance

shall be compulsory during Warranty and AMC period. Preventive maintenance activity should be completed every quarter and report should be submitted to the Bank. Preventive maintenance activity should take care of parameter configuration verification, application health check-up, fine-tuning the configuration, verification of bugs/patches etc.

**Delivery and Installation**

The application as per the purchase order specifications should be delivered in full at our Production, Pre-prod, UAT& DR, within a maximum of 4 months from the date of issuing the Purchase order. The timelines are to strictly adhere and any delay shall attract penalty. If the supply is delayed inordinately, the Bank can cancel the said purchase deal without any obligation on its part and the same shall be binding on the vendor. Vendor should install all supplied software, including OS, database, and third party supporting software, drivers, patches and all other required software for the smooth functioning of the application / system at Data Center. Vendor should also designate a Project Manager / Leader to ensure installation and operationalization of all supplied software items. This Project Manager / Leader should be the single point contact of the Bank for its clarifications, support etc. The Name, designation, contact details of the identified Project Manager / Leader should be informed to the bank along with the SCOPE OF WORK. Vendor should submit the detailed documentation for the entire installation in both soft copy and hard copy.

Bank reserves the right to involve third parties, application vendor etc., in the installation Process, if it deems so and the vendor shall render all assistance for the same. Vendor should provide necessary knowledge transfer to Bank for further development and maintenance of the solution.

**Penalty Clauses**

The application software should be delivered within a maximum of FOUR MONTHS of issuing the Letter of Intent/ Purchase order. Bank will charge penalty in the following cases

- I. Delayed delivery/Delayed Performance
- II. Non Delivery/Non Performance

For Category I, Bank will charge a penalty of 18% per annum on the entire purchase order value mentioned in the purchase order for delayed number of days from date of delivery stipulated/arrived at/accepted by the vendor. For Category II minimum 5% or appropriate amount/ rate may be fixed on case to case basis by Bank.

Bidder shall ensure to adhere to the below matrix during Warranty Period and AMC period for timely resolution & response to issue reported in the Production Environment.

| Issue Classification | Response Time | Resolution Time |
|----------------------|---------------|-----------------|
| Severity 1(Critical) | 1 hours       | 4 hours         |

|                    |          |          |
|--------------------|----------|----------|
| Severity 2(Medium) | 3 hours  | 12 hours |
| Severity 3(Low)    | 12 hours | 48 hours |

### III. **ELIGIBILITY CRITERIA**

Bidders meeting the criteria as per Annexure-4 are eligible to submit the Bids along with the supporting documents. If the Bid is not accompanied by all the required documents mentioned in **Annexure-4**, the same would be rejected. Preference shall be given to solutions widely used in India and for SI & Bidder who had completed the solution implementation in 2 Public/Private Sector Banks in India. Bank should be allowed to interact and reference check these implementations.

### IV. **AMENDMENT OF RFP:**

- At any time prior to the deadline for submission of bids, The South Indian Bank Limited, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, may modify the RFP by amendment.
- In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, the Bank, at its discretion, may extend the deadline for the submission of bid.
- All bidders who have procured this RFP document from the Bank shall be notified of the amendment in writing by e-mail or fax or post, and all such amendment(s) shall be binding on them.

### V. **INSTRUCTIONS FOR BID SUBMISSION:**

#### A. **Request for Additional Information**

- Bidders are required to direct all communications for any clarification related to this RFP, to the Designated Bank officials and must communicate the same in writing (address for communication is given in table titled ‘Bid collection and submission details’). All queries relating to the RFP, technical or otherwise, must be in writing only i.e. either via physical or electronic mail. The Bank will try to reply, without any obligation in respect thereof, every reasonable query raised by the Bidder in the manner specified.

#### B. **Modification and Withdrawal of Bids**

- The bidder may modify or withdraw its bid after the bid’s submission, provided that The South Indian Bank Limited receives written notice addressed to Deputy General Manager, IT Operations Department, SIB Building, 3rd Floor, Rajagiri Valley, Kakkanad, Ernakulam, Kerala-682039 and of the modification or withdrawal, before the expiration of deadline prescribed for submission of bids. In case of modifications, the bidder is expected to resubmit entire bid. Only addendums/amendments will not be accepted.

#### C. **Rejection / Acceptance of Bid**

- The South Indian Bank Limited reserves the right to accept or reject any or all the bids without assigning any reason whatsoever. Any decision of The South Indian Bank Limited

in this regard shall be final, conclusive and binding on the bidder.

**D. Cancellation of Bid**

- The South Indian Bank Limited reserves all right to cancel/re-issue/re-commence the entire bid process and or any part in case of any anomaly, irregularity or discrepancy in regard thereof without assigning any reason whatsoever, at the sole discretion of The South Indian Bank Limited. Any decision in this regard shall be final, conclusive and binding on the bidder.

**E. Period of Validity of Bids**

- **Validity Period:** -Bids shall remain valid for 180 days from the last date specified for submission of bids in this RFP. The South Indian Bank Limited holds the rights to reject a bid valid for a period shorter than 180 days.
- **Extension of Period of Validity:** - In exceptional circumstances, The South Indian Bank Limited may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable.

**VI. SUBMISSION OF BIDS**

**A. Mode of submission**

- The bidder shall submit bid in a sealed and marked outer envelope. This outer envelope shall be marked as "**Bid for Creating CRM Application for SIB**". The outer envelope shall contain following envelopes:
  1. **Envelope labelled as 'Eligibility criteria':**- This envelope shall contain the documentary proof and annexure required if any in respect of each of the criterion listed out in **Section-V**. The check list for submission of eligibility criteria is given in **Annexure-4**. This envelope shall without fail contain the profile of bidder and his partner if any as specified in **Annexure-5**.
  2. **Envelope Labelled as 'Technical Bid':** - The contents of this envelope shall assist us in evaluation of technical and functional requirements of the software/hardware/firmware solution. This envelope shall contain two envelopes, one for Functional and another for technical requirements. The envelopes shall contain the responses against the scope of work. In addition to the hard copy of the responses the envelope shall contain a CD containing the soft copy of responses.

**Content of Technical Bid**

- Response to Annexure 2
- Implementation methodology as given in Annexure-6
- Responses against functional and technical requirement specified in this RFP (as indicated in above paragraphs- Refer Scope of Work).
- Reference site details in the format specified in Annexure-7
- Details of past experience as specified in the Annexure-8
- Any other relevant information
- The correct information of the functional capabilities of product being offered should be reflected in the responses. Any additional information available, though not included in the form, may also be submitted.
- The hardware and software specification required for the proposed solution.

- Software Architecture diagram, Network Architecture Diagram, Schema Design, Performance Benchmark of the solution, Product Specifications (Functionality Specification Documents, Brochures, Videos' etc) , Case Studies of the proposed version of the software & USP of the proposed solution
  - In addition to the envelopes mentioned above, this envelop shall contain all other contents of technical bid specified in this section.
3. **Envelope titled 'Commercial Bid':** - The commercial bid should be given by the bidder in the format as shown in **Annexure -9**. The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components and services. All taxes and other statutory deductions if any to be mentioned separately.
- The price should be quoted for each item, each unit with total cost, module wise (License Cost, Customer 360, Lead Management, Service Management, Campaign Management etc), if modular. Prices for all items including optional items, if any, should also be mentioned. AMC for each item year wise should be provided. The envelope labeled as commercial bid should include the following:
  - The bid covering letter cum declaration format is given in Annexure-12
  - Details of cost of deliverables for each item as per Annexure-11
  - Vendor is requested to clearly mention the licensing options available for the application software. The pricing for 3000 minimum user licenses and an additional user license for multiples of 500 has to be mentioned.
4. **Envelope titled 'Annexures':** - This envelope shall contain all the Annexures specified in this RFP, except for the annexures stipulated to be included in other envelopes. It shall also include documentary proof required for substantiating the information given in Annexure, if any. In addition to the annexures specifically listed out in this RFP this envelope shall also include:
- Technology, architecture of proposed solution, exact tools to be used
  - List of all software / tools to be used together
  - Tentative project time schedule and plan
  - Quality control setup and procedures to be followed
  - Implementation
  - Technical brochures and user manual
  - Delivery, Services, Comprehensive Warranty and AMC

## **VII. ADDITIONAL INSTRUCTIONS FOR BIDDERS**

### **A. Software/Hardware**

1. The Bank reserves the right to audit the Application / Device /firmware/sdk by suitable Security Auditor/Auditors appointed by the Bank.
2. The Bidder shall provide complete legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others as part of the project. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.
3. In case the Bidder is coming with software which is not its proprietary software, then the bidder must submit evidence in the form of agreement with the software vendor which includes support from the software vendor for the proposed software for the full period required by the

Bank.

4. The bidder needs to produce certificates of quality control and certification done on the Application/ Device/Drivers/SDK's in the recent past.

**B. Acceptance of Application**

The Bank will accept the Application only after the successful conduct of acceptance testing by the Bank's Team. Application will be considered to be accepted only after the Bank issues an acceptance letter to the vendor. The said Application may be audited for risk analysis of application functionality and security features by Bank's IS Audit team or a third party vendor appointed by the Bank, if so desired by the Bank.

**C. Inspection and Tests**

1. Bank or its representative shall have the right to inspect and/or to test the Application to confirm their conformity to the requirements/specifications mentioned in this RFP.
2. The inspections and test may be conducted on the premises of the vendor, at point of delivery and/or at the final destination. If conducted on the premises of the vendor all reasonable facilities and assistance, including access to documents, code and the data, shall be furnished to the inspectors at no charge to the Bank.
3. The inspection may be conducted on the bidder proposed solution by the Bank or Bank appointed auditors at the vendor site.

**D. Information Ownership**

1. All information processed, stored, or transmitted by successful Bidder's Device/Software belongs to the Bank. By having the responsibility to maintain the software, the Bidder does not acquire implicit access rights to the information or rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.
2. Any information considered sensitive by the Bank must be protected by the successful Bidder from unauthorized disclosure, modification or access. The Bank's decision will be final. On completion of project or termination of agreement all information of Bank or Banks customer or any other sensitive information should be returned to Bank and deleted from Vendor premise.
3. Types of sensitive information that will be found on Bank system's which the Bidder plans to support or have access to include, but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations, etc. The successful bidder shall exercise adequate judgment to decide if particular information is sensitive and consult with the Bank in case of doubts.

**E. Adherence to Standards**

The bidder should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities in India. The Bank & Regulators reserves the right to conduct an audit/ongoing audit of the services provided by the bidder. The Bank reserves the right to ascertain information from the Bank's and other institutions to which the bidders have rendered their services for execution of similar projects.

**F. Security Configuration, Monitoring and Audit**

1. The bidder should support proactively the implementation of baseline security configurations for Application/Devices/supporting firmware/drivers/SDK in accordance with the industry best practices and Bank's Board approved baseline documents.
2. Compliance with security best practices may be monitored by periodic security audits performed by or on behalf of the Bank. Bank/Regulator/Bank's empanelled Auditors has the right to conduct the security Audit. The periodicity of these audits will be decided at the discretion of the Bank. Periodicity for Regulatory Audits would be required as per the rules and guidelines laid down by the regulator or as required by the regulator not limited to UIDAI

/NPCI/RBI/other authorities/agencies/other relevant Acts, rules, regulations, directions as applicable. These audits plan to include, but are not limited to, a review of: access and authorization procedures, physical security controls, input/output controls, DB controls, backup and recovery procedures, network security controls and program change controls.

3. The bidder shall take utmost care to ensure that the security controls are in place to avoid malpractices and fraud attempts.
4. Bank/Regulator/Bank's empanelled Auditors reserves the right to audit the successful bidder's premises and platform used for CRM Banking Solution development and its associated hardware/software.

**G. Considerations for Proposed Hardware**

1. The Bidder should provide the detailed specifications for hardware required.
2. Bidder should specify the configurations including the core, memory and the storage required along with any other specific configurations for VM/Physical Server.
3. The bidder shall specify the suitable hardware and supporting software which shall deliver the best throughput and performance considering the present volumes and the sizing proposed. Bidder also need to share the algorithms used for capacity sizing with the Bank.

**H. Reporting Progress**

The Bidder shall report progress of all the activities covered within the scope of work given in this RFP.

**I. Compliance with IS Security Policy**

The Vendor shall have to comply with Bank's IT & IS Security policy in key concern areas relevant to the RFP, details of which will be shared with the finally selected Bidder. A few aspects are as under:

1. The vendor shall acknowledge that The South Indian Bank Limited's business data and other proprietary information or materials, whether developed by The South Indian Bank Limited or being used by The South Indian Bank Limited pursuant to a license agreement with a third party are confidential and proprietary to The South Indian Bank Limited; and the vendor shall agree to use reasonable care to safeguard the proprietary information and to prevent the unauthorized use or disclosure thereof. Any modification in the data provided by the Bank should be done only on proper authorization of the Bank. Proper and advanced security measures should be ensured by the vendor in case of data exchange between Bank and the Vendor. The caution exercised by the vendor shall not be less than that used by it to protect its own proprietary information. The vendor recognizes that the goodwill of South Indian Bank Ltd depends, among other things, upon Vendor keeping such proprietary information confidential and that unauthorized disclosure of the same by Vendor could damage The South Indian Bank Limited. Vendor shall use such information only for the purpose of rendering the Service(s) to The South Indian Bank Ltd.
2. IS Security principles such as environmental, physical and logical security aspects should be followed by the Vendor. Also Hardware, operating systems and related software should be periodically upgraded for ensuring data protection and privacy.
3. The Vendor shall, upon termination of the Contract/Agreement for any reason, or upon demand by The South Indian Bank Limited, whichever is earliest, return/ destroy permanently to the satisfaction of the Bank, any and all information provided to Vendor by The South Indian Bank Limited, including any copies or reproductions, both hardcopy and electronic.
4. Data Encryption/Protection requirements of the Bank.
5. Incident response and reporting procedures.
6. In general, confidentiality, integrity and availability must be ensured.

## **VIII. TERMINATION**

### **A. Termination for Default**

1. The Bank, without prejudice to any other remedy for breach of contract, by written notice of default sent to the successful bidder, may terminate this contract in whole or in part:
  - If the successful bidder fails to deliver any or all of the deliverables within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; or;
  - If the Successful Bidder fails to perform any other obligation(s) under the contract.
  - If the Successful Bidder, in the judgment of the Bank has engaged in corrupt or fraudulent practices in competing for or in executing the Contract. Corrupt practice means the offering, giving, receiving or soliciting of anything of value or influence the action of a public official in the procurement process or in contract execution; and “fraudulent practice” means a misrepresentation of facts in order 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.
2. In the event, the Bank terminates the Contract in whole or in part, the Bank may procure, upon such terms and in such manner as it deems appropriate, similar Goods or Services to those undelivered, and the Successful Bidder shall be liable to the Bank for any excess costs for such similar Goods or Services. However, the Successful Bidder shall continue performance of the Contract to the extent not terminated.

### **B. Termination for Insolvency**

If the Bidder becomes Bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the 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 any part of its undertaking or assets, or if the Bidder takes or suffers any other analogous action in consequence of debt; then the Bank may, at any time, terminate the contract by giving written notice to the Bidder. If the contract is terminated by the Bank in terms of this Clause, termination will be without compensation to the 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 in all the locations 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 Bidder.

### **C. Termination for convenience**

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

### **D. Termination – Key Terms & Conditions**

1. The Bank shall be entitled to terminate the agreement with the Bidder at any time by giving sixty (60) days prior written notice to the Bidder. The Bank shall be entitled to terminate the agreement at any time by giving notice if the bidder:
  - has a winding up order made against it; or
  - has a receiver appointed over all or substantial assets; or



- is or becomes unable to pay its debts as they become due; or
  - enters into any arrangement or composition with or for the benefit of its creditors; or
  - Passes a resolution for its voluntary winding up or dissolution or any Regulatory or statutory body has raised sanctions on the Company, Directors or Promoters or if it is dissolved.
2. The Bidder shall have right to terminate only in the event of winding up of the Bank.

**E. Consequences of Termination**

1. In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], The Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Bidder to take over the obligations of the erstwhile Bidder in relation to the execution/continued execution of the scope of the Contract.
2. In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by the Bank, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as the Bank may specify including training, where the successor(s) is a representative/personnel of the Bank to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.
3. The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

**F. Exit Option**

1. The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:
  - Failure of the bidder to agree on the terms of the contract within 10 days from the date of communication of award by the Bank and sharing of terms of contract by the Bank. If the bidder does not meet these criteria, then the Bank may at its discretion declare the next best bidder as the successful bidder.
  - Failure of the successful Bidder to sign the contract within 30 days from the agreement on the terms of the issue of Contract by the Bank or as per the Bank's specified date.
  - Delay in completing installation / implementation and acceptance tests/ checks beyond the specified periods;
  - Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of the Bank.
2. The Bank and the Bidder shall together prepare the Reverse Transition Plan as part of Bidder exit plan. However, the Bank shall have the sole discretion to ascertain whether such Plan has been complied with.
3. Notwithstanding the existence of a dispute, and/or the commencement of arbitration Proceedings, the Bidder will be expected to continue the facilities management services. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with.
4. Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Bidder to the Bank or its designee to ensure smooth handover,

transitioning of application knowledge, Bank's deliverables, and maintenance and facility management.

**G. Termination of contract**

1. Apart from the general grounds of default mentioned above, the Bank reserves its right to cancel the order in the event of, but not limited to, one or more of the following specific situations:
  - Unnecessary or unwarranted delay in execution of the work allotted or delay in delivery of devices to the respective locations.
  - Delay in services of the complaints raised.
  - Delay in providing the requisite manpower at the Bank's site.
  - Delay in submission of reports beyond the stipulated periods.
  - Breach of trust is noticed during any stage of the consultancy assignment.
  - The selected bidder commits a breach of any of the terms and conditions of the bid.
  - The selected bidder goes in to liquidation voluntarily or otherwise.
  - If it is found at any stage that the bidder has concealed any important information or has submitted any false information or declaration particularly regarding any pending legal action or blacklisting status.
  - The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit, if any, under this contract or any other contract/order.
  - The decision of the Bank as to whether or not any one or more of the above situation has (have) arisen shall be final and binding on the vendor.
2. In addition to the cancellation of order, The Bank reserves the right to appropriate the damages from foreclosure of the Bank guarantee given by the bidder.

**H. Termination of partner of Bidder**

1. In case service of the partner of successful bidder are terminated due to any reasons whatsoever including but not limited to the reasons mentioned above, the bidder shall be responsible for identifying an alternative partner to execute the tasks unfinished by the terminated partner.
2. The party identified by the successful bidder shall also comply with the eligibility criteria listed out in this RFP.

**Force Majeure**

1. Notwithstanding the provisions of TCC (Terms & Conditions of the Contract), the Bidder shall not be liable for forfeiture of its performance security, 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.
2. For purposes of this clause, "Force Majeure" means an event beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, Acts of God, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.
3. If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

**J. Resolution of disputes:**

1. The Bank and the bidder shall make every effort to resolve amicably, by direct informal

negotiation, any disagreement or dispute arising between them under or in connection with the contract. If after thirty days from the commencement of such informal negotiations, The South Indian Bank Limited and the bidder are unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution by formal arbitration.

2. All questions, disputes or differences arising under and out of, or in connection with the contract, shall be referred to two Arbitrators: one Arbitrator to be nominated by the Bank and the other to be nominated by the Bidder. In the case of the said Arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the Arbitrators in writing before proceeding with the reference. The award of the Arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them shall be final and binding on the parties. The Arbitration and Conciliation Act 1996 shall apply to the arbitration proceedings and the venue & jurisdiction of the arbitration shall be Thrissur.
3. The cost of arbitration (except the cost & fees of Advocates) shall be borne by each party in equal proportion. The cost of the advocates shall be borne by respective party appointing the Advocates.

#### **IX. SELECTION STRATEGY**

1. The objective of the evaluation process is to evaluate the bids to select an effective and best fit solution at a competitive price. The evaluation will be undertaken by an Internal Selection Committee formed by the Bank. The Bank may consider recommendations made by External Experts/Consultants on the evaluation. The committee or authorized official shall recommend the successful bidder to be engaged for this assignment before Board and the decision of our Board shall be final, conclusive and binding on the bidders.
2. The Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Bank may, at its discretion, waive any minor non- conformity or any minor deficiency in an offer. This shall be binding on all Bidders and the Bank reserves the right for such waivers and the Bank's decision in the matter will be final.
3. Bank may call for any clarifications/additional particulars required, if any, on the technical/commercial bids submitted. The bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation/s, product walkthroughs, on the features of the solution offered etc., from the bidders based on the technical bids submitted by them. Bank also reserves the right to conduct Reference Site Visits at the bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible bidders for final commercial bidding.

**NOTE: The Bank's decision in respect of eligibility criteria, evaluation methodology and short listing of bidders will be final and no claims, whatsoever in this respect, shall be entertained.**

#### **A. Evaluation of Bid:-**

1. The proposal submitted by the Bidders shall be evaluated on the following group of parameters.
  - Functional Requirements (FR)
  - Technical Architecture (TA)
  - Product Demonstration and Bid Presentation (PB)
  - Approach and Methodology (AM)
  - Past Experience (PE)

2. The marks are assigned for each individual parameter under these groups and marks scored by each bidder under each parameter are aggregated to find out the total technical score of the bidder.
3. The score for evaluation of the application and the respective functionalities shall be decided by the Internal Selection Committee.
4. The selection parameters are explained in following paragraphs.

**a. Scoring Methodology for Functional Requirements (FR) and Technical Architecture (TA)**

The functional/technical capabilities are evaluated as per the readiness (Type of response/Scale) towards the expected functionalities for creating the CRM Solution for Bank. All the functional and technical requirements for achieving regulatory compliance are mandatory.

Bidder shall indicate against each requirement/capability as per the following table from Annexure 2.

| <b>Compliance</b> | <b>Description</b>   |
|-------------------|--|
| A                 | Already Available FULLY in the product.  |
| B                 | Not Available but can be provided. Should be included in the version of the product being supplied before implementation. (Free of charge) |
| C                 | Functionality requires customization of the product  |
| D                 | Not Feasible in the product due to architecture or structural limitations.   |

- While scoring, the scales namely A, B, C and D shall be assigned 100%, 75%, 50% and 0% weight respectively. These percentages shall be applied on the maximum marks allocated against each parameter to arrive at the score earned by the bidders under each parameter.
- The Software solution offered, however, should have at least 70% of the requirements as standardized. The remaining shall be customized before the completion of pilot run at no extra cost to the Bank. The bidder shall score at least 70% of the maximum score under technical parameters.
- The proposal submitted by the Bidders shall be evaluated by the Bank and only the short listed vendors will be called for further negotiations.

**b. Scoring Methodology for Product Demonstration & Bid Presentation (PB)**

- Eligible Bidders will be required to make presentations to supplement their bids and show a detailed product demonstration. The number of eligible bidders called for product demonstration is purely a matter of discretion of the Bank. The Bank will schedule presentations and the time and location will be communicated to the Bidders. Failure of a Bidder to complete a scheduled presentation to the Bank may result in rejection of the proposal.
- The marks assigned under this parameter shall be based on the effectiveness of the demonstrations and presentations made by the bidder. The same criteria (as Evaluation for functional specifications) will be applied to Product Demonstration also.

**c. Scoring Methodology for ‘Approach and Methodology (AM)’**

- The bidder is expected to provide, as a part of the technical bid, a detailed document

that explains the approach and methodology proposed by the bidder for the implementation of the proposed solution.

- The “Approach and Methodology” adopted for the Implementation would be evaluated by the Bank and would at the minimum cover Reference site visit/Tele Conference, Team Strength, Project Management and Training.
- Reference site visit / Tele Conference: A committee of officials from the Bank would carry out Reference Site Visits and/or Telephonic interviews/discussion with the existing customers of the Bidder for inputs (like satisfaction of the organization of the product, timeliness of implementation, promptness of support services etc.). If the committee receives negative feedback, may lead to reject the proposal.
- Strength: Bidder responses to each point under Team Strength in Proposed Team Profile, including the team profile provided by the Bidder, would be evaluated. The Bidder should ensure that the people above the role of the Team Lead who are proposed for this project should have worked on projects in Indian Banks earlier.
- In addition to the profile of his team members, the bidder is bound to furnish the profile of team members of his partner if any.
- **Project Management:** Bidders are required to respond to each point under Project Management in **Annexure-6**. Each question will be evaluated for suitability of response. The Bidder should provide explanation on the Project Management process that is proposed for the Bank including details of how the same was applied in a similar project.
- Training: The Bidder will be responsible for training the Bank’s identified employees in the areas of implementation, operations, management, error handling, system administration, etc. with respect to the implementation of Integrated Financial Management Solution.

**d. Scoring Methodology for Past Experience (PE)**

- The Bidder should provide details of past experience in implementing the proposed solution.
- The Bidder’s past experience shall be evaluated and the score obtained by the Bidder shall be considered for evaluation as given in the Annexure-8 ‘Past Experience’.

The details related to the same is attached as an annexure 16

**B. Evaluation of Commercial Bid:-**

For commercial bid evaluation, the Bank may consider only the top three bidders who score highest in technical and functional evaluations. The evaluation criteria mentioned in this RFP is tentative and the score earned by the bidders in accordance with the evaluation parameters listed out above does not confer them right to be called for negotiation. Further, the Bank has sole discretion in selection of the successful bidder and decision of the Bank in this regard shall be final.

**X. AWARD OF CONTRACT**

**A. Notification of Acceptance of Bid**

- Before the expiry of the period of validity of the proposal, The South Indian Bank Limited shall notify the successful bidder in writing by hand-delivery or by email, that its bid has been selected. The bidder shall acknowledge in writing receipt of the notification of selection and has to convey his absolute, unconditional and unqualified acceptance and thereafter enter into agreement / Contract within 10 days from the date on which selection is notified to bidder. The proposed format of notification of acceptance is given in Annexure-13.

**B. Project Management:**

- The bidder will nominate a Project Manager immediately on acceptance of the order, who will be the single point of contact for the project.
- The selected bidder shall ensure that personnel deployed are competent, do not violate any of the contractual obligations under this contract and while on the premises of the Bank conduct

them in a dignified manner & shall not behave in any objectionable manner.

### **C. Signing of Contract**

- Acceptance of selection shall be followed by signing of the Contract. However selection committee may negotiate certain terms & conditions with successful bidder and obtain necessary approvals from higher authorities, before signing of the Contract. The Bidders should sign the Contract Form, which will be provided for successful bidder. The signing of Contract will amount to award of contract and Bidder will initiate the execution of the work as specified in the Contract. The signing of contract shall be completed within 15 days of receipt of notification of the acceptance of bid. Once the contract is executed, the terms in contract shall supersede the terms in the RFP.
- The contract is signed for the entire duration of the project. Successful bidder shall indemnify, protect and save the Bank against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc or such other statutory infringements under any act in force at that time in respect of all the hardware, software and network equipment's or other systems supplied by bidder to the Bank from whatsoever source.

### **D. Conditions Precedent to Contract**

The Contract is subject to the fulfillment of the following conditions:-

- Obtaining of all statutory, regulatory and other permissions, approvals, consents and no-objections required under applicable laws or RBI/UIDAI/STQC for the performance of the service(s) under and in accordance with the Contract.
- Furnishing of such other documents as The South Indian Bank Limited may specify

### **E. Time Period for Completion of Assignment**

- The assignment will be for a period comprising of Implementation period (4 Months) of implementing the CRM Application for SIB, Warranty period (1 years) & AMC Period thereafter (Based on Bank decision).
- The Bank, at its option may extend the timeframe, depending on its requirements.
- The successful bidder shall complete the project / perform and render the Services within the agreed time frame starting from the date of award of Contract/Agreement.

### **F. Delay in Adhering to the Project Timelines/Liquidated Damages**

- The Successful Bidder must strictly adhere to the time schedule, as specified in the Contract, executed between the Bank and the bidder, pursuant hereto, for performance of the obligations arising out of the contract and any delay will enable the Bank to resort to any or all of the following at sole discretion of the Bank.
- If there is any delay in the implementation of the project due to bidder /partner's fault in complying with time schedule furnished by the bidder and accepted by the Bank, it will be charge 18% per annum on the entire purchase order value mentioned in the purchase order for delayed number of days. Project Implementation cost in this context refers to total expenditure expected to be incurred by the Bank for procurement, design and implementation of CRM Application in a workable condition, which includes the other requirements not limited to UIDAI/NPCI/RBI/other authorities/agencies/other relevant Acts, rules, regulations, directions as applicable. Thereafter the order/contract may be cancelled and amount paid if any, may be recovered with 1.25% interest per month. Any deviations from the norms would be treated as breach of the contract by the bidder and will be dealt with accordingly. The delay will be measured with reference to time schedule to be specified in the contract to be entered with the successful bidder.
- The Bank also reserves its right to claim damages for improper or incomplete execution of the assignment.

#### **G. Use of Contract Documents & Information**

- The successful bidder shall treat all documents, information, data and communication of and with The South Indian Bank Limited as privileged and confidential and shall be bound by the terms and conditions of the Non-Disclosure Agreement. The Bidder/implementation partner shall execute the Non-Disclosure Agreement simultaneously at the time of execution of the Contract.
- The successful bidder shall not, without The South Indian Bank Limited's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, sample or information or data or drawings / designs furnished by or on behalf of The South Indian Bank Limited in connection therewith, to any person other than a person employed by the Bidder in the performance of the Contract.
- Any document in any form it has been obtained, other than the Contract itself, enumerated in this Bid Documents shall remain the property of The South Indian Bank Limited and shall not be returned.

#### **H. NO CLAIM' Certificate**

- The bidder shall not be entitled to make any claim, whatsoever, against The South Indian Bank Limited, under or by virtue of or arising out of, the Contract/Agreement, nor shall The South Indian Bank Limited entertain or consider any such claim, if made by the Bidder after he has signed a 'No Claim' Certificate in favor of The South Indian Bank Limited in such forms as shall be required by The South Indian Bank Limited after the successful implementation of CRM application and is completed to the satisfaction of the Bank.

#### **I. 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.

#### **J. Payment Terms:**

Following will be the terms of Payment for the Customer Relationship Management (CRM) application software.

- 10% on issuance of the PO.
- 10% after SLA & NDA Execution
- 10% after UAT Acceptance ( Module Wise)
- 40% after Movement to Production and sharing of source code( Module Wise)
- 10% after successful DR DRILL conduction in Live Environment
- 20% after satisfactory working of solution for six months after successful implementation.(Module Wise)

#### **A. Taxes and Duties:**

- The Successful Bidder will be entirely responsible to pay all taxes whatsoever in connection with delivery of the services at the sites including incidental services and commissioning.
- Wherever the laws and regulations require deduction of such taxes at the source of payment, Bank shall effect 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.

#### **B. General Terms and Conditions**

- Bank reserves the right to either not to implement the solution or to partially implement the solution.
- Vendor should not outsource/subcontract the project fully or partly to a third party other than

- the partner mentioned in the RFP response.
- Any incomplete or ambiguous terms / conditions / quotes will disqualify the offer.
  - Any terms and conditions of the Bank which are not acceptable to the Vendor should be specifically mentioned in the bid document.
  - Bank reserves the right to accept or reject any bids without assigning any reason thereof and Bank's decision in this regard is final.
  - The Bank reserves the right to stop the RFPQ process at any stage and go in for fresh RFPQ without assigning any reasons or to modify the requirements in RFPQ during the process of evaluation at any time.
  - Bank is not bound to place an order on the lowest price vendor or the best technical vendor.
  - Bank reserves the right to cancel the purchase order if the supplied items are not commissioned within the agreed period from the date of PO unless extended in writing by Bank.
  - In case the selected vendor fails to deliver all or any of the ordered items as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the selected vendor.
  - Bank can disqualify any vendor who fails to sign the Service Level Agreement (SLA) and Non-Disclosure Agreement (& NDA).
  - The implementation shall be deemed to complete if the solution is rolled out to the full satisfaction of the bank.
  - The Bank reserves the right to cancel the contract and recover the expenditure incurred by the Bank if the selected vendor does not perform to the satisfaction of the Bank or delays execution of the contract. The Bank reserves the right to get the balance contract executed by another party of its choice. In this event, the selected vendor is bound to make good the additional expenditure which the Bank may have to incur in executing the balance of the contract. This clause is applicable, if for any reason, the contract is cancelled.
  - All inquiries, communications and requests for clarification shall be submitted in hard copies / e-mail to Bank and response for the same shall be obtained in writing. Only such documents shall be considered as authoritative.
  - Successful vendor shall be responsible for compliance with all requirements under the rules, regulations, terms & condition of all regulatory bodies / statutory authorities etc and shall protect and indemnify completely Bank from any claims / penalties arising out of any infringements / violations.
  - Successful vendor shall protect and fully indemnify Bank from any claims for infringement of patents, copyright, licenses, trademark or the like.
  - Service Provider shall defend, indemnify, and save harmless the Bank and its officers and directors, employees, agents, and representatives from any and against all losses, claims, costs, liabilities, or expenses incurred, whether based in claims of tort or contract (including court costs and attorney fees) or sustained by the latter due to Service Providers' negligence, fraud, gross misrepresentation, or breach of confidentiality.
  - If any liability arises due to information leakage from vendor/Bidder side, complete liability shall reside with vendor/bidder.
  - All the intellectual property rights related to the project shall be the property of Bank and Bank reserves the right to implement the same at other centers in future with or without the involvement of the successful vendor.
  - The vendor should explicitly absolve the Bank of any responsibility / liability for the use of system or other supplied software, with regard to copyright / license violations, if any.
  - Vendor should ensure that all points in the RFP (including Annexure) are taken into account before submitting the Bid documents. If a particular point is mentioned in Main document and not in Annexure or vice-versa, it should not be construed as an error and the vendor should submit all relevant information irrespective of whether it has been requested or not. Bank reserves all right to ask any information related to RFPQ irrespective of whether it has been mentioned in the RFPQ or not.
  - Bids once submitted shall be final and no amendment by the vendor shall be permitted. A vendor shall submit only one set of proposals. However Bank reserves the right to re- negotiate the prices in the event of change in market prices of both the hardware and software. Bank



reserves the right to ask clarifications of any vendor on any matter specified in the submitted bid.

- Further, subsequent to the orders being placed / agreement executed, the vendor shall pass on to Bank all fiscal benefits arising out of reductions in Government levies viz., sales tax, excise duty, custom duty etc.
- All information disclosed through this RFPQ or verbally or in writing or in any manner or form including but not limited to all computerized data, information or software specifications, data, notes, memoranda and any other writings between the Bank and vendor or vice-versa shall be treated as confidential and shall not be disclosed to a third party, without mutual agreement.
- Sharing of Bank's data / information or voice data in public domains / social media is strictly prohibited.
- Neither the vendor nor the OEMs will have any right to audit the purchaser due to any reason.
- Vendor shall allow the Reserve Bank of India (RBI) or persons authorized by it to access the documents, records of transaction or any other information given to, stored or processed by vendor relating to Bank or this agreement (RFPQ), within a reasonable time failing which vendor will be liable to pay any charges / penalty levied by RBI
- In the event of any notification / circular / guideline issued by UIDAI/Reserve Bank of India (RBI) or any other regulatory authority restraining the Bank from availing the services or vendor from rendering the services under this agreement, Bank shall terminate the agreement forthwith, without assigning any reasons thereof.
- Bidders should ensure that exchange rate fluctuations, change in import duty/other taxes should not affect the rupee value of bid over the validity period defined in this RFP.

### **C. Right to Requirements**

- Bank reserves the right to alter the requirements specified in the RFP. The Bank also reserves the right to delete one or more items from the list of items specified in the RFP. The Bank will inform all vendors about changes, if any.
- The vendor agrees that Bank has no limit on the additions or deletions on the items for the period of the contract. Further the vendor agrees that the prices quoted by the vendor would be proportionately adjusted with such additions or deletions in quantities.
- Bidder should compulsorily respond to any clarification (technical, functional, commercial) letter/E-mail sent by the Bank.
- The South Indian Bank Limited reserves the right to open the quotations soon after their receipt from all the Bidders without waiting till the last date specified.
- Continuity of project team members to be ensured during the period of project.
- Presence of any incomplete or ambiguous terms/ conditions/ quotes will disqualify the offer.
- The South Indian Bank Limited is not responsible for non-receipt of quotations within the specified date and time due to any reason including postal holidays, or other types of delays.
- The South Indian Bank Limited is not bound to place the order from the lowest price bidder or the most competent bidder.
- The bidder shall share its technology strategies and research & development efforts, conducted in the course of this assignment with The South Indian Bank Limited.
- All inquiries, communications and requests for clarification shall be submitted in Hard copies/e-mail to The South Indian Bank Limited and response for the same shall be obtained in writing. Only such documents shall be considered as authoritative.
- The bidders should ensure that all points in the RFP document are taken into account before submitting the Bid Documents.
- The bidder should have implemented similar assignment and necessary verifiable references in this effect should be submitted with the proposal.
- Bidders are bound to make full disclosure of information required to judge them on the basis of selection criteria.

#### **D. Litigation**

- If it comes to the notice of the Bank that the bidder has suppressed any information either intentionally or otherwise, or furnished misleading or inaccurate information, the Bank reserves the right to disqualify the bidder. If such information comes to the knowledge of the Bank after the award of work, The South Indian Bank limited reserves the right to terminate the Contract unilaterally at the total cost and risk of the bidder. The Bank also reserves the right to recover any dues payable by the selected bidder from any amount outstanding to his credit, including the pending bills etc., if any. The Bank will also reserve the right to recover any Advance paid.
- **Governing Law:** - The Contract/Agreement shall be governed in accordance with the laws of Republic of India. These provisions shall survive the Contract/Agreement.
- **Jurisdiction of Courts:**-The courts of India at Thrissur have exclusive jurisdiction to determine any proceeding in relation to the Contract/Agreement. These provisions shall survive the Contract/Agreement.
- Work under the Contract shall be continued by the selected bidder during the arbitration proceedings unless otherwise directed in writing by the Bank unless the matter is such that the works cannot possibly be continued until the decision of the arbitrator or of the umpire, as the case may be, is obtained. Except as those which are otherwise explicitly provided in the Contract/this document, no payment due or payable by the Bank, to the Bidder shall be withheld on account of the ongoing arbitration proceedings, if any, unless it is the subject matter or one of the subject matter thereof. The venue of the arbitration shall be at Thrissur, Kerala State, India.

**Annexure-1**

**Check List for Submission of Bid Documents**

|     | <b>Description</b>  | <b>Annexure No.</b> |
|-----|---|---------------------|
| 1.  | Functionality Response Document                           | 2                   |
| 2.  | Authorization Letter Format                               | 3                   |
| 3.  | Check list for Submission of Eligibility Criteria         | 4                   |
| 4.  | Profile of Bidder/Partner                                 | 5                   |
| 5.  | Implementation Methodology                                | 6                   |
| 6.  | Reference Site Details                                    | 7                   |
| 7.  | Past Experience   | 8                   |
| 8.  | Cover Letter for Commercial Bid                           | 9                   |
| 9.  | The format for furnishing the price of Software &Hardware | 10                  |
| 10. | Table for Arriving at the Total Cost                      | 11                  |
| 11. | Bid Submission Covering Letter                            | 12                  |
| 12. | Notification of Acceptance                                | 13                  |
| 13. | Performance Certificate                                   | 14                  |
| 14. | Supplier (Vendor) Security Baseline                       | 15                  |
| 15. | Bid Evaluation Methodology                                | 16                  |

## Annexure 2- FUNCTIONALITY RESPONSE DOCUMENT

Vendor is requested to furnish the appropriate response to the particulars asked by giving the compliance level as explained below. Explanations/suggestions by the vendor may be given in the Remarks column. If more explanation of a point is needed, documents can be attached to the Remarks Column in any section.

| Compliance | Description  |
|------------|--|
| A          | Already Available FULLY in the product.  |
| B          | Not Available but can be provided. Should be included in the version of the product being supplied before implementation. (Free of charge) |
| C          | Functionality requires customization of the product  |
| D          | Not Feasible in the product due to architecture or structural limitations.   |

**Note:**

**All the points updated with Compliance A, B, C are to be mandatorily delivered along the proposed CRM Solution to Bank without any additional cost.**

### **1. Customer 360 View**

| SI No | Item  | Compliance   | Remarks |
|-------|---|--------------|---------|
|       |   | (A, B, C, D) |         |
| 1.    | Consolidated Single Snapshot View to see all the customer relationship by fetching data from different subsystems like CBS, Workflow Solution (BPM), IVR, Email, SMS Gateway etc to.  |              |         |
| 2.    | Capability to display On Demand data by integrating with other solutions like CBS(Finacle 10), BPM(NewGen), Call Center Solution(Genesys) & Chat Bot etc via API/DB Call.   |              |         |
| 3.    | Display of all the Product Holdings & Services Available by the customer in Customer 360 screen   |              |         |
| 4.    | Customer Profile Generation from Customer 360 module.   |              |         |
| 5.    | Household Grouping & Customer Segmentation  |              |         |
| 6.    | Data Capture and Display all customer interactions irrespective of channels of communication (Leads, service request, email communication, IVR, Chat, campaign targeted) in 360 view itself via API's, Manual Mode & DB Call's. |              |         |
| 7.    | Capability to drill down the customer details from 360 View.  |              |         |
| 8.    | Display of consolidated account holding value/investment/liability of customer and  |              |         |

|    |  |  |  |
|----|--|--|--|
|    | display it in charts or other graphical formats in Customer 360 screen   |  |  |
| 9. | Detailed View of Account Holdings (Deposits, Loans etc), Third Party Products (Insurance, Mutual Fund, DEMAT etc), and Channel Services (NetBanking, Mobile Banking, Debit Card etc) of a customer in Customer 360 module. |  |  |
| 10 | Drill down option from Customer 360 screen to Detailed View screens.   |  |  |
| 11 | Search Option/Filter options from the Customer Database using any of the customer data field (Advanced Find) & ability to export the result set to different formats like excel, pdf etc.                                  |  |  |
| 12 | Option to configure the Customer/Non Customer search parameter by the application admin  |  |  |
| 13 | Capability to filter out and display customer 360 view based on User role (Eg: Call Center Agent shall able to view only the minimal customer details which is needed for his customer interaction/service activity).      |  |  |
| 14 | Push Notification(SMS/Email) Functionality based on the logic to be set by the bank in configurable mode   |  |  |
| 15 | Capability to show alert/notification as Pop Up on Customer 360 screen for each contact/customer (in 360 View) For Cross Sell Options or any other custom business rules scenarios like KYC Pending etc.                   |  |  |
| 16 | Provision for digital KYC Compliance with option to upload the necessary OVD document and capture KYC fields by CRM Users and perform validation based on the document type with maker checker provision.                  |  |  |
| 17 | Audit Trail of Contact Information in Customer 360 which shall be configurable on field wise manner.   |  |  |
| 18 | Capability to configure Cross Sell/Upsell option in Customer 360 screen based on logic set by Bank to show as Alert or Pop UP or for push notification /Campaign Activity  |  |  |
| 19 | Capability to create and manage lead & service request directly in Customer 360 view.  |  |  |

|    |  |  |   |
|----|--|--|---|
| 20 | Capability to show the leads/cases/campaign details of a customer in 360 view.   |  |   |
| 21 | Capability to create prospects with minimal information and also to convert prospects to customer.   |  |   |
| 22 | Providing unified view of Customer 360 in Mobile Client  |  |   |
| 23 | Capability to generate Customer Worth, Profitability value from the Customer Database with option to configure logic for generating the same in Customer 360 module.                           |  |   |
| 24 | Capability to classify customer (e.g.: Prime Banking) based on any customer data field present in Customer Database which shall be refreshed using the daily data feed to be fetched from CBS. |  |   |
| 25 | Capability to generate Customer Profitability Index for each Customer in Customer Database.  |  |   |
| 26 | Option to modify specific customer fields and attach documents in different formats (like pdf, docx, jpg, png etc) in Customer 360 View.   |  |   |
| 27 | Option to create any number of new custom fields in Customer 360 main screen and sub screen with provision to add custom validation logic by the administrators                                |  |   |
| 28 | Maker/Checker functionality in Customer Screen for data capture of Customer Fields with option to enable/disable the functionality field wise.   |  |   |
| 29 | Analytics Reports to identify customer interaction pattern, Cross Sell/Up Sell options and customer trend etc.   |  |   |
| 30 | ML & AI capabilities to display the cross sell/up sell products in customer 360 page   |  | Specify the capabilities of the solution as a separate attachment with Case Study, Video, Presentation etc. |
| 31 | Plugin/Interface to integrate with Social Media Platforms(Facebook, Twitter, Instagram etc) from Customer 360 Module of a customer.  |  |   |

## 2. Lead Module

| SI No | Item  | Compliance | Remarks |
|-------|---|------------|---------|
| 1.    | Ability to generate leads for Customers and Non-Customers (Prospects).  |            |         |
| 2.    | Ability to create leads in CRM from different channels like IVR, Website, Mobile Application, NetBanking, SMS, Email, Social Media, Chabot, Bank's internal portal etc through API's.   |            |         |
| 3.    | Ability to perform Omni Channel Lead management   |            |         |
| 4.    | Ability to incorporate Lead Generation (LG) and Lead Conversion (LC) concept in the Lead Management Module.   |            |         |
| 5.    | Ability to assign the Lead Ownership to CRM users based on business logic.  |            |         |
| 6.    | Ability to auto assign leads based on business rules or configuration on Product Wise/Category/Customer Group wise etc.   |            |         |
| 7.    | Ability to create Lead Lifecycle/WorkFlow based on Product or any other field in lead entity.   |            |         |
| 8.    | Ability to generate and push lead notification to CRM users (Lead Owner/Generator, Lead Converter/Supervisor) through SMS, Email Channel on real time basis.                            |            |         |
| 9.    | Ability to generate SMS/Email notification to customer on lead creation, lead closure and on different stages of lead process based on lead workflow configuration.                     |            |         |
| 10.   | Ability to configure Lead TAT Escalation based on Product Category.   |            |         |
| 11.   | Ability to attach documents by CRM user's for any lead.   |            |         |
| 12.   | Ability to show customer interactions (happening from different channels like Email,SMS,Chat,WebSite,IVR) of a lead in a single view of Lead Screen to bring an Omni Channel Experience |            |         |
| 13.   | Ability to assign the lead ownership based on the Lead TAT Escalation mechanism.  |            |         |
| 14.   | Ability of auto-closure of Leads by integrating with different subsystems like CBS, BPM (Workflow Software), Third Party Applications in real time and batch mode of integration.       |            |         |
| 15.   | Differentiator to identify a lead is closed manually by any CRM user or auto closed by the software.  |            |         |
| 16.   | Lead Creation, Closure and Processing API availability.   |            |         |

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| 17. | Ability to track lead using any of the lead identifiers such as Lead ID, Customer ID, Mobile Phone, Email etc.   |  |  |
| 18. | Email Integration Capability for Lead Creation with Mailbox  |  |  |
| 19. | Lead Integration capability with SMS Gateway   |  |  |
| 20. | Lead Email Tracking ability & mailbox folder tracking option for lead generation   |  |  |
| 21. | Ability to generate dynamic reports on lead module & option to export the result set into different formats like docx, pdf etc.  |  |  |
| 22. | Option configure de-duplication check on lead creation using business logic shared by the Bank based on any field in Lead Object in configurable mode.   |  |  |
| 23. | Ability to do text mining and NLP processing for processing leads getting created through Email Channel.   |  |  |
| 24. | Ability to configure lead visibility based on User Role/Organization Hierarchy or Team wise.   |  |  |
| 25. | Maker/Checker functionality in Lead Processing in configurable mode based on product.  |  |  |
| 26. | Ability for bulk import of leads from feed file/excel file by privileged CRM users from GUI.   |  |  |
| 27. | Availability of Document Repository for Lead Module to be available for CRM user's like call center agents/branch staff/sales executives with keyword based content tagging and search ability   |  |  |
| 28. | Ability to configure the Bulk Import Leads fields from GUI.  |  |  |
| 29. | Suitable provision to Share & engage the leads with another team without change of ownership. Suitable permissions to EDIT/VIEW provision will also be required to initiate them on a need basis.  |  |  |
| 30. | Lead scoring functionality: Ability to mark scoring on leads generated for Customer/Non Customers. For example, leads scoring logic can be based on CUSTOMER PROFITABILITY INDEX/Customer Worth, Transaction history, Internal Rating, vintage criteria etc. for customers and for the Non Customers it can be based on previous interactions, on AI inputs, income criteria/profession/line of business, based on any field inputs etc. |  |  |
| 31. | Ability to provide system generated Next Best Action prompt on leads based on ML/AI triggers, previous interactions, lead scoring , etc.   |  |  |
| 32. | Ability to configure lead process cycle like creation of a process master for the entire lead cycle with Stages/Dispositions for various products /services dealt  |  |  |



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|     | with. Ability to configure real time integration with other workflow solutions like, BPM, RLOS etc to fetch and update the lead progression.  |  |  |
| 33. | Activity Management & Tracking: Provision to set up different tasks such as, phone call, appointments, meetings, e-mail etc. Further to this, facility to modify the status of the all the pending activities like meeting/appointment etc. |  |  |
| 34. | Alert/Notification: Notification functionality on the scheduled activity to any crm user, prior to the scheduled date & time.   |  |  |
| 35. | Ability to set lead ownership based on product basis , or in Round Robin pattern if multiple users are available in a team with option to configure the logic in application by Sales Team  |  |  |
| 36. | Availability of Audit trails to identify all the modifications (in field level and data level) done in a lead.  |  |  |

### **3. Customer Service Management**

| <b>SI No</b> | <b>Item</b>  | <b>Compliance</b> | <b>Remarks</b> |
|--------------|--|-------------------|----------------|
| 1.           | Ability to create Service request for Customers as well as Non-Customers   |                   |                |
| 2.           | De-duplication check on Service Request based on Service Request Category or any other field present in the Service Request screen.  |                   |                |
| 3.           | Ability to configure Service Request Lifecycle/Workflow based on Product/Complaint Type  |                   |                |
| 4.           | Ability to create Service Request from different channels like Email, SMS, Website, NetBanking, Social Media, IVR, Chatbot, RBI CMS Portal, or any other channel by integrating via API/DB call/Gateway protocols. |                   |                |
| 5.           | Availability of Generic Web Portal to be deployed in DMZ zone to integrate with Partner Companies for servicing request for Third Party Products and Complaint Management.   |                   |                |
| 6.           | Ability to perform Omni Channel Customer Service Management.   |                   |                |
| 7.           | Ability to classify and segregate complaints based on nature of complaint.   |                   |                |

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| 8.  | Ability to configure Owner team for service request based on any field in the Case object. ( Eg: Product Wise/Nature of Complaint/Channel of complaint etc)      |  |  |
| 9.  | Ability to route/auto assign Rejected Complaints to Internal Ombudsman Team/Any other internal team.   |  |  |
| 10. | Maker/Checker functionality in Service Request Processing.   |  |  |
| 11. | Ability to auto-escalate as well as manual escalation of service request to different teams based on TAT   |  |  |
| 12. | Ability to escalate complaint created in one channel (e.g.: Email, SMS) from another channel.(eg: Website, IVR)  |  |  |
| 13. | Ability to create escalation matrix for service request based on Category of the Complaint.  |  |  |
| 14. | SMS and Email Notification to CRM user( Owner, Supervisor) on case creation and case escalation  |  |  |
| 15. | Ability to assign service request manually to any user/team and automatically using pre-configured rules based on Complaint Category/Product.                    |  |  |
| 16. | Ability of service module to integrate with Email & SMS gateway.   |  |  |
| 17. | Ability to track Service Request using any of the identifiers in the service request like Ticket ID, Customer ID, Account No, Mobile Phone, Email ID etc.        |  |  |
| 18. | Availability of Native APIS for Service Req Creation/Closure/Processing  |  |  |
| 19. | Ability to generate dynamic reports on service request & option to export the result set into different formats like excel, pdf etc.                             |  |  |
| 20. | Ability to send email, sms notification on different stages of service request processing from Application(To be sent from Server directly with email threading) |  |  |
| 21. | Email threading mechanism on service request created via Email Channel   |  |  |
| 22. | Ability of configuring Holiday Master in Service Module for considering the TAT for complaint  |  |  |

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| 23. | <p>Ability to create a child case/service request within the Primary case/Service request.</p> <p>(Scenario: Along with a major compliant customer will be mentioning other queries/complaints associated with the product/service which shall be created as a subset of primary complaint. Post creation of child case this will be assigned to team which need to provide resolution. Once resolution is received in CRM primary case would be resolved post reverting to customer by case owner).</p>   |  |  |
| 24. | <p>Ability to provide Notification for user/ case owner when a new mail is attached to existing open case/complaint from customer.</p>   |  |  |
| 25. | <p>Option to capture Case Resolution Details like Mode of Service Request Closure( IVR, Email etc) &amp; Service Request Resolution Closure Communication details( If mode of communication is email, email id of customer shall be autopoulated &amp; if mode of communication is IVR, Mobile No of customer to be auto populated with option to change email/mobile no based on user discretion)</p>   |  |  |
| 26. | <p>Ability to implement custom workflow in complaint management based on Complaint Category like ‘ATM Complaints’.</p> <ol style="list-style-type: none"> <li>1. Branches &amp; Toll Free team creates the ATM transaction complaints.</li> <li>2. Compliant shall be auto lodged based on the status from ATM switch through integration between Switch and CRM.</li> <li>3. Reconciliation team will lodge the complaints in Card network portal (Visa, Master, NFS and RuPay).</li> <li>4. Based on the response from Card network portal, Complaints shall be processed in Service Module. If the disposition of Complaint is rejected, then complaint shall get auto-assigned to Internal Ombudsman team. Once Concurrence from IO is marked in CRM Software, complaint shall be assigned back to TBD for further operation.</li> <li>5. In case of any refund/settlement with Customer, transaction request has to be fired from CRM to CBS and case disposition to be marked in CRM.</li> </ol> |  |  |
| 27. | <p>Ability to identify service requests / complaints made by same customer for an issue even when these are made through different channels. These are to be assigned as escalations of the</p>  |  |  |

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|     | same case and not new ones.  |  |  |
| 28. | Ability to include all inter-departmental communications/ remarks within the module. |  |  |

#### **4. Campaign Management**

| <b>SI No</b> | <b>Item</b>  | <b>Compliance</b> | <b>Remarks</b> |
|--------------|--|-------------------|----------------|
| 1.           | Ability to execute campaign for any product/service, based on the master list of products to be maintained in CRM DB.  |                   |                |
| 2.           | Ability to execute campaigns in Email/SMS/Social Media Channels.   |                   |                |
| 3.           | Ability to integrate with Social Media Platforms like Facebook, LinkedIn, Instagram, Twitter   |                   |                |
| 4.           | Ability to generate the Marketing/Target List for a campaign( For any specific product or set of products) for existing customers by CRM users from Application based on dynamic search filter condition based on customer data available in CRM |                   |                |
| 5.           | Ability to create a bulk marketing list preparation during the campaign with a larger customer base say 10 lakhs.  |                   |                |
| 6.           | Ability to integrate with IVR Solution (Genesys) to run an Outbound Call campaign from CRM. And marking the campaign response in real time mode.   |                   |                |
| 7.           | Ability to Create Static and dynamic marketing list for a campaign through Advanced Search Option from GUI by normal user  |                   |                |
| 8.           | Ability to capture and track campaign response   |                   |                |
| 9.           | Availability of a generic web portal which can be deployed in DMZ server and Intranet zone to capture campaign response from customers.  |                   |                |
| 10.          | Ability to track Email & SMS Response on a real-time basis in CRM Campaign Module  |                   |                |
| 11.          | Ability to convert the campaign response to Lead manually as well as automatically   |                   |                |
| 12.          | Ability to measure campaign profitability(   |                   |                |

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|     | Branch Wise/Region Wise/Product Wise etc)   |  |  |
| 13. | Ability to create Marketing list using dynamics query generator in the application using any combination of customer fields present in the Customer Database in CRM.  |  |  |
| 14. | Ability of rescheduling the campaign activity such as mail/SMS, at frequent intervals based on response from campaign execution. Eg. SMS Campaign sent to 50000 customers, Out of which 5000 customers positively responded, SMS not delivered to 2500 DND Customers. 2nd level SMS to be scheduled to 42500 baring interested and DND customers. |  |  |
| 15. | Ability to create Logic setting functionality for each campaign. Eg: Target audience for each campaign shall be selected based on different parameters. A Logic is used to identify the target customer and this need to be configured in CRM for identifying Target customers for the Campaign.  |  |  |
| 16. | Ability to analyze the Campaign Execution Activity like Email/SMS Blast etc. Details required for analysis are count of e-mail pushed, delivered count, mail opened /attachment opened count, responded count, lead generated etc.  |  |  |
| 17. | Also availability of analysis report on the result of campaign with graphical presentation.   |  |  |
| 18. | Ability to reuse the same marketing list (Static and Dynamics List), multiple times, for different campaigns.   |  |  |
| 19. | System capability to identify the DND cases/Disinterested responses for an already used marketing list, so as to have a ready to use refined list on reuse.   |  |  |
| 20. | Ability to capture Budgeting & Costing part of a Campaign Execution.  |  |  |
| 21. | Ability to provide Campaign Analysis Dashboards and Reports. Eg: Performance Analysis of the Campaign, after closure of CAMPAIGN. Analysis on leads generated, Conversion count, conversion %, Achievement in value Terms (based on product) growth from base to the Current date of Analysis etc.  |  |  |
| 22. | Ability to configure dashboards based on any combination of data set in Campaign Object.  |  |  |
| 23. | Ability to provide Standard Campaign Reports for different stages as well as to ability to generate reports by privileged CRM   |  |  |

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|     | users directly from application GUI based on dynamics search condition.  |  |  |
| 24. | Ability to identify a lead generated from a campaign from the Campaign Module.   |  |  |
| 25. | Ability to run a single campaign in different channels parallel for Omni Channel Experience.                                   |  |  |
| 26. | Ability to push the marketing list from CRM to Third Party software using API's, DB Integration and in plain text file formats |  |  |

## 5. User Management

| SI No | Item  | Compliance | Remarks |
|-------|---|------------|---------|
| 1.    | AD Authentication mechanism for CRM User Login using Bank's existing Active Directory.                          |            |         |
| 2.    | Ability to create CRM user in different roles (Sales/Service User, Marketing User, Call Center User etc).       |            |         |
| 3.    | Ability to tag the user to any team/branches. Also a user shall be able to added in more than one team          |            |         |
| 4.    | Ability to set the user visibility to each modules based on User's team or Role.                                |            |         |
| 5.    | Ability to restrict user permission to each modules(Read/Write)   |            |         |
| 6.    | Ability to handle employee transfer and designation change in CRM based on HRMS Data Feed on a daily frequency. |            |         |
| 7.    | Ability to generate audit log of the activities done in a user login by Admin/Super User.                       |            |         |

## 6. Integration Capability

| SI No | Item | Compliance | Remarks | Response (Separate Document to be provided illustrating compliance of each of the below points with detailed description in addition) |
|-------|------|------------|---------|---|
|       |      |            |         |   |

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|-----|--|--|--|--|
| 1.  | Ability to integrate with CTI application (Genesys)/IVR Telephony for Service Request/Lead Management/Campaign Activity/Customer 360 CTI Screen  |  |  |  |
| 2.  | Ability to integrate with Email gateway (SMTP service & Server level Email Authentication ) and SMS Gateway(through DB/API's interfaces)   |  |  |  |
| 3.  | Ability to interface with third party applications via Web Services (REST/SOAP) and ISO communication ,SQL queries(Oracle, SQLServer, MySQL DB)  |  |  |  |
| 4.  | Ability to integrate with directory services standards like LDAP( Microsoft Active Directory)  |  |  |  |
| 5.  | Availability of integration toolkit/SDK/Standard IDE as out of box for customization by Bank's Team without the need of separate customization.as part of CRM platform at no additional license or product cost. |  |  |  |
| 6.  | Whether Source code of customizations will be shared with Bank   |  |  |  |
| 7.  | Whether Product Source code will be shared with Bank for code review and customization.  |  |  |  |
| 8.  | Ability to create/modify GUI fields by FrontEnd by admin user.   |  |  |  |
| 9.  | Ability to modify and create GUI layout/dashboard/User Screen and adding validations/java scripting by the admin user.   |  |  |  |
| 10. | Capability to integrate with Partner's CRM for leads and complaint management of third party products.   |  |  |  |

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| 11. | Ability to integrate with Social Media Platform( Facebook, Whatsapp, Twitter, Instagram) & Bank's Chatbot solution through native API's supported in the platforms and availability of OOB(Out of the Box) plugins for Integration. |  |  |  |
| 12. | Capability to onboard Existing customers by fetching data from Customer 360 on lead conversions in upsell and cross sell.   |  |  |  |
| 13. | Capability to capture customer data in CRM through lead and share the same data into other applications via DB Call's and API's for respective asset and liability products to ensure smooth conversion.                            |  |  |  |
| 14. | Integrate with ESB API's for Lead Management & Customer Service Request Management.   |  |  |  |

## 7. Data Migration

| SI No | Item  | Compliance | Response (Separate Document to be provided illustrating compliance of each of the below points with detailed description in addition) | Remarks |
|-------|---|------------|---|---------|
| 1.    | Ability to migrate the CRM data of Leads & Service Request from existing Solution( MS Dynamics CRM 2013)  |            |   |         |
| 2.    | Migrate existing API's and interfaces in Lead and Service Management Module for integrating with other applications like IVR Solution, BPM (Workflow Management Solution), Website, Mobile App and existing Lead Integrations with Insurance Company etc. |            |   |         |



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| 3. | Capability to carry out Migration Audit to make sure that all the data from existing CRM solution is completely migrated to the new system and to prevent any data loss during migration. |  |  |  |
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**8. Mobility**

| SI No | Item  | Compliance | Remarks |
|-------|---|------------|---------|
| 1.    | Availability of Native Mobile App of CRM in Android & IOS Platforms.  |            |         |
| 2.    | Availability of Customer 360, Sales and Service Module as Out of Box Modules in Mobile Client without any additional customizations |            |         |
| 3.    | Ability to publish the changes in real time to Mobile Client whenever any update/patch is deployed on the CRM Web Application       |            |         |
| 4.    | Compatibility of Mobile Client with latest Android OS & IOS versions.   |            |         |
| 5.    | Ability to add/modify GUI fields by admin user.   |            |         |
| 6.    | Ability to configure separate layout for pages in Mobile Client.  |            |         |
| 7.    | Ability to configure custom dashboards in Mobile Client based on User roles.  |            |         |
| 8.    | Ability to add custom workflow for sales users in Mobile Client.  |            |         |
| 9.    | Ability to integrate AD authentication for user login in Mobile Client.   |            |         |
| 10.   | GPS tracking & Geo-Tagging sales user of Mobile Client  |            |         |

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| 11. | Ability to perform route planning for the RM going out for meetings.  |  |  |
| 12. | Ability to work offline, and then automatically synchronizes data bi-directionally once a connection has been re-established.   |  |  |
| 13. | Option to create tasks, Easily manage and enter account info., Add and organize contacts, Schedule meetings: Transmit meeting notes or details at the point of contact, Assign follow up activities, Track existing or new opportunities, Request approvals |  |  |
| 14. | Facility to enable Sales Users automatically create, process, and route the sales orders they receive to ensure rapid fulfillment, even if they're not in the office  |  |  |
| 15. | Ability to control the mobile device access of CRM and provides access and relevant data to authorized individuals only and with encryption, authentication, and authorization technologies and role based services   |  |  |

**9. Reports/Analytical Component**

| SI No | Item   | Compliance | Remarks |
|-------|--|------------|---------|
| 1.    | Ability to generate On the Fly/Dynamic Reports from Application through GUI                  |            |         |
| 2.    | Ability to generate reports in Application via SSRS Services or using SQL Query from Backend |            |         |

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| 3.  | Ability to export the reports to excel, pdf, docx formats  |  |  |
| 4.  | Ability to drill down the Reports  |  |  |
| 5.  | Ability to generate a summarized report from an existing report by normal users  |  |  |
| 6.  | Ability to incorporate Graphical Representation in Reports.  |  |  |
| 7.  | Session Activity Report, Session Log Activity Report, User Performance Report  |  |  |
| 8.  | Notification Report, Internal Audit Report; Non-Financial Transaction type wise Report; Financial Transaction type wise Report   |  |  |
| 9.  | Capability of Reporting Application to generate analytical reports on trends and data patterns based on Customer Interactions & transactions & also using customer data in CRM   |  |  |
| 10. | Ability to integrate with Bank's Data Analytic tool(IBM Cognos) to fetch reports and display in the CRM Dashboards and Reports Menu.   |  |  |
| 11. | Ability to fetch result set from other Application Databases and use it for generating reports by combining with the data available in CRM Databases. For example some reports might need to be generated by combining transactional data from CBS/Other Subsystems and CRM Data( says Lead Details) for showing the Profitability aspect. |  |  |

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| 12. | Facility to create Reports from the Tool by Bank IT team using SQL Queries/any Scripting Language/GUI Based Platform or another Object Oriented Language.                                   |  |  |
| 13. | Ability to generate AI driven reports on Optimize customer and client interaction to integrate data analysis by Artificial Intelligence (AI) and Machine Learning (ML) capabilities.        |  |  |
| 14. | The system should have a capability to provide an integrated reporting tool for new reports to be created as required. The tool should enable the Business users to create dynamic reports. |  |  |
| 15. | Capability to generate comprehensive reports for all modules and activities in CRM with drilldown options and graphical dashboards.   |  |  |
| 16. | Capability of the system to restrict report module access based on users' roles and authorization. Reports shall be dynamically changed based on user role/team.                            |  |  |
| 17. | Capability of reporting platform when compared with other solution available in the industry which support basic & advanced reporting features.   |  |  |
| 18. | The Reporting Platform/IDE should be built on an Industry standard technology platform.   |  |  |
| 19. | Capability to generate reports which Gain insight into, analyze, and generate e-business trends based on transaction data in CRM.   |  |  |

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| 20. | Capability to provide industry standard reports for Lead, Complaint Management & Customer Service Module.  |  |  |
| 21. | Capability to schedule auto-generation of reports in CRM and sending the reports in different formats like HTML, Docx, Excel, PDF formats as mail to crm users/specific email id's with configurable option to admin role users. |  |  |
| 22. | Availability of Complaint Management Dashboards & reports for reporting to regulatory authorities like RBI, SLBC, MOF, NPCI etc.   |  |  |
| 23. | Capability to Measure and optimize the performance of Campaign in CRM.   |  |  |
| 24. | Capability to customize Report Layout for existing OOB reports in the solution and to create new Report Layout/Dashboard/Graphical Drill down Report layouts   |  |  |
| 25. | Capability to generate Custom Report Templates in CRM  |  |  |
| 26. | Perform analysis across the breadth of marketing, sales, and service from a Web perspective and track and use Web behavior to target customers and drive future marketing activities   |  |  |
| 27. | Capability to generate reports using larger data set & capacity to export the result of large records say( 5 lakh records)   |  |  |
| 28. | Specify Minimum bandwidth needed for loading the Reports in CRM  |  |  |

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| 29. | Capability to show Reports, Dashboards in Mobile Client based on User Roles   |  |  |
| 30. | Capability to monitor the Report Generation, schedule the report and providing email/SMS notification to admin users in case of any exception   |  |  |
| 31. | Capability to analyze and detect the powerful patterns and forecasts the customer information and data collected from Data Warehouse systems  |  |  |
| 32. | Total of 100 Standard Reports shall be delivered in the CRM solution for monitoring Lead Management, Customer Service Management & Campaign Management, User Management & Employee Performance evaluations etc. |  |  |

## **10. Employee Management**

| SI No | Item  | Compliance | Remarks |
|-------|---|------------|---------|
| 1. 1  | Option to create task/activities and assign to employees by Supervisors/Team Heads/RO Users'/Sales Head role users  |            |         |
| 2.    | Option to monitor the activities of an employee in team wise/user wise and availability of standard monitoring reports                                      |            |         |
| 3.    | Provision to generate Performance evaluation report of an employee for Staff Incentive Scheme   |            |         |
| 4.    | Provision to send notification(SMS & Email) automatically from application based on logic to be set in workflow to employee for any pending task/alert/lead |            |         |

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|    | monitoring etc  |  |  |
| 5. | Provision to assign Lead & Campaign Target to each branches/teams based on Organization hierarchy from RO/HO Level. |  |  |
| 6. | Provision to track the performance of Branch/Team/RO from HO Level and ability to generate reports for monitoring   |  |  |

**11. CRM Data Import**

| <b>SI No</b> | <b>Item</b>  | <b>Response<br/>(Separate Document to be provided as attachment for points with detailed description)</b> |
|--------------|--|---|
| 1.           | Availability of ETL Tool as out of box with the CRM solution at no additional cost or additional License cost                                      |   |
| 2.           | Ability of Data Import mechanism to extract data from different DataBases( Oracle, SQL Server, MySQL etc) and Feed files( plain text, spreadsheet) |   |
| 3.           | Specify the Data Import mechanism with details on mechanism of data transfer(Web Services/SQL/MSMQ etc)  |   |
| 4.           | Specify the Benchmark on no of records that can be inserted to CRM solution per hour   |   |
| 5.           | Specify the standard Benchmark of the solution for Data loading  |   |
| 6.           | Specify the models available to load daily incremental data load and real time data loading mechanism.   |   |
| 7.           | Capability to schedule and configure data lading process in batch job mode/real time by admin users from GUI.                                      |   |

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| 8.  | Capability of loading complete customer data from CBS (Finacle 10) system to CRM Solution as one time process and benchmark on the maximum no for records loaded/hour. |  |
| 9.  | Availability of Error Handling mechanism in Data Import Process during data import/scheduling process and ability to handle run time exception during Data Import.     |  |
| 10. | Option available as out of box feature to generate reconciliation report after the daily run of data import by comparing with records in the source tables/feed files. |  |

**12. Licensing Model & Upgrades**

| SI No | Item   | Response<br>(Separate Document to be provided as attachment for each of the below points with detailed description) |
|-------|--|---|
| 1.    | Specify different Licensing Model of the CRM Application ( <b>Enterprise/User License/Both</b> ).            |   |
| 2.    | No separate licenses shall be needed in DR & UAT environments.   |   |
| 3.    | Specify Nature of License( Perpetual/Subscription)   |   |
| 4.    | Any separate master agreement to be executed with OEM for Licensing?   |   |
| 5.    | Specify Model of Solution Upgrade & Mobile Client for next 5 years   |   |
| 6.    | All product upgrades can be implemented in DC/DR sites without any additional cost to bank during AMC period |   |



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| 7.  | Whether all security updates based on Audit from Regulatory/External agencies shall be provided without any additional cost |  |
| 8.  | Enterprise License Cost ( Applicable if vendor is offering for Enterprise Licensing Model)                                  |  |
| 9.  | License cost for 3000 Users ( Applicable if vendor is offering User based licenses)   |  |
| 10. | Per License Cost for additional Licenses in bundles of 500. ( Applicable if vendor is offering User based licenses)         |  |

### 13. Architecture/General

| SI No | Item  | Response<br>(Separate Document to be provided as attachment for each of the below points with detailed description) |
|-------|---|---|
| 1.    | Specify the model of deployment of the solution ( On Premise/Cloud).If the proposed solution is supporting in Cloud and On-Premise models, it can be mentioned separately in response.  |   |
| 2.    | Specify whether Physical Server/VM(Intel Architecture-RISC) is supported for Deployment   |   |
| 3.    | Detailed list of OS/DB/Middleware/Webserver/Application Platform & any other supporting software/license to be procured by Bank for implementation  |   |
| 4.    | Specify Hardware Specifications needed with Architecture Diagram, Network Diagram, Schema Design, and Functional Specification Document of the solution for proposed implementation. ( In hardware details, Mention the no of CPU Cores, memory etc).                 |   |
| 5.    | Benchmark on minimum Bandwidth(in kbps) required for accessing the application smoothly   |   |
| 6.    | Specify the Web Server, Application Platform & DB Details   |   |
| 7.    | Benchmark on maximum Bandwidth (in kbps) required for accessing the application smoothly. In case of bandwidth usage varies based on different modules, share the value in kbps for each modules like Customer 360, Lead Module, Service Module, and Campaign Module. |   |

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| 8.  | Maximum memory used by the application in Client Side   |  |
| 9.  | Product Customization Certification Training shall be provided by OEM   |  |
| 10. | Benchmark on Solution Performance in terms of CPU, Memory, application Page load time etc.  |  |
| 11. | Specify Client Machine configuration required to access CRM Solution smoothly.  |  |
| 12. | Specify List of Supported Browsers for accessing the solution with Base version details in each browser (IE, Chrome, and Mozilla Firefox).                                |  |
| 13. | Specify the End of Life of present version of software proposed.  |  |
| 14. | Specify the mode of Data Security of the application available  |  |
| 15. | Ability to encrypt Personal Identifiable information(PII) of Customer Data in Database  |  |
| 16. | Availability of custom web portal from CRM Application which can be deployed in DMZ server & intranet zone for Lead Creation, Complaint Management & Campaign Management. |  |
| 17. | Specify whether VDI Solution (e.g.: Citrix) is needed for accessing the solution from branches with bandwidth of 512 kbps.  |  |

#### **14. Document Management**

| Sl No | Item   | Compliance | Remarks |
|-------|--|------------|---------|
| 1.    | Ability to create a Central repository for sales, service and other banking teams  |            |         |
| 2.    | Ability to create Email/SMS templates in Document Management for Lead Notification, Campaign Mailers.  |            |         |
| 3.    | Capability of Integrating with the Banks DMS ( Document Management system ) through file upload  |            |         |
| 4.    | Capability of creating a knowledge management system to be used for Sales & Service Agents in the solution using the data present in Data Repository |            |         |
| 5.    | Availability of Virtual Chat agent for internal users for queries using  |            |         |
| 6.    | Ability to create a content Repository for all Lead Management & Service Modules.  |            |         |
| 7.    | Ability for Keyword based content tagging - search ability   |            |         |

|    |  |  |  |
|----|--|--|--|
| 8. | Ability to create Content groups - sales, service, marketing, strategy etc.    |  |  |
| 9. | Ability to create an Open and closed group access for the Document Repository. |  |  |

**15. Integration Touch Points & API's needed**

| SI No | Item  | Response<br>(Separate documents to be provided as response for each of the below points) |
|-------|---|--|
| 1.    | <p>Following CRM API's shall be delivered from the solution apart from the standard Native API's present</p> <ol style="list-style-type: none"> <li>i. Lead Creation</li> <li>ii. Lead Update</li> <li>iii. Lead Closure</li> <li>iv. Lead Escalation</li> <li>v. Lead Interaction Update</li> <li>vi. Lead Details View</li> <li>vii. Lead Status View</li> <li>viii. Bulk Lead Import</li> <li>ix. Bulk Lead Closure</li> <li>x. Case(Service Request) Creation</li> <li>xi. Case Updation</li> <li>xii. Case Escalation</li> <li>xiii. Case Status View</li> <li>xiv. Case Details View</li> <li>xv. Case Closure</li> <li>xvi. Create Child Case</li> <li>xvii. Closure of Child Case</li> <li>xviii. Case Interaction Update</li> <li>xix. Customer Interaction Update</li> <li>xx. GetCustomerDetails – To Fetch Customer Details</li> <li>xxi. Create Campaign Response</li> <li>xxii. Create Marketing List ( Input will contain the marketing list records)</li> <li>xxiii. Update Marketing List</li> <li>xxiv. Update Campaign Details</li> <li>xxv. Contact Creation(Customer/Non Customers)</li> <li>xxvi. GetAccountDetails – API to get the Customer Account Holdings</li> <li>xxvii. GetCardDetails – API to get the Customer Debit Card Information</li> </ol> |  |

|           |  |  |
|-----------|--|--|
|           | <p>xviii. NotifyLead-API to send SMS/Email Notifications to Lead Contact.</p> <p>xxix. NotifyCase-API to send SMS/Email Notifications to Case Contact.</p> <p>xxx. User management API's(Create/Assign/Disable)</p> <p>Above API's shall be exposed in intranet as well internet zone.</p> |  |
| <b>2.</b> | <p>Solution shall integrate with Bank's Insurance Partners CRM/LMS system for digital Onboarding of Customers. No of API's in present integration are 25 which shall also be implemented in the proposed solution.</p>   |  |
| <b>3.</b> | <p>Solution shall integrate with Bank's Internal Portal Information Bank for sharing of Lead &amp; Complaint Information.</p>  |  |
| <b>4.</b> | <p>Solution shall integrate IVR Solution (Product: Genesys) for CTI Integration as well as Contact Center Operations for Lead Management, Customer Service Management, Campaign Management through API's and DB Calls.</p>   |  |
| <b>5.</b> | <p>Solution shall integrate with Bank's Workflow Management Solution (Product: NewGen Solutions) for Digital Onboarding of Customers &amp; auto closure of leads by closely coupled integration.</p>   |  |
| <b>6.</b> | <p>Solution shall integrate with CBS (Finacle 10) for Dynamic Data Fetch of Customer, Account Details &amp; auto closure of Leads for Terms Deposits &amp; Loan Products.</p>  |  |
| <b>7.</b> | <p>Solution shall integrate with ATM Switch for handling complaints/service request related Card Operations and mode of communication shall be via DB Call's and ISO mode.</p>   |  |
| <b>8.</b> | <p>Solution shall integrate with CBS, Internet Banking, Mobile Banking, ATM Switch, Information Bank for loading Customer 360 data through DB Call's</p>   |  |

|     |  |  |
|-----|--|--|
| 9.  | Solution shall integrate with IBM ESB/API Connect solution for SMS, OTP Sending through Rest API's and DB calls. |  |
| 10. | Ability to integrate with any channel through DB Call's and API's.   |  |
| 11. | Ability to process Inbound API's and outbound API's.   |  |
| 12. | Ability to configure the API integration( Inbound & Outbound API's) by the administrator through GUI             |  |
| 13. | Ability to share data with dataware house system/ODS.  |  |
| 14. | Ability to carry the integrations in STP mode and to perform Reconciliation, Error logging & generate reports    |  |

### Workload

| SI No | Item  | Response |
|-------|---|----------|
| 1.    | Ability to process 1500 leads/sec in the proposed application   |          |
| 2.    | Ability to process 1500 service request/sec in the proposed application   |          |
| 3.    | Ability to handle 5000 concurrent user session in the CRM application   |          |
| 4.    | What is the benchmark value of TPS for Lead generation in the proposed application  |          |
| 5.    | What is the benchmark value of TPS for Service Request generation in the proposed application                                     |          |
| 6.    | Ability to handle large volume of email and SMS messages to be sent from Application say for an average monthly volume of 75lakhs |          |

**Annexure-3**

**Authorization Letter Format**

(On Organization's letter head)

Place:

Date:

To

Deputy General Manager  
The South Indian Bank Ltd  
IT Operations Department,  
SIB Building, 3<sup>rd</sup> Floor, Rajagiri Valley, Kakkanad, Ernakulam, Kerala,

Dear Sir,

SUB: Authorization Letter for attending the Pre-bid negotiations. REF: YOUR RFP NO: -  
ITD/CRM/V1.0/2020-21

This has reference to our above RFP for implementation of CRM Application complying with RBI/NPCI and other relevant Acts, rules, regulations, directions as applicable.

Mr. / Ms. \_\_\_\_\_ is hereby authorized to attend the Pre-bid negotiations & to discuss with you on the subject RFP- "CRM Application" on behalf of our organization.

The specimen signature is attested below: \_\_\_\_\_

Specimen Signature of Mr. /Ms.

Signature of Authorizing Authority

Name and designation of Attesting Authority

**Annexure-4**

**Check list for submission of eligibility criteria**

| <b>Sl. No.</b> | <b>Details</b>   | <b>Compliance( Yes/ No)</b> | <b>Proofs to be enclosed</b> | <b>Remarks (avoid this column during submission)</b>  |
|----------------|--|-----------------------------|------------------------------|---|
| 1.             | Bidder should be a company under Indian Laws.  |                             |                              | Reference of Act/Notification, Registration Certificate or any document evidencing the formation of entity and full address of the registered office. |
| 2.             | The bid shall be submitted by either an OEM (Original Equipment Manufacturer/ Product Vendor) / SI (System Integrator). The term “bidder” used in this RFP refers to the entity who has submitted the bid. |                             |                              | Certificate from OEM for SI as Bidder.  |
| 3.             | Bidder should be a profitable organization for the last 3 years and should have revenues of at least INR 5 Crores for the last financial year.   |                             |                              | Copy of the audited balance sheets along with Profit and Loss statement for the corresponding years and / or Certificate of the Chartered Accountant. |
| 4.             | The bidder should be a company and have a local presence of support center locally in India.   |                             |                              | Bidder should specifically confirm on their letter head in this regard.   |
| 5.             | The Authorized Partner / Distributor / SI, etc. also should have direct presence or representative offices and support centers in India.   |                             |                              | Bidder should specifically confirm on their letter head in this regard.   |
| 6.             | 3 Client references of the implementation in India should be provided for a similar deployment.  |                             |                              | Client Details with Email/Landline/Mobile for whom the Bidder has executed  |

|     |   |  |  |  |
|-----|---|--|--|--|
|     |   |  |  | <p>similar projects. This should include the Bank to whom this solution has been provided. The bidder should also provide performance certificate (clients letterhead Annexure-14) from clients kept as reference (Start and End Date of the project to be mentioned)</p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol> |
| 7.  | Bidder should not have been blacklisted for deficiency in service by any Public Sector Banks/ Private Sector Banks / RBI / UIDAI / IBA /NPCI / IDRBT.   |  |  | Self-Declaration to be submitted by the bidder, which is subjected to the satisfaction of South Indian Bank.   |
| 8.  | Past/Present litigations, disputes, if any  |  |  | Brief details of litigations, disputes, if any are to be given on Company's letter head.   |
| 9.  | Development / Testing/ Deployment Methodologies   |  |  | Documents on development/ testing /deployment framework, tools, templates & utilities to be provided.  |
| 10. | If the bidder intends to partner with another entity to complete the entire assignment, they should clearly specify in the bid the name of that entity (i.e. OEM/SI) with whom they propose to partner. Further the bid should clearly spell out the tasks proposed to be |  |  | Bidder should specifically confirm on their letter head in this regard.  |



|     |  |  |  |  |
|-----|--|--|--|--|
|     | <p>undertaken by the partner. If any of the functional/technical requirements is achieved with the help of partner, details of such requirements shall be mentioned in the bid and during the product demonstration the partner shall display his capability in achieving the aforementioned requirements. The partner is also required to fulfill the eligibility criteria specified in this RFP and the bidder is responsible for furnishing the required details to check the eligibility of partner.</p> |  |  |  |
| 11. | <p>Bidder should sign the Non-Disclosure Agreement in stamp paper not less than INR 200 if selected by the Bank for implementation</p>   |  |  |  |
| 12. | <p>Successful Bidder should execute SLA with Bank before the start of project execution.</p>   |  |  | <p>Bidder should specifically confirm on their letter head in this regard.</p> |
| 13. | <p>Offered solution Bandwidth (in kbps) must be clearly specified with readiness to verify the same in Bank's Network prior to Selection Process.</p>  |  |  | <p>Bidder should specifically confirm on their letter head in this regard.</p> |

**Annexure-5**

**Profile of bidder/Partner**

| <b>Sl.No</b> | <b>Particulars</b>  | <b>Response</b> |
|--------------|---|-----------------|
| <b>1</b>     | Company Name  |                 |
| <b>2</b>     | Date of Incorporation   |                 |
| <b>3</b>     | Name of Indian representative/office (indicate: own, dealer, distributor, JV)   |                 |
| <b>4</b>     | Company Head Office address<br>* Contact person(s)<br>* Designation<br>* Phone Number<br>* Mobile Number<br>* E-mail Address  |                 |
| <b>5</b>     | Address of Indian representative/office<br>* Contact person(s)<br>* Phone Number<br>* E-mail Address  |                 |
| <b>6</b>     | Number of Employees supporting the project :<br>* Marketing/Sales<br>* Technical Support<br>* Research and Development<br>* Implementation  |                 |
| <b>7</b>     | Ownership structure (e.g. Inc., partnership)<br>* Who are the primary shareholders?<br>* State the major shareholders with percentage holding in case of limited Companies.   |                 |
| <b>8</b>     | Years of Experience in Providing the CRM Solution to the clients  |                 |
| <b>9</b>     | Location: Support Location – In India   |                 |
| <b>10</b>    | Provide the range of services offered covering service description and different schemes available for:<br>Customization, Implementation Support, Delivery<br>Ongoing support (AMC, Help Desk), Training Any Others (specify) |                 |
| <b>11</b>    | State pending or past litigation if any within the last year with details and Explain reasons. Please also mention any claims/complaints received in the last year.   |                 |
| <b>12</b>    | Enclose abstracts of the Balance sheet and P/L Account for the last year  |                 |
| <b>13</b>    | Independent analyst research report (if any)  |                 |
| <b>14</b>    | Major changes in Management for the last year   |                 |

## Annexure-6

### Implementation methodology

| Sl. No. | Details of methodology / approach   |
|---------|---|
| 1       | The methodology section should adequately address the following stages of the project:  |
| i.      | Frequency and approach for periodic reporting on the progress of the project and actual status vis à vis scheduled status   |
| ii.     | Detailed Study of Current State, with detailed work steps and deliverables  |
| iii.    | Gap analysis including identification and resolution of gaps  |
| iv.     | Customization, development and necessary work around  |
| v.      | Building up of interfaces with the applications used by the Bank  |
| vi.     | Setting up of the platform and deploying the CRM Application for SIB/ Other relevant applications.  |
| vii.    | SIT, User acceptance testing, Performance testing   |
| viii.   | Pre Go-live Audit, Data Migration audit, VAPT,WASA, Delivery Audit  |
| ix.     | Planning for rollout and identification of key issues that may arise along with proposed solutions  |
| 2       | Timelines   |
| 3       | Project management activities   |
| 4       | Roles and responsibilities of proposed personnel both from the vendor and Bank end.   |
| 5       | Following details with respect to the methodology followed by the vendor in Project Management for a Public/Private Sector Bank   |
| i.      | Project Name  |
| ii.     | Project Location  |
| iii.    | Client Name   |
| iv.     | Client address  |
| v.      | Client contact/reference person(s)  |
| vi.     | Project started (month/year)  |
| vii.    | Project elapsed time – months   |
| viii.   | Man months effort   |
| ix.     | Project Size (No of branches, modules covered and any other relevant details)   |
| x.      | Name of senior project staff  |
| xi.     | Nature of the Project   |
| xii.    | Project Management Methodology used   |
| xiii.   | Role of the Bidder, whether complete end to end involvement or for a particular module  |
| xiv.    | Project detail (Broad detail – information about all activities handled, modules forming part of the Project of the Client Bank, associated activities, time lines, Activity wise and module wise may be detailed.) |

## Annexure-7

### Reference Site Details

The reference sites submitted must be necessarily of those Banks where the proposed Bidder/Proposed software solution has been awarded the contract in the last three years prior to the last date for submission of bids at The South Indian Bank Ltd. For those references where the offered solution is accepted but implementation is not started, the acceptance should be valid as on the last date for submission of bids at The South Indian Bank Ltd. Please provide reference details in the format defined below:

| <b>Particulars</b>   | <b>Response</b> |
|--|-----------------|
| Name of the Bank/ Financial Institution  |                 |
| Country of Operation   |                 |
| Address of the Organization  |                 |
| Annual Turnover of the Organization for the Financial Year 2017-18   |                 |
| Date of commencement of Project  |                 |
| Date of completion of Project  |                 |
| Scope of Work for Solution   |                 |
| Partner for the project  |                 |
| Project Start date and End date  |                 |
| List all the modules/components of the system being used.  |                 |
| Type of Architecture in which the system has been implemented.   |                 |
| Implementation details e.g. Number of Sites, time taken for Operationalization, volumes of processing etc. |                 |
| State the duration of the implementation   |                 |
| Number of users and the geographical spread of the implementation  |                 |
| Average Team size on site for project implementation (SI & OEM Team)                                       |                 |
| Contact Details from the Bank/Financial Institution for reference  |                 |
| Name of the Contact Person   |                 |
| Designation  |                 |
| Phone Number/e-mail  |                 |

### Annexure-8

#### Past Experience

List of major customers where the proposed solutions have been implemented/under implementation and their reference details

| No. | Name & complete Postal Address of the Customer | Name & Brief scope of work done by OEM                        | Name & Brief scope of work done by SI | Attach reference Letter | Contact Details (Name, Designation, Phone, Email) | Project (Completed/Under Implementation, Date, End Date) | Status Start |
|-----|--|---|---------------------------------------|-------------------------|---|--|--------------|
|     |  | (Specify the size of the Bank, the Approaches supported etc.) |                                       |                         |   |  |              |
|     |  |   |                                       |                         |   |  |              |

\*In cases where SI acts as bidder, while counting the number of Banks for the purpose of assigning marks under this parameter only the number of Banks where SI has customized the software of the OEM shall be taken.

(Enclose necessary documentary proof such as reference letter etc.)

**Annexure-9**

**Cover Letter for Commercial Bid**

Note: This Cover Letter for Commercial Bid from the Bidder should be on the letterhead of the Bidder and should be signed by an authorized person.

Date:

To,

Deputy General Manager  
The South Indian Bank Ltd  
IT Operations Department,  
SIB Building, 3rd Floor, Kakkanad  
Ernakulam, Kerala, India – 682039

Dear Sir/ Madam,

**Subject: Response to RFP Ref No: ITD/CRM/V1.0/2020-21**

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply & deliver the CRM Application in conformity with the said Bidding documents may be ascertained in accordance with the commercial bid (termed as Annexure- 10 and Annexure-11 in your RFP) attached herewith and made part of this Proposal.

We undertake, if our Proposal is accepted, to deliver, install and commission the system, in accordance with Requirements specified within the RFP and as per the Best Practices and Guidelines of RBI/NPCI and other relevant Acts, rules, regulations, directions as applicable.

We agree to abide by the Proposal and the rates quoted therein for the orders awarded by the Bank.

Until a formal contract is prepared and executed, this bid, together with your written acceptance thereof and your notification of award shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws in force in India.

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

Dated this ..... day of .....2020

(Signature)

(In the capacity of)

Duly authorized to sign bid for & on behalf of

(Name & Address of the Bidder)

**Annexure-10**

**Format for furnishing the price of Software/Hardware (Bill of Material)**

**a. The format for furnishing the price of software**

The Bank intends to procure CRM Application. The Bank should have the ownership and right to use these without any restriction of modification.

| <b>SI No</b> | <b>Item</b> | <b>Description</b> | <b>Unit Price in INR</b> | <b>Total Price in INR</b> | <b>Comments By Vendor</b> |
|--------------|-------------|--------------------|--------------------------|---------------------------|---------------------------|
| 1            |             |                    |                          |                           |                           |
| 2            |             |                    |                          |                           |                           |
| 3            |             |                    |                          |                           |                           |

**Note: Applicable taxes and Duties:**

Details of all applicable taxes to be paid by the Bank must be specified like sale tax, service tax etc. Applicable Duties to include customs, Excise etc. All taxes and duties to be given in Rupee value only.

- 1) In case the bidder is a SI, the hardware specification given in this part should be endorsed by OEM whose software is proposed to be deployed by SI.

Dated.....

(Signature)

(In the capacity of)

Duly authorized to sign bid for & on behalf of

(Name & Address of the Bidder)

**Annexure-11**

**TABLE-A: Cost of the application, License, Hardware, Customization, Change Request (Per Man day cost), FM support fees, Training, etc**

| Sl.No | Item Description | Unit Price | Total Price | Taxes / VAT if any | Total payable |
|-------|------------------|------------|-------------|--------------------|---------------|
|       |                  |            |             |                    |               |
|       |                  |            |             |                    |               |
|       |                  |            |             |                    |               |
|       |                  |            |             |                    |               |

GRAND TOTAL

**Note: In case of application cost, separate cost Split up shall be shared on Module wise (eg: Customer 360, Sales Management, Service Management, Campaign Management, License Cost etc.)**

**TABLE-B: Cost of AMC after the warranty for Software, Customization etc**

| Sl.No       | Item Description | AMC Amount for full period after warranty (Year Wise) | Service Taxes if any | Total payable |
|-------------|------------------|---|----------------------|---------------|
|             |                  |   |                      |               |
|             |                  |   |                      |               |
| GRAND TOTAL |                  |   |                      |               |

**(Amount in INR only)**

|   |  |
|---|--|
| TOTAL PAYABLE IN INDIAN RUPEES AS PER TABLE A |  |
| TOTAL PAYABLE IN INDIAN RUPEES AS PER TABLE B |  |
| TOTAL BID PRICE.                              |  |

**Amount in words:**

Dated.....

(Signature)  
(In the capacity of)  
Duly authorized to sign bid for & on behalf of  
(Name & Address of the Bidder)



**Annexure-12**

**Bid Submission Covering Letter**

Note: This Bid Offer Covering letter should be on the letterhead of the Bidder and should be signed by an authorized person.

Date:

To,  
Deputy General Manager  
The South Indian Bank Ltd, IT Operations Department,  
SIB Building, 3<sup>rd</sup>Floor, Kakkanad, Ernakulam, Kerala, India – 682039

Dear Sir/ Madam,

Subject: Response to RFP Ref No: **ITD/CRM/V1.0/2020-21**

- i. With reference to the RFP, having examined and understood the instructions, terms and conditions forming part of the RFP.
- ii. We agree and undertake that, if our Bid is accepted, we shall deliver, install and commission the CRM Application in accordance with the Requirements specified within the RFP within the timeframe specified, starting from the date of receipt of notification of award from The South Indian Bank Ltd.
- iii. We acknowledge having received the following addendum to the bid document:

| Addendum No. | Dated |
|--------------|-------|
|              |       |

- All the details mentioned by us are true and correct and if Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the bid / proposal and disqualify us from the selection process.
- We confirm that the offer is in conformity with the terms and conditions as mentioned in RFP and it shall remain valid for 180 days from the last date of the acceptance of this bid.
- 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 in force in India.
- We are also aware that The South Indian Bank has also right to re-issue / recommence the bid, to which we do not have right to object and have no reservation in this regard; the decision of The South Indian Bank in this regard shall be final, conclusive and binding upon us.
- We confirm that our company/system integrator/other partners participating in this bidding as part of the consortium have not been black listed/banned by a regulatory authority and any previous ban is not in force at present.

Dated this ..... day of..... 2020

Yours faithfully,

(Signature)

(In the capacity of)Duly authorized to sign bid for & on behalf of  
(Name & Address of the Bidder)

**Annexure-13**

**Notification of Acceptance**

(On Organization's letter head)

Place:

Date:

To

Deputy General Manager  
The South Indian Bank Ltd  
IT Operations Department,  
SIB Building,  
3<sup>rd</sup>Floor, Rajagiri Valley  
Ernakulam, Kerala,

India – 682039

Dear Sir,

SUB: RFP No **ITD/CRM/V1.0/2020-21**Dated 08-07-2020

REF: Your Letter No: - \_\_\_\_\_ Dated \_\_\_\_\_.

This has reference to your letter on the subject, notifying us about the selection of our bid.

We hereby convey our absolute, unconditional and unqualified acceptance for the work and activities as per the Scope of Work and other terms and conditions mentioned in the subject RFP.

Signature of Authorized Person  
(Seal)

**Annexure-14**

**PERFORMANCE CERTIFICATE**

To be provided on Organization's letter head

To,  
Deputy General Manager  
The South Indian Bank Ltd  
IT Operations Department,  
SIB Building,  
3<sup>rd</sup> Floor, Rajagiri Valley  
Ernakulam, Kerala,

Sir,

Reg.: RFP for CRM Solution

This is to certify <company Name with Address>has supplied/implemented Complete CRM solution originally developed by <OEM name> in our organization since <Month and Year>. The CRM solution is running successfully in our organization and the services of <company Name >are satisfactory.

The solution is handling transaction volume of approx. <xxx> TPS.

The certificate has been issued on the specific request of the <company Name >.

Place:

Date:

Signature of Authorized Signatory

Name of Signatory:

Designation:

Email ID:

Mobile No:

Telephone No.:

<seal of Bank/Client>

## Annexure-15

### SUPPLIER (VENDOR) SECURITY BASELINE

#### **1. Scope of the document**

The referred document is applicable to all the relevant vendors who are dealing with SIB data / IT Services directly or indirectly. The applicability may be in one of the form of solutions provided to SIB, FM related services rendered to SIB, end to end services facilitated by the vendor/supplier etc. The security baseline / guidelines stated herein are to be considered as indicative and not exhaustive. Also, these may be updated / revised in accordance with exigency, and the supplier will be informed of the same for compliance.

#### **2. Security Policy**

The Supplier/vendor is insisted to have and comply with Information Security guidelines, procedure, policies etc which meet applicable minimum industry standards such as regulatory requirements, ISO standards etc. The vendor should follow security policy which must comply with the laws, regulations, operational procedures and systems security configurations. This policy must be reviewed on a regular basis by the Supplier.

#### **3. Organizing Information Security**

- Individual Roles and responsibilities need to be clearly defined and implemented while handling SIBs data or services delivered.
- SLA / Non-disclosure agreements (NDA) must be signed by Suppliers prior to being granted access to SIB information.
- All activities involving SIB's information must be approved and secured by the Supplier.

#### **4. Asset Management**

- An appropriate set of procedures for information labeling and handling must be developed and implemented while handling SIB assets.
- Personal use of SIBs equipment, devices, application, services, information etc is not allowed

#### **5. Human Resources Security**

- Security roles and responsibilities of employees, contractors and third party users must be defined and documented to ascertain SIBs data protection control requirements including background checks to the extent permitted by applicable law.
- All employees, contractors, and third-party users must be notified of the consequences for not following security guidelines in handling SIB information.
- All assets used to manage or store SIB information must be protected against unauthorized access, disclosure, modification, destruction or interference.
- All employees, contractors and third party users must be provided with education and training in secure information processing requirements.

## **6. Physical and Environmental Security**

- Information processing facilities where SIB information is stored must be secured and protected from unauthorized access, damage, and interference.
- Physical security controls such as access card, biometric access, security cameras etc. to be implemented before granting access.
- The number of entrances to the information processing facilities should be restricted and access to be granted on need basis. Every entrance into these areas requires screening. (e.g. Security guard, Card reader, CCTV). Logs must be recorded and maintained.
- Physical access must be restricted to those with a business need. Access lists must be reviewed and updated at least once per month / quarter.
- Process, training and policies must be in place to determine visitor access, after-hours access, and tailgating into controlled areas must be prevented.
- Emergency exits in controlled areas must be in place.

## **7. Communications and Operations Management**

- Operating procedures must be documented and managed by a change control process.
- Supplier should maintain segregation of duties wherever possible.
- Suppliers are responsible for SIBs data protection, privacy compliance, and security control validation/ certification of their partners which is mentioned in RFP response.
- Supplier must support standards and procedures that ensure confidentiality, integrity and availability of information and services with continuous oversight on new threats and vulnerabilities by a documented risk assessment process driving risk mitigation implementation on a timely basis.
- System administrators / operators must have adequate training and experience to securely administer the SIB infrastructure.
- Suppliers must maintain sufficient overall control and visibility into all security aspects for sensitive or critical information or information processing facilities accessed, processed or managed by a third party.
- Supplier must define the end of life process (EOL) for all applications /software services / websites which could include date of EOL and any business triggers that may result in updated EOL date.
- Supplier must remove or destroy all SIB Information by the date requested by the SIB business Contract, or within 30 days of termination of Supplier contract. Copies of data subject to legal data retention requirements or on system backup should be submitted to SIB. SIB data which is no longer required must be shredded / degaussed.
- All SIB Information transferred must be properly secured. Supplier must not transfer SIB Information to other systems or be used for purposes other than specified, unless approved by SIB. Supplier must inform the SIB all third parties that the Supplier uses to deliver the service.
- Access and Accuracy: The supplier must implement reasonable measures to ensure that the SIB information is accurate and current.

## **8. Access Control**

- The access control must specify rights for each user or group of users in applications and must include a process for granting and removing access to all information systems and services. A record of all privileges allocated must be maintained.
- Each user must have a unique user ID and practice the use of strong passwords which are at least eight characters long and composed of letters, numbers and special characters wherever feasible. Suppliers must ensure a password is delivered via a secure and reliable method and a secure temporary password which is changed immediately on login. Avoid usage of Generic Ids
- Individual user accounts should not have administrative access unless absolutely necessary for successful service delivery which is approved by SIB.
- Access to applications and data must be reviewed at regular intervals to prevent unauthenticated users from accessing SIB data or using vital system resources and must be revoked when no longer required.
- All Client systems must log off after a defined period of inactivity and have password protected screen savers. For laptops and mobile devices increased security access controls must be implemented.
- Applications, ports, services, and similar access points installed on a computer or network facility, which are not specifically required for business functionality, must be disabled or removed.
- Network segments connected to the Internet must be protected by a firewall which is configured to secure all devices behind it.
- User connection capability must be documented with regard to messaging, electronic mail, file transfer, interactive access, and application access.
- All extranet connectivity into SIB must be through approved and authorized secure remote connections from SIB.
- All production servers must be located in a secure, access controlled location.
- Supplier is responsible for implementing the secure protocols at their sites and managing the protocols by a change control process.
- Firewall must be configured properly to address all known security concerns.
- Infrastructure diagrams, documentation and configurations must be up to date, controlled and available to assist in issue resolution.
- Access controlled applications must implement a lock out after 5 consecutive failed login attempts.
- Applications containing Confidential / Sensitive data must require a password change every 30 days or less.
- Applications must never capture and store the user's password and provide it during the login process.
- Access to source code must be limited and controlled to prevent unauthorized access.
- Externally facing web applications must logoff unattended sessions at or before 30 minutes of inactivity.

## **9. Information Systems Acquisition, Development and Maintenance**

- All applications should be designed to meet requirements for availability and protected from denial of service attacks.

- Application development cycle must follow industry accepted Secure Development Lifecycle (SDL) principles, best secure coding standards and practices.
- Systems security patches are to be installed on production systems on a timely basis according to threat level recommendations of the issuing vendor. Exceptions must be documented and based on defined business process controls.
- All applications developed by the Supplier must have a code review prior to being released into the production environment.
- Development, test, and operational environments must be separated to reduce the risks of unauthorized access or changes to the operational system.
- Weak encryption algorithm should not be in practice
- Change Management process to be implemented.
- Firewall settings should be appropriately configured and secured.
- Auditing should be enabled in the applications/services for all the critical activities.
- Provision for Maker - Checker facility should be enabled
- To the extent possible, data transfer from one application to another should support 'straight through processing'. In any case even if there is manual intervention, precautions such as encryption etc should be deployed to prevent unauthorized modifications.
- Audit trails which are pre-requisite for financial systems should be made available.
- Application integrity statements are to be accepted by the vendor, undertaking that application is free of malware at the time of sale, free of any obvious bugs, and is free of any covert channels in the code being provided and any subsequent modifications to be done on them.
- Provision of user registration and revocation should be facilitated in the application/services rendered by the vendor.
- Only necessary and required services or protocols should be enabled on the server

## **10. Information Security Incident Management**

- A documented information security event management process must be implemented which includes incident response, escalation, and remediation.
  - i. Information security events and incidents include:
    1. loss of service, equipment or facilities,
    2. system malfunctions or overloads,
    3. human errors,
    4. non-compliances with policies or guidelines,
    5. breaches of physical security arrangements,
    6. uncontrolled system changes,
    7. malfunctions of software or hardware,
    8. access violations,
    9. legal and regulatory violations

10. Malware

11. Suspicious and benign behaviors that may lead to an event

- Any security event involving or impacting SIBs services must be reported to SIB within the shortest duration of time.
- Data Retention Logs must be maintained and made available for use in investigations as related to any security incidents.
- Applications developed by the Supplier will allow all data to be extracted if required by the banks Inspection / Forensic team. The process should be allowed until the event is over.
- Both parties will act in good faith to preserve the other company's evidence and reasonably cooperate with each other during an investigation.

### **11. Business Continuity (BC) Management**

- Disaster Recovery (DR) plans must be documented and tested at least annually.
- All system media has a regularly scheduled backup and restore capability implemented and tested.
- Disaster recovery resources must be documented and made available to SIB upon request.

### **12. Virtualization and Cloud Services**

Supplier must obtain prior approval from SIB before providing virtualization / cloud services for maintaining SIB information / data.

### **13. Compliance**

Supplier must undertake to comply with all the clauses stated herewith, and must abide by the terms and conditions of SLA/NDA. SIB has the right to audit security environment of the third party site providing services to the bank by engaging banks own officials, internal /external IS auditors, by way of compliance audit by regulatory agencies like RBI etc. Supplier must have a process to document non-compliance of any legal, regulatory or any such instance while handling or processing SIB data.



**Annexure-16**

| <b>SL No</b> | <b>Evaluation Points</b>  | <b>These are the parameter the Bidder will be evaluated, Bidder to update details</b> |
|--------------|---|---|
| 1            | <b>Features</b>   |   |
|              | 1) Existing feature mentioned in the Business Requirement Document  |   |
|              | 2) Value additions Bidder can provide other than the requirements shared by Bank  |   |
|              | <b>Annexure 2</b>   |   |
| 2            | <b>Architecture</b>   |   |
| 3            | <b>Product Demonstration &amp; Bid presentation</b>   |   |
| 4            | <b>Approach and Methodology</b>   |   |
| 5            | <b>Time line to complete the Project(it is an added advantage for the bidder to complete the project within 3 months)</b> |   |
| 6            | <b>Past Experience</b>  |   |
|              | 1) How many years Bidder is doing CRM application development   |   |
|              | 2) Years of Experience in BFSI domain   |   |
|              | 3) How many clients Bidder is serving with CRM application  |   |
|              | 4) Experience in Migrations in BFSI   |   |