PUNJAB NATIONAL BANK

(Open Tender)
Request for Proposal (RFP)
For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

RFP REF NO. PNB/HO/DBTD/CRM/01/2023-24

DATED: 10/04/2023

Punjab National Bank
Digital Banking Transformation Department
3rd Floor, Plot No. 5, Institutional Area,
Sector-32, Gurugram-122001
Email: dbtd.procurement@pnb.co.in

Website: www.pnbindia.in

DISCLAIMER

The information contained in this Request for Proposal Document (RFP Document) or subsequently provided to Bidder/s, whether verbally or in documentary form by or on behalf of the Punjab National Bank or any of their representatives, employees or advisors (collectively referred to as — Bank Representatives), is provided to Bidder(s) on the terms and conditions set out in this RFP Document and any other terms and conditions subject to which such information is provided. This document shall not be transferred, reproduced or otherwise used for purpose other than for which it is specifically issued.

This RFP Document is not an agreement and is not an offer or invitation by the Bank. It is meant only for parties / entities who are qualified to submit their proposal (hereinafter individually and collectively referred to as 'Bidder" or "Bidders" respectively. The purpose of this RFP Document is to provide the Bidder with information to assist the formulation of their Proposal. This RFP Document does not purport to contain all the information each Bidder may require. This RFP Document may not be appropriate for all persons, and it is not possible for the Bank Representatives, their employees or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP Document.

The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process. The Bank also accepts no liability of any nature whether resulting from negligence or otherwise, howsoever caused arising from reliance of any Bidder upon the statements contained in this RFP.

The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding Document. Failure to furnish all information required by the bidding Document or to submit a Bid not substantially responsive to the bidding Document in all respect will be at the Bidder's risk and may result in rejection of the Bid.

The Bank Representatives may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP Document.

Following terms are used in the document interchangeably to mean:
1. Bank refers to 'Punjab National Bank', '
2. Recipient, Respondent, Bidder means the respondent to the RFP document
3. RFP means the Request for Proposal document
4. Proposal, Bid means "Response to the RFP Document"
5. Tender means RFP response documents prepared by the Bidder and submitted.
6. Vendor means the successful bidder.
7. CBS means Core Banking Solution implemented in the Bank
9. DC means Data Centre located at Delhi
10. DR/DRC/DRS means Disaster Recovery Site located at Mumbai
11. Purchaser here refers to Bank
12. Merged entity/Amalgamated entity means the entity created post amalgamation of Punjab National Bank, Oriental Bank of Commerce and United Bank of India

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	RFP for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution	
1.	Date of commencement of Bidding Process.	10/04/2023
2.	Last date and time for submission of Bidding Documents	11/05/2023 up to 16:00 Hrs
3.	Last date and time for receipt of queries from bidders for Clarifications	24/04/2023 up to 17:00 Hrs
4.	Date of Pre-Bid Meeting	27/04/2023 at 11:00 Hrs
5.	Last date and time for Online bid submission (both Technical & Commercial) (Hash submission)	11/05/2023 up to 16:00 Hrs
6.	Last date and time for Bid Re-Encryption	From 11/05/2023, 17:01 Hrs to 12/05/2023, 14:00 Hrs
7.	Last date and Time for submission of technical supporting document (Hard Copy)	From 11/05/2023 17:01 Hrs to 12/05/2023 14:00 Hrs
8.	Date and Time of Technical Bid Opening	12/05/2023 at 16:00 Hrs
9.	Place of Submission of Bids	Assistant General Manager Punjab National Bank, Digital Banking Transformation Division, 3rd Floor, Plot No. 5, Institutional Area, Sector 32, Gurugram – 122 001
10.	Place of opening of Bid	Assistant General Manager Punjab National Bank, Digital Banking Transformation Division, 3rd Floor, Plot No. 5, Institutional Area, Sector 32, Gurugram – 122 001
11	Address for communication	Assistant General Manager Punjab National Bank DBT Division, 3rd Floor, Plot No. 5, Institutional Area, Sector 32, Gurugram – 122 001 For RFP Related Tel: - (0124) 4126149 For Technical Support Tel: - (0124) 4126287
12.	Cost of RFP	**₹25,000/-+18%** GST*(Non-refundable) should be submitted **online only** in favour of Punjab National Bank before last date of bid submission in the following Account: **i. IFSC Code: PUNB0522800** **ii. Account No: 0153002200175716 (16 digits) Imprest account – Digital Banking Transformation Division.** **iii.Bank & Branch: Punjab National Bank,**

		Centralized ATM Cell, New Delhi Please mention "**RFP Fee** – RFP for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution. *MSE bidder is exempted from payment of cost of RFP if bidder can furnish requisite proof subject to the satisfaction of Bank. Start-up bidder recognize by Department of industrial policy and promotion (DIGP) are also exempted from payment of cost of RFP.
13.	Earnest Money Deposit	**₹2,00,00,000/- (Rupees two crore only)** should be submitted online before last date of bid submission or in the form of Bank Guarantee (BG) in favour of Punjab National Bank, Digital Banking Division payable at New Delhi. BG should be valid up to 12 months from the last date of bid submission. *Please mention '*Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution – *EMD Fee'* Bank & Branch: Punjab National Bank, Centralized ATM Cell, New Delhi. Imprest Account: **0153002200175716** favoring Digital Banking Transformation Division. IFSC Code: PUNB0522800 * MSE bidder is exempted from payment of cost of RFP if bidder can furnish requisite proof subject to the satisfaction of Bank. Startup bidder recognize by Department of industrial policy and promotion (DIGP) are also exempted from payment of cost of RFP. **Performance Security**: Performance Bank Guarantee (Security Deposit) of 3% of Purchase Order amount to be submitted by successful bidder within thirty days of date of Purchase Order.
14.	Contact to Bidders	Interested Bidders are requested to send the email to **dbtd.procurement@pnb.co.in** containing following information, so that in case of any clarification, the same may be issued to them: (a)Name of Bidder, (b)Contact person, (c)Mailing address with Pin Code,(d)Telephone No., Fax No., Mobile No.(e) e-mail etc.
15.	The physical Technical Bids must be submitted in sealed envelope, enclosing a numbered file/ folder. **All the pages submitted should be serially numbered**. The bids should be accompanied with separate envelopes towards the Cost of RFP & Earnest Money deposit. **The Bid Documents should be properly tagged in serial order with details of annexures, if any. Performa of Indicative Commercial Offer should strictly be submitted online.**	

NOTE

1. All the interested Bidders, who have not registered earlier with e-procurement site (https://etender.pnbnet.in), would have to register with our e-procurement site. Bidders to ensure to get themselves registered timely, preferably two working days before the Hash submission date, to avoid last moment issues.

2. Bidders are advised to go through Bidders Manual available on https://etender.pnbnet.in for registration and submission of tenders. If approval of registration is pending at Bank's end, Bidders should immediately contact Bank's Helpdesk on telephone No. 011-23765468 or email us at eprocurement@pnb.co.in

3. Bidders are required to strictly submit their bids in electronic form using the e-procurement system at https://etender.pnbnet.inby using their digital certificates of class II and above (both encryption and signing). Bidders are advised to keep digital certificates (or tokens) ready at time of submission of bid. Use of Digital Certificate is mandatory for participation in e-tendering process. Bidders should ensure that Digital token has not expired or corrupted at the time of e-tendering process.

4. Bidders are advised to go through Bidders Manual for Browser settings and Java settings required for participation in the bid. Follow each & every step mentioned in Bidder Manual. If bidder still faces any problem, he/she should immediately contact Bank Helpdesk on telephone No. 011-23765468 or email us at eprocurement@pnb.co.in.

5. Bids received after closing of the bid in the e-procurement system will be auto-rejected by the system. Please note that **HASH SUBMISSION and BID RE-ENCRYPTION** is a mandatory activity, failing which Bank will not accept the hardcopy of Technical bid.

6. The indicative commercial bids to be submitted online only.

7. Bidders should submit bids well before time rather than waiting for last moment to avoid any technical glitches or networking issues etc. at their end.

8. If bidder is shortlisted to participate in Reverse Auction (RA), Demo for Reverse Auction will be conducted a day before RA, if bidder requests for the same. Further, Demo for Reverse Auction will only be provided to bidders who have accepted the Base price (i.e. Terms & Conditions of the reverse auction).

9. If bidder is participating in the Reverse Auction, it is advised that Bidders place their bids well before time rather than waiting for auction end time to avoid any last-minute glitches (or any network issues or internet response issues etc.) occurring at Bidder's end. Bidders may keep refreshing auction page to ensure that they are connected to server (via internet).

10. Bidders are requested to use a reliable internet connection (data cable/ broad band) to safeguard themselves. Bank is not responsible for telephone line glitch, internet response issues, hardware hangs etc., at bidder's end.

11. If Bidders have any queries, they may call us at Helpdesk Telephone No 0124-4126287 /011-23765468 from 10.00 am to 05.00 pm (except Sundays, 2nd & 4th Saturday and Bank holidays).

IMPORTANT INSTRUCTION FOR SUBMISSION OF BID

1. The technical bid should be submitted in a **single hard-bound file** with not more than 250 pages. No loose pages must be submitted.
2. **All pages of the Bid Document must be serially numbered** and each page must be manually/physically signed by the authorized signatory and stamped by Bidder's Official seal. No document should contain photocopy/stamp of the sign.
3. The Entire bid document must be signed by a Single Authorized Signatory Only. If Bank seeks any clarification during the evaluation, the clarification documents should also be signed by the same authorized signatory who has signed the bid documents.
4. All Annexure must be on the letter head of the Bidder. **All documents, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).**
5. All third-party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident.
6. **Please note that any deviations mentioned anywhere in the Bid Document will not be considered and evaluated by the Bank and the bid will be summarily rejected and no further clarification will be sought. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.**
7. All supporting documents must be submitted in readable form.
8. As per Advisory issued by Ministry of Skilled Development and Entrepreneurship Dated:12/09/2022, It is mandatory for the bidder to have formally certified skilled workforce or commitment by the bidders/Service providers to the effect that they would ensure that all their workers (on boarded at Bank) would be skilled through Recognition of Prior Learning (RPL) Program within two months from the date of commencement of work under the project, at the cost of the service provider/vendor.

   RPL or prior learning assessment and recognition (PLAR), which is a component of Skill India's flagship scheme PMKVY, is an assessment process used to evaluate a person's existing skill sets, knowledge and experience gained either by formal, non-formal or informal learning. The process helps in aligning the competencies of the unregulated workforce of the country to the standardized National Skills Qualification Framework (NSQF) to enhance employability opportunities and reduce the skill gap.
9. The **Technical bid** documents **must mandatorily be submitted** in the following order, with the below **index**:

Sr.	Documents	From Page	To Page
1	Proof of RFP Cost		
2	Proof of EMD (Annexure – XV)		
3	Power of Attorney and Copy of Board Resolution		
4	Terms and Conditions (Annexure-I)		
5	Undertaking by The Bidder (Annexure-II)		
6	Compliance to Eligibility Criteria (Annexure-III)		
7	Technical And Functional Evaluation (Annexure-IV)		
8	Bidders Information (Annexure-V)		
9	Compliance Statement (Annexure-VI)		
10	Certificate of Incorporation		
11	Performance Certificate (Annexure-VII)		
12	Litigation Certificate (Annexure-VIII)		
13	Undertaking for Non- Blacklisted (Annexure-IX)		
14	Turnover Certificate by CA(Annexure-X)		
15	Manufacturer's Authorization Form (MAF) (Annexure-XI)		
16	Undertaking for being the OSD/OEM of the offered Application (Annexure-XII)		
17	Technical Specifications (Annexure-XIII)		
18	Integrity Pact (Annexure-XVI)		

19	Audited Balance Sheets & Profit & Loss Statements		
20	Undertaking for having all necessary licenses/permission (EC-Point 2)		
21	Undertaking for being the Prime Bidder (EC-Point 3)		
22	Details of Support Centre (EC-Point 4)		
23	Labour Law Compliance Undertaking (Annexure-XVIII)		
24	Certificate of Solution/Software being deployed (Annexure-XIX)		
25	Escalation Matrix (Annexure-XX)		
26	Certificate on shareholding structure of OSD/OEM (Annexure-XXI)		
27	Certificate on shareholding structure of Bidder (Annexure-XXII)		
28	Technical Bill of Quantity (Annexure XXIII (a))		
29	Hardware Bill of Material (Annexure-XXIII(b))		
30	Software Bill of Material (Annexure-XXIII(c))		
31	Resource bill of material (Annexure-XXIII(d))		
32	Undertaking for Cloud (Annexure-XVII)		

Non-Compliance to any of the points above may lead to rejection of the bid and the Bank's decision will be final and binding on all or any participating bidders.

1. INTRODUCTION:

Bank is using CRM Solution with Limited user licenses. It is an older version with various functional and technical limitations of the Solution. To overcome this bottleneck, the bank envisages the selection of a vendor for the supply, development, installation, and maintenance of Customer Relationship Management (CRM) Solution for the Bank's Various Offices.

2. PURPOSE OF THE PROJECT:

The objective of the CRM Solution is to create an extremely secure and powerful tool for customer retention, creating customer value, customer acquisition, and profitability. Due to functional limitations like an absence of an end-to-end CRM Journey, lack of agility & scalability, high cost of ownership together with inadequate visibility of the security posture of the project, the bank envisages a new-age CRM Solution available in the market which is offering a plethora of services and can be deployed anywhere with seamless integrations and delivers an end to end sales and extraordinary customer fulfillment experience while ensuring the projects real-time visibility and compliance.

Please note that any deviations mentioned in the bid will not be considered and evaluated by the Bank. Bank reserves the right to reject any or all the bids if the bid is not submitted in proper format as per RFP.

3. SCOPE OF WORK:

Bank invites proposals from experienced and eligible entities (hereinafter referred to as 'Respondent' or 'Bidder' or 'Recipient') for Supply, Development, Installation, Maintenance and Customization of Customer Relationship Management (CRM) Solutions together with real-time Observability/Monitoring, real-time Compliance check, and real-time Actionable Intelligence system with Machine Learning and Deep Learning based Unified Security and Monitoring Capabilities (hereinafter referred to as CRM). The security system should be based on a unified, highly performant, and extremely low resource agent/binary having a minimal footprint on the Hosts/VMs for addressing the comprehensive monitoring and security requirements of the project. Such agents/binaries should address the required security and compliance requirements of the project while remaining isolated outside the CRM, the same shouldn't demand changes in the CRM or allied applications as deployed for the project. The agent/binary should be extremely simplistic so that the project won't be subject to dealing with the daunting task of managing the highly complicated user rights and permissions across the underline infrastructure while ensuring and enforcing the required security and compliance throughout the project as provisioned for the Bank.

The Bidder shall be responsible for the supply, development, installation, integration, operationalization, customization, and maintenance of "**Customer Relationship Management Solution** ("hereinafter collectively referred to as Solution or CRM Solution or CRM"), The CRM Solution must be implemented <u>On-Cloud</u> and should comply with Scope, Technical Specifications as specified in Annexure-XIII, Terms & Conditions, etc. of this RFP.

The proposed CRM software should be integrated with the bank's analytics platform (SAS and models developed in R and Python) to incorporate analytics output (e.g.: next best action, cross-sell, up-sell, churn analysis, etc.) to drive suitable actions.

The Solution (with each of its components) should be configured in High Availability (HA) mode preferably with Container Orchestration. The solution should have the capability of supporting at least **25000 users** with **15000 concurrent users** for the next Five years. The proposed solution should be scalable to meet any future requirements of the Bank. At no instance, during the contract period, the solution/server's utilization should exceed 75% of the requirements mentioned in the RFP, the same is required to be monitored in real-time via competent Monitoring and Alerting Software. Bidder has to take care of the same while proposing requirements of Licenses, VMs, Storage, Monitoring, and Alerting Software.

Offered Solution must use the oracle database & should be compatible with Oracle 19c and its future updates throughout the contract period. Bidder to provide the Oracle license product details and no. of Oracle Licenses required for the complete operationalization of the solution clearly in BOM(Bill Of Material). Licenses available with the Bank are as follows:
    a. Oracle Database Enterprise Edition
    b. Oracle Database Real Application Cluster Enterprise Edition
    c. Oracle Database Diagnostic pack enterprise edition
    d. Oracle Database Tuning pack enterprise edition
    e. Oracle Enterprise Golden Gate License
    f. Oracle Database Partition License
    g. Oracle WebLogic enterprise edition.

The above Oracle products must be monitored round the clock via Security Software which would enable real-time Observability, real-time Compliance Check, and real-time Actionable Intelligence of the entire Oracle stack.

Bidders should include the details of these Oracle licenses along with the no. of Cores in the server for which these licenses are required. The same should be provided to the Bank in the Bill of Material as per Annexure XXIII(b) & XXIII(c).

The Broad functionality and services of CRM Solution will include but not be limited to:

3.1. Lead Origination & Management System Requirements

Lead Origination System (LOS) - Onboarding and lead generation of customers through various channels but not limited to the following, SMS, WhatsApp, email, ATM, Missed Calls, PNB Mobile banking App, Internet Banking, PNB India website, Social Media Accounts, Call Center application, IVR, Business Correspondents, Business Facilitator, Corporate agents, tie-up partners, Chatbot, Bank Marketing officials, branch users and other business centers of the bank like Customer Acquisition Centers, Government Business Verticals, PNB loan points, Mid Corporate Centre's, Zonal Offices, Circle Offices online lead providers like Account aggregator Portal psbloansin59minutes.com, Vidyalaxmi portal or any other third party portal having tie-up (present or future) with the bank and other administrative offices of PNB for banks products. The lead origination system should capture all leads pertaining to Asset Products, Liabilities Products, Third Party Products, and other products and services distributed by Punjab National Bank at present and in future. The solution should be capable to segment the lead as per the quality of the lead and provide the probability of conversion of the lead to the bank.

- Leads that are sourced through external databases to be uploaded manually into LMS via CSV file by the respective user (Data entry team/admin)

- In case of physical application format, the data entry team (PNB Vendor team) would manually insert Lead details from physical Applications into the LMS tool - Physical Application #, Data Entry Operator ID, Branch Name, Lead Source, Campaign, Applicant details, etc.,

- Option to upload the documents under lead; these documents will be stored in the LMS tool.

- Option to capture the photo and upload it into the LMS tool in PDF format

- Based on configured rules in the LMS tool, the system would automatically assign leads and escalate to the respective user if no actions are taken within the stipulated time. PNB will be providing details of the escalation path.

- On each lead stage update, the respective assigned user would get automatically notified .

3.2. Customer 360

To get an overview of services availed by the Customer & his close relatives, recent activities along with all relevant information relating to that customer such as previous complaints, address, contact histories, appointments, e-mails, past interactions, and so on. Overview/Summary of transactions done through various channels, Customer Preferences – Payment method and frequency, communication channel, customer campaigns, Customer segments, Customer Complaints, and Customer profile completeness information. The solution should provide two different views for the Customer in 360 degrees:
1. TAB View
2. Card View

Customer Consent for sharing information.

This also infers whichever customer the bank speaks to, irrespective of whether the communication is from sales, finance or support, the Bank is aware of the interaction. Moreover, this facility will give an insight to relationship account maintained with the customer & its family members

Customer details is to be fetched automatically when they are calling from registered mobile no. The user manually enter detail when the calling is being made from non -registered mobile no.

➤ Security question to validate genuineness of customer.
➤ Customer detail like cust id, Customer Name, encrypted mobile no, branch name, Branch IFSC, Gender, Account status, Branch address, Joint customer detail, All account no. on home page.
➤ Search customer detail.
➤ Complaint history.

> ➢ Whether HNI / Sen. Citizen.

> ➢ RMCC (IBS/MBS) retail and corporate, UPI, Account status.

> ➢ Customer interaction history.

> ➢ Personalized offers/Lead/Proposal Generation.

3.3. System Driven Lead Categorization

System should provide various scoring mechanisms to identify the quality and engagement of captured leads through defined rules. (Rules to be shared by PNB) e.g., Assign high scores to leads that fit PNB's ideal customer persona thereby helping in filtering out the hot/warm/cold leads, increasing the chances of closure.

3.4. Lead Tracking

• Enabling Sales teams with access of Lead information from all sources like Web forms, Chat, Emails, Phone, (Pay Per Clicks) PPC Ads, social media and more.

• Sales team can track all the activities of the leads such as, Phone calls made, Chat history, emails sent & received, SMS and WhatsApp communication etc.

• Enable Sales team to create Notable activities against their leads to track the progress of the Leads.

• Advanced Task manager to schedule Tasks and plan daily/weekly/fortnightly meetings, reminders and follow up items against your Leads.

• Manage the Lead funnel and change the Lead Stages accordingly

• The Application should facilitate Sales team to track/update lead details anywhere & anytime, through various modes i.e., Desktop, Mobile App etc.

3.5. Lead Distribution

System should provide Automated Lead Assignment with various distribution parameters such as geography, product interest or any other criteria. (Lead Distribution rules to be defined by PNB)

3.6. Activity Management:

System should provide the sales team to add any activity in the system which is of business importance in the lead lifecycle.
Example: Having a phone conversation, a direct Meeting, document collection or any formal Interaction with a Lead must be clearly and promptly noted in a business process. These Activities are to be posted by the sales team in the system after each follow-up made on a Lead.

3.7. Task Management:

System should allow the users to create their follow-ups on the leads and schedule associated reminders. System should also send a report of all the pending tasks for the corresponding day via email.
Supervisors/Managers should also be able to use task management to monitor the tasks status of their reporting agents also create and assign tasks to their team members.

3.8. Opportunity Management

System should allow mapping all kinds of business opportunities against customers/leads. PNB would want to measure the progress of the opportunities mapped with leads to add visibility to the sales pipelines (product or territory wise) thereby increasing sales conversion.

3.9. Email Campaigns

System should provide options to design and send rich Emails using a configurable email builder. It should schedule, track the recipient actions, and analyze the results of email campaigns. PNB would like to engage with existing customers and nurture them sending offers, updates, greetings or informational content to increase upsell and cross-sell opportunities.

3.10. Landing Pages

System should provide option to design configurable and responsive landing pages which can be published on specified domain. Pages should give an option to capture leads and redirect traffic to main website. PNB would require detailed conversion Analytics for the landing pages to compare and analyze which page converts better.

3.11. Performance Management

System should have capability to monitor, measure and track the performance of top sales/call center agents based on their achievement against the defined KRAs. The system should give option to define targets in advance from top to bottom in hierarchy along with visualization via reports and dashboards (accessible via any mode i.e. desktop, application, website etc.)

3.12. Ticket Capturing & Resolution

The system should have a unified, omnichannel, context aware, well integrated customer support solution for faster resolutions and to drive customer-conversion. The system should help with addressing accountability by covering all aspects of SLA/Escalation management.

3.13. Integrations

System should be flexible to integrate with all standard and custom sources with the intention of capturing leads. The system should be integration friendly with 3rd party systems via APIs/Connectors/Webhooks. The system should have possibility of integration with external advanced analytics systems.

The System integrations to be made in such a way that it should verify the lead conversion with concerned system and could generate overall income earned, as and when required.

3.14. Analytics

The system should provide standard reports pertaining to below mentioned analytical dashboards:

- Lead Source Analytics
- Lead Funnels & Lead insights
- Lead Stage Analysis
- Tasks Analysis
- User Activity Analysis
- Field Sales Analysis

Advanced analytics should be available which can connect with databases of our core systems and tools to give a 360-degree view/ generate business leads etc.

- Collections analytics using predictive analytics for digital lending, churn prediction etc., for business analysis/problems will be the responsibility of the successful bidder.

3.15. Reporting & Dashboard

1. The CRM should have a capability to provide an integrated reporting tool for reports to be created as required. The tool should enable the Business users to create dynamic user-friendly report with option of creating graphical/pie diagram representations.

2. The CRM should have a capability to provide a comprehensive report for various modules and activities in CRM

3. CRM should have a capability to restrict access based on users' roles and authorization

4. CRM should have a capability to export reports to other formats like Excel and PDF format

5. CRM should have a capability to schedule reports to various business users at desired frequency such as daily, weekly, monthly, quarterly, yearly. Admin user should have provision to re-schedule/change the frequency as well.

6. CRM should have a capability to allow users to choose a date and time range for which the data can be extracted

7. CRM should have ability to track changed data, inquiry history and audit trail

8. CRM should have filter criteria on all the columns present in the report table.

9. Lead Details reports

➢ CRM should have capability to provide lead reports Country wise, Zone wise, Region wise, Branch wise, Contact center wise, product wise, line of business wise, sales channel wise, Person wise etc.

➢ CRM should have capability to provide Sales conversion report Country wise, Zone wise, Region wise, Branch wise, Contact center wise, product wise, line of business wise, sales channel wise, Person wise etc.

➢ CRM should have capability to provide Total number of open in-process and closed inquiries, requests and complaints

➢ CRM should have the provision to provide the managers with dashboards that provide them an overview of their team's performance.

➢ System should have a capability to e-mail report from within the tool

10. TAT report for Service Requests and complaints

3.16. Service Management
The service Management module is part of the CRM Solution and should have the ability to categorize service requests according to service request type, status, priority, etc. The Solution should enable the Bank service staff to create bank-specific service requests, including

inquiries but not limited to the account balance, account balance history, account transaction inquiry, account transaction history, account authorization rules, Cheque book requests, stop payment, requests for credit card/debit card, request for third party products, request for internet banking/mobile banking, etc. It should provide the entire management and tracking processes for service requests under a customer.

Other functionalities may include complaint management & redressal system, campaign management, sales management, and service management. CRM Solutions should be able to offer the best product to the customer as part of cross-sell/up-sell features. Mobile App CRM i.e. workforce CRM in Mobile, Business Rule Engine, Interfaced with Third Party Tools to get/validate/process the information online like e-KYC, Video KYC, e-Aadhar, NeSL, CERSAI, EPFO, Online Due-diligence, Willful Defaulter list, Central Fraud Registry, CRILIC, Fraud Risk Management System, Internal rating System, Credit Rating, Predictive analysis, Scorecards, CICs Rating, PAN / AADHAR/VID/Token / Identity validation, Business Analytics, Social Media Feed, Analysis of IT Return / Financial Statement / Stock statement / Bank's statement, GST Returns, e-documentation, e-stamp, e-sign, etc. based on Bank's requirement.

Integration with our Core Banking System, Enterprise Data warehouse, Operational Data Storage, Document Management System (DMS), Call-Center, Early Warning Signals Solution, Fraud Risk Management system, Watch-list, AML, Banks' all security solutions (SIEM, PIM, DAM, etc.), Active Directory and other IT solutions. (Bidder to integrate with any future upgrades of our IT systems & solutions.)

Bank wishes to set up a responsive web-based as well as mobile app-based one-step CRM solution site for end-to-end Straight Through Origination and Processing to reform all functional, operational & reporting aspects of Marketing, Lead sourcing, Lead allocation/assignment/follow-up/escalation, Customer Relation & Profiling, Alerts to Customers, Processing, Approval / Sanctions, Account Opening / Disbursement, enrollment of e-mandate wherever applicable for Asset & Liability Products, Third Party Products of the Bank. The Proposed CRM solution application should be available through the intranet, internet, Tablet, and on Mobile App. Bank require a new mobile app and web-based CRM solution application and the mobile app should be compatible with Android and IOS Mobile devices.

The required Solution shall be agile & device agnostic features to fit in all kinds of devices web-based and app-based tablet / mobile solutions accessible to the Bank's staff/users at branches as well as Third Party Agents / Business Correspondents (BCs) engaged by the Bank, Bank's existing Customers / prospective customers. The platform should provide an Omni channel experience to customers/users from lead origination/loan application, lead acquisition, and disbursement. Seamless session/journey/drop-off plan management across channels should be enabled by the bidder. The bidder is expected to configure all employee journeys needed for successful sanction including management of exception and deviation.

User access and data/information availability to users shall be as per the role & responsibility assigned to them. Masking of data/information should be available. Bidders need to estimate the required third-party tools/API/Middleware for the proposed CRM solution for STP and Non-STP methods.

The CRM Solutions should be cloud based. The Proposed application for the requirement mentioned above should be secured through https and the creation and maintenance of an SSL Certificate at the application server is part of the requirement of the bidder.

All software/ application licenses/subscriptions will be in the name of the Bank and perpetual. Bank need user based perpetual license only for CRM Product.

Yearly upgrades if required in the infrastructure sizing or configuration are to be clearly mentioned by the Bidder in the Bill of material. The proposed solution should be cost-effective, scalable, and able to handle a large increasing load of customers and use standard platforms.

The proposed solution (all applications, software, etc.) should be compliant with current standards /guidelines issued by Government / RBI / IBA / IDRBT authorities and/or other statutory authorities with regard to CRM Solutions and should continue to comply with any amendments/changes made to these standards by the above-referred authorities, at no extra cost to the Bank. Bidder to comply with the guidelines of the Bank's Information Security Policy while implementing its proposed solutions. Kindly note that all regulatory requirements like EASE and other requirements in CRM solutions given by regulators are to be complied with during the contract period with no extra cost to the Bank.

3.17. Workflows

The system should provide Low-code/no-code workflow builder to automate the tasks for various triggers in the system based on the conditions and actions PNB provides.
Based on triggers like new lead capture, lead field updating, and new activity, the task completion system should perform actions like:

- Send email

- Update lead

- Notify user

- API Integrations

3.18. Enterprise-wide access

For optimum utilization of the CRM System, it is essential to have enterprise-wide access for all branches, administrative offices, loan processing centres, all staff, outbound call centre team, dedicated loan officer, DSA, corporate agent, etc. This facility will increase the scope for a higher number of leads with higher business conversion.

3.19. Analytics-based non-credit offers to customers

This tool has become one of the major requirements for service industries, analyzing the existing customer's relations, behaviour, and needs. This functionality will give an edge for more appropriate & customized cross-selling & upselling.

3.20. Campaign Management

This feature allows us to track the progress of the Bank's campaigns & make adjustments wherever necessary as the campaign progresses. The facility should be there for auto trigger email & SMS bulk with the feature of capturing customer responses. Bank needs to identify customers, tailor products and services to meet their needs, and sell these products to them. CRM achieves this through Campaign Management by analyzing data from banks internal applications or by importing data from external applications to evaluate customer profitability and designing comprehensive customer profiles in terms of individual lifestyle preferences, income levels and other related criteria. Based on these profiles, Bank can identify the most lucrative customers and customer segments, and execute targeted, personalized multi-channel marketing campaigns to reach these customers and maximize the lifetime value of those relationships.

3.21. Complaint Management

Capturing all types of complaint from all digital Channels- SMS, Website, E-mail etc. & Non-Digital Channels, TAT, Tracking, Escalation of Complaint as per internal matrix, Internal / External Ombudsman, capturing comments / resolution etc and allow routing, sentiment analysis based on customer feedback on complaints and tracking of complaints centrally from all sources. The scope also includes historical data migration pertaining to complaints from the present complaint management system to new system. The Solution should be capable for capturing and escalating problems/incidents which are reported & entered manually through user credentials apart from its analysis that is an inherent part of CRM Solution. Capabilities include but not limited to:

➤ CRM should be able to handle Customer Complaints/ Service requests including its entire journey i.e. Complaint Creation, processing, rejection, escalation to PNO/IO, Closure etc.

➤ CRM is to be integrated with Bank's different channels for creation of Complaint/ Service requests etc. This will enable Customers to lodge Complaint / service requests through Bank's different channels i.e. Website, IBS, MBS, Branch, Social Media, Contact Centre etc.

➤ CRM solution should handle Digital and Non-Digital Complaints/ service requests and provide the complaint file access on real time basis to different divisions/ offices.

➤ Ability to log and track complaint through their lifecycle.

➤ Closure of complaint/ service request on CRM module by various offices.

➤ Sending of SMS and email on Complaint/ Service request opening and closure.

➤ Automatic rule-based assignment of cases based on type and subtype of complaint, department and skill. The complaint is routed to concerned division/ office for solution and closure. There may be involvement of more than 2 department on single cases. Automatic routing of complaint bases on certain checks.

➤ Ability to capture service request, query and resolution.

➤ Tracking of complaints and activities in real-time from initial capture through to closure.

➤ Complaints received from the High visibility channels/VVIPs such as CPGRAM, INGRAM, RBI, MOF and complaints received through email to Managing Director & CEO may be categorized as "High Priority". These Complaints to be shown separately as "High Priority Complaints" on Dashboard for better monitoring.

➤ Complaint Acknowledgement to the Customer:
A SMS/ Email will be sent to the Customer after successful Complaint registration as per existing process.

➤ Complaint Assignment:
-Auto assignment of the Complaint to the Concerned Division/ Department/ ZO/CO/BO as per mapping of Category- HO Division/ Department.

-For a Complaint, a Mail will be sent to the registered mail ID of concerned BO/CO/ZO.

-CRM HO user to be given existing functionality for change of Category/ sub categories and "Assigned to Division/ Department" as per requirement for both Complaint types.

-CRM should have portability for transfer of complaints assignment across officials, divisions, call center, IO office etc.

➢ Complaint Handling and Resolution:

Non-Digital Complaint: BO/ CO/ ZO can enter remarks for a Complaint/ query/ request and only HO User can mark closure of a Complaint.

Digital Complaint: Concerned HO Division (to which a Complaint is assigned) will mark closure of a Complaint after entering proper remarks. Existing functionalities/ integration for ADC Recon, FRMD, CCMC, EPS Cell and FID or any other division etc. to be replicated in CRM.

➢ Enforcement of compliance to best-practices.

➢ Ability to track complaint and define TAT for each complaint type.

➢ Case history of complaint, query and service request.

➢ Clicking on any of the Case Id, should open the complete detail of complaint.

➢ Ability to send reminder or notification if a case has breached the TAT or any other case.

➢ Ability to provide dashboard of complaints and service request to various divisions and higher authorities.

➢ Manually and automated way for assignment of complaints based on predefined rule.

➢ Providing of complaint files download feature and API integration to Owner HO Divisions as in required file format and timely changing the format as when requirement changes.

➢ Bulk uploading of remarks and capturing of all the remarks provided by different divisions.

➢ Assignment of fraud cases to different divisions once the investigation is completed by respective HO Division for raising chargeback and closure of complaint

➢ Escalation of Rejected and partially rejected complaints to Internal Ombudsman through PNO user with certain predefined rule so that such complaints can be closed only after IO remarks. The IO can agree and disagree with the rejected Partially Rejected cases and system should have method to implement IO suggestions.

➢ Automatic escalation of complaint and service request as per requirement of the Bank.

➢ The system allows to take down multiple requests for a single customer without re-entering profile data of the customer.

➢ System has the ability to auto-populate fields based on previous calls or other known data

- System have provision to restrict users (depending on user role, processing status, current owner) in editing the service request data. Depending on the status flag, service request edit, update option should be available to the appropriate users.
- System automatically flags service requests and complaint if already escalated to allow supervisors to see how many were actioned within SLA /TAT
- Ability to prioritize cases.

- Ability to support pre-configured case related reports.
- Bulk closure of complaint
- Ability of the system to define the "type" of request (given below) that is raised by the customer through various channels such as Internet Banking, Call Center, etc. a) Complaint b) Query c) Service Request
- CRM is integrated with various channels to accept the complaint, service request and fraud complaint
- System should allow escalation of complaint bases on customer call, email and TAT expiry.
- System should be able to automatically create a service request from the incoming e-mails.
- System should intelligently find the relevant key words from the subject or email body and automatically create a service request under specific call type subtype.
- Complaint and service request access to all the branch, CO, ZO, HO pertaining to their sol
- Various report to be designed as per requirement of the Bank and other regulatory guidelines. Monthly, quarterly, Yearly report on complaint as required in Bank/ regulatory format.
- Internet Banking password request and forwarding the requirement to concern division for needful
- Service request access and integration to various division for early resolution
- Complaint against CSA
- The complaint case should be visible to agents with encrypted docket no. Encryption of any other detail as when required for maintaining integrity and security of customer
- Solution should have the functionality of uploading support documents/evidences based upon which the Bank is deciding on the complaint as Decision of IO is based upon the record placed and / or documents required by OIO.

- Solution should have functionality of referring back the complaint escalated to OIO for further / additional clarifications.
- Solution should have functionality of Integration of CRM with other servers for fetching required evidences/Documents should be there.
- CRM Solution should be able to incorporate the requirement from any regulatory body.

3.22. Customer Information Consolidation

Tool should have various connector, so it can be linked / communicate with various applications / data sources (such as EDW /LENS/CGRMS portal etc.).

This should be bi-directional / two-way communication. Instead of customer information being stored in product centric silos, (for e.g. separate databases of savings account & credit card customers), with CRM the information is stored in a customer centric manner covering all the products of the bank. CRM integrates various channels to deliver a host of services to customers, while aiding the functioning of the Bank with capability of reflection information to selected users only. Capabilities include but not limited to:

➢ To enable Customers to lodge Complaint, service requests through integration with Bank's different channels i.e. Website, IBS, MBS, Branch, Social Media, Contact Centre etc.

➢ To check the UPI status and to block the UPI- integration with UPI server.

➢ To check the IBS/MB status and to block the IBS/MB status – integration with tech MBS server.

➢ To check the account status and do the account debit freeze – integration with CBS.

➢ To check the AEPS status and to block the AEPS.

➢ Resolution for various complaint and service request like debit card issuance, cheque book enquiry and issuance etc. – integration with CBS.

➢ To check the ATM card status and to block the ATM card – integration with ATM Switch.

➢ For leads – integration with CLMS.

➢ To send the dockets on real time to recon server through API integration - Recon server.

➢ Positive Pay System (under pipeline)- customer can confirm the cheque issuance through PPS (Integration with CBS)

➢ Any other new requirement where integration with server is required

➢ SMS sending by integration with SMS server (internal/ external)

➢ Email sending by integration with SMTP server (bulk mail solution)

➢ Integration of IVR and TPIN with CRM for automatic security verification and displaying of customer information when called from registered mobile no. The integration is also being used for popup notification of HNI/senior citizen customer.

➢ Any other new requirement where integration with bank or other server is required for providing services to customer.

3.23. Marketing Encyclopedia

a) Central repository for products, pricing and competitive information, as well as internal training material, sales presentations, proposal templates and marketing collateral should be readily available with staff for cross reference.

b) FAQs related with the products should also be available and regularly updated

3.24. Scope for customization/ modifications

Keeping in view the volatility in customer/banking industry needs, annual ranking parameters set by DFS for EASE etc., the application should have scope for making customization & modifications as and when required.

3.25. Flexibility for system integration

The application should be flexible to integrate with any Bank application for generating customer queries or lead i.e. CBS, PNB Genie, Chat-bot, etc.

3.26. Ease for report generation/ advance dashboard

For better monitoring purpose the application should be feasible enough to create various report/MIS with various graphical/pie chart representations or daily dashboard with ease and available at all level.

A daily dashboard creation facility to be made available at all level (with limited viewing facility as per vested power).

Moreover, system should be capable enough to provide quick product/lead wise details with priority segmentation of lead status.

3.27. Facility for sending bulk email/SMS on predefined scheduler.

The application should be used for sending bulk email & SMS which could be used during the time of various campaigns or sending customized messages/offers to customers at any point

3.28. Login functionality for assistance channel through desktop/mobile/tablets PC's etc.

The system should have cross platform adaptability (web-based application / App which can be accessed from any device i.e. Desktop, Laptop, Mobile and Tablet.
This will enable organization to effectively manage leads and opportunities and track the leads through deal closure, the required follow-up and interaction with the prospects at any point from anywhere.

3.29. Auto TAT calculation & lead/complaint escalation system for pending leads through SMS & Email

The application should be capable of auto escalating lead/complaint details on completion of lead/complaint TAT or for any pendency, to next level in escalation matrix using mail & SMS channel to ensure timely lead conversion/complaint conclusion and create customer satisfaction.

3.30. Availability to check lead status & credit facility sanctioned through any channel

The system should be developed in such a way that it would be able to provide lead status & credit facility sanctioned to customer through any point of lead generation. Capability should include but not limited to:

➤ Generation, conversion of leads and keeping complete track

➤ Showing customer personalized offer to generate lead

➤ Any other type of lead generation through various channels

3.31. Billing Requirement

1. Tagging of Complaint, service request, query for raising of bills

2. Daily, weekly, monthly, quarterly reports for verification of tagging

3. Any other report required to validate correctness of bill.

3.32. Lead capturing on real time basis

Analysing the value of services offered by the peer competitors, the application should be capable of capturing & processing leads on real-time basis.

3.33. Customer feedback & history

The application should have facility to capture customer feedback & history of previously raised product/service requests & complaints. it should have capability to capture feedback in the format specified under EASE or any regulatory bodies

Capabilities include but not limited to:

➤ Customer Care Centre Division, Recon team, NEFT/RTGS, DBD-Aggregator, CCMC, PSFID, IBS/MBS and other divisions download complaint related to their dept. for resolution and closure.

➤ Branches, Circles, Zonal Offices to be given access to Non-Digital Complaints to view and enter remarks.

➤ Branches, Circles, Zonal Offices to be given access to Digital Complaints for view/ track purpose.

➤ Search by account, date range, cust id, debit card and any other method

➤ Reports to Branches, Circles, Zonal Offices and other divisions based on requirement raised.

➤ Download of encrypted file by different division.

➤ API integration of CRM to other servers to sending dockets, service request on real time and updating the remarks, status and other detail through API integration.

3.34. Social Media

An integrated lead generation module should be available incorporating various channels including Social Media platform. A CRM with built-in social media monitoring features can save our marketing team time, because they won't have to switch platforms to perform the essential task of monitoring bank's social media. It would help us stay in sync with what people are saying about our bank's product through social listening. System should also have facility to Gain insight into the number of social media actions our bank gets, such as comments, shares and mentions.

3.35. Two-way Communication- Status of leads.

The application should have feature of two-way communication with facility of capturing the leads only for interested customer into CRM-leads management system. For example, suppose analytical offers for home loan is sent by Bank to customers through the SMS channel and in revert a customer shows interest in home loan by messaging Y (i.e. Interested) etc then the lead of such interested customer should be automatically captured in CRM along with the records of message like date, time, message content, customer Mobile No.etc. Accordingly, the functionality could also be used for enhancement of credit facility/ limit of Credit Card user, click through rate at Bank website/mobile application.

3.36. Trail records of Communication between Customer and Bank.

MIS trail of all communications (both ways i.e. customer called the Bank or Bank representative called the customer) held with the customers (from all channels i.e. call centre/Field Officer/Chat bot etc.) in order to follow up for next course of action to be taken and better understanding of present position.

3.37. Addition PAN Card or registered contact details for generating Credit Card leads

For operational convenience opportunity may be explored to redesign process so that sanctioned lead details in CRM may be smoothly searched and cross verified in Credit Card Database.

3.38. Updating accurate sanctioning limit

The sanctioned amount i.e. Credit limit assigned is to be accurately captured in CRM system as the amount entered by the prospect while requesting for any loan product or credit card is tentative in nature. Accurate amount can only be retrieved from PNB LenS/Credit Card/CBS database upon matching sanctioned CRM leads with said database. Opportunity may be explored for system integration with Genius portal & PNB LenS portal so as to capture accurate sanctioned amount & have clear view of MIS

3.39. Capturing detailed narration

Opportunity for capturing detailed narration against a lead across its different stages may be explored in system for better monitoring.

3.40. Automatic feedback to customers

Providing automatic feedbacks to customer against eligible credit limit for any loan product & credit card request raised during the process of journey may be made available in the system. For example, suppose customer shows interest for availing Personal Loan for Rs 1,00,000 but as per his eligibility, he could avail loan for Rs. 2,00,000, therefore the system should analyse & should automatically send feedback for upselling Bank's product.

Multiple offers/ sources of leads are generated from same prospective borrower. In this regard, we are of the opinion that a check should be placed to verify the applicant through mobile number, Aadhar Card and PAN card to avoid multiple lead generation by the same applicant.
Check should be placed in the system to avoid duplicity of lead

There should be maker/checker concept regarding closure of leads with higher value.
Feasibility should be explored to develop maker checker concept in the system, in which one user update the status of leads with higher value i.e. Sanctioned/ Converted/ Cancelled/ Rejected and another user verify the same.

3.41. Systematic lead tracking through various platforms

Customer should have option to check their request status through various platforms e.g. websites, IBS, Mobile App etc.

3.42. Call Initiation with widget display & auto-dialler

This facility enables caller to initiate calling on a single click on the screen, moreover this application displays customer previous history of request generated on widget screen. The application should be integrated with Contact Center applications for automatic updation of lead/complaint/service status, assignment of leads to other user etc.

3.43. Geotagging for Marketing Officers to verify sales activity

Through this feature a sales visit could be verified. i.e. whenever a sales executive visits a customer he could geotag his meeting with the customer

3.44. Daily Activity Trackers for Branch Heads & Marketing Officers

A system could be developed through which daily activities of an official could be tracked/monitored. Bank should be able to extract daily progress of an individual to whom leads are being assigned and the progress he/she is doing on lead resolution

3.45. Reminder for activities & follow-up

Reminder for activities & follow-up could be created in the system and be reflected as pop-up to assigned users. The activities could also be scheduled as per specific requirement & need of users.

3.46. Recording of dialler calls

All calls made to customer through contact centre should have an option for recording customer interactions

3.47. CIBIL/Equifax/Experian/CRIF score calculation

Official working on lead should be able to credit rating score of prospects for enabling better result

Thorough Analysis & Bulk Uploading in social media Published post analysis on every social media handle

The application should be capable to analyse posts, published in social media platforms i.e. no of likes/dislikes, shares received, no of viewers visited the page etc.

In built DSA model for capturing lead, tracking & commission calculation

The sales agents/business correspondents who would be sourcing business for the Bank should also be able to track lead status provided by them. The system should also be able to calculate commission earned by them on conversion of leads sourced by them.

3.48. Artificial Intelligence & Cross sell-with features to analyse best time to contact customer

Feature to be developed wherein, the system should be able to analyse best time to contact customer which could increases higher chances for lead conversion. Moreover, as per current technology used in the industry, Artificial Intelligence should be used for generating prospective leads.

3.49. Mandatory Employee PF on lead conclusion

Feature to be developed wherein, the employee who is concluding the lead/updating the lead status should mandatorily enter his/her employee ID before final submission of lead/complaint status

3.50. Outbound

1. Automation of various data related to outbound campaign, recovery files by integrating server with owner division, ACOE server, EDW server and any other server

2. Dialer integration with CRM for getting data of different campaign running and getting hourly report or as per requirement

3.51. Integration with institute other than Bank

1. Integration with NPCI for implementation of ODR via UDIR for NFS Issuer transaction.

2. Any other integration as per regulatory requirement

3.52. User level access

1. Multilevel user access to be provided in the solution like Super admin user, Admin user, and other hierarchy of user level access as defined by the bank.

2. Super Admin user, Admin user may be more than one depending upon the access right and hierarchy defined by the bank.

3. Users will have its own view as per the level of access defined for them.

4. Super admin user should be able to create other admin users based on the requirement of the bank.

5. Super admin and admin user should be able to create other user as per the requirement of the bank.

6. Super admin user and admin user should be able to define roles and responsibilities for the user.

7. Contact Centre user for tagging of calls, lodgment of service request, complaint and resolving query

8. Supervisor level access for blocking of services

9. Admin level access for downloading of complaint and resolving on portal

10. Critical database alert for ex- docket sms count increasing by certain no, table space getting full.

11. Archiving old Complaint/ Service Request Data

12. CRM solution should be able to store old Complaints/ Service request data i.e. Contact Centre CRM and CGRMS portals. Same is to be made accessible to Banks Users as and when required.

13. .The system should automatically send SMS to customer who visits our Third Party Platform, that he/she enquires about Third Party Products, whether he/she requires any assistance from the Bank, if he replies yes then his lead should be captured.

3.53. Click through rate

Functionality to be developed wherein, a customer who visits our Corporate Website, IBS, MBS and other platforms to inquire for Bank/Third Party Products, his detail to be captured and be used as prospective lead.

3.54. Digital On-boarding of Customer for Banks products

The customer should have facility to register/ on board his request for Banks product (including asset, non-asset, Credit Card, SF a/c etc.) directly through digital platform i.e. Website, IBS or MBS and should be able to upload requisite documents through the similar module.

3.55. Single platform for lead/request/complaints

Presently Bank has multiple platform for capturing customers' requests that are working in silos, the same has to be integrated/converted into one single platform.

3.56. Calculation of Income earned/Cost Benefit Analysis

The system should be capable enough to calculate income earned out of lead registered through CRM system at any point of time.

3.57. Additionally, CRM Solution should also support below mentioned features/functionalities:

i.   The Solution should provide details of all Activities (both historical and planned).

ii.   The Solution should have ability to prompt on the customer screen of any up sell and cross sell Leads that might be relevant to the customer.

iii.   The Solution should List e-channel status (i.e. Internet Banking, ATM Chanel Usage, Mobile Banking etc.)

iv.   The Solution should able to list complaints and service requests with status. It should support details of all pending and resolved Service Requests & Complaints.

v.   The Solution should be capable to provide Demographic Profile information of the Customers like age, gender, material status, nationality, Territory, income, etc.).

vi.   The Solution should have ability to maintain Customer Segment information including segment and segment attributes, Wallet Share etc.

vii.   It should have the ability to search the customer with advanced search function on fields such as his customer identification number, name, date of birth etc., for all interactions which involve sales and service transactions.

viii.   Solution should have ability to maintain individuals or corporate customers who have been identified by the bank as prospects or potential target customers, who may not have any previous business with the bank.

ix.   Solution should have ability to prevent cyber frauds and authenticity to customers, a functionality of Single Mobile number should be there for the Staff to call Customers.

x.   Graphical indication of customer profile completeness and ability to provide users with quick access to capture additional customer data through the system.

xi.   Should provide ability to the bank's administrators to define the various profile completeness measures from time to time based on bank's marketing strategy.

xii.   Should provide ability of the product to categorize the contact association type (i.e. Employee, partner, customer, vendors etc.) by picking from a drop-down list.

xiii.   Solution should have ability to do data validations (like 10 digits in a mobile number, email, Unique Identification number (SSN)

xiv.   Should have ability of the system to show other details regarding the customer such as,
        a) Last transactions b) Deposits c) Active Loans d) Cash Management Services
        e) Other products and services

xv. 4.5 Should have ability to upload and present Softcopies of documents exchanged between the customer and the bank. These documents need to be maintained in CRM's DMS or interfaced from Bank's enterprise DMS.

xvi. 4.6 Solution should have ability to prompt on the customer screen of any up sell and cross sell Leads that might be relevant to the customer.

xvii. 4.7 Solution should provide two different views for Customer in 360 degree:
 TAB View

   Card View

Other conditions:

a. The vendor will provide services for implementation / rolling-out /support / maintenance of proposed Solutions for a minimum period of **5 years (1 Year warranty + 4 Years AMC/ATS)** from the date of complete implementation, including customization (if any) of Solution at DC & DR. Bank will provide SIGN-OFF certificate after complete implementation. Bank may further extend the contract, for another two terms of 1 year each, at the same rates (whichever applicable) and Terms & conditions, provided services of the bidder are found satisfactory. Bank reserves right to cancel the contract at any time in case Solution fails to meet any of the requirements as mentioned in the RFP.

b. The Bidder is completely responsible for the proposed CRM Solution to meet the scope and terms of the RFP and all addendum, & corrigendum and clarifications issued thereafter. The Bank assumes no responsibility for assumptions, presumptions and deviations made by the Bidder. It is the responsibility of the bidder to ensure successful implementation of the proposed solution. In the event the proposed CRM Solution fails to meet Service Level Agreement (SLA), the scope and other terms of the RFP (including addendums, corrigendum, and clarifications), the Bidder will have to upgrade, modify, or replace the CRM Solution including associated hardware (if, any), software's & tools at no additional cost to the Bank. The bidder is also responsible for the accuracy of the bid and bank is not liable for any errors or assumptions made by the bidder.

c. No right to employment in the Bank shall accrue or arise, at any point of time under this project.

d. A detailed agreement will be done with the vendor specifying roles and responsibilities.

e. Obtaining of the Road permits or any other document for delivery of the material till Bank's premises will be the sole responsibility of the vendor. The vendor shall arrange road permit for locations applicable at no extra cost to the Bank. However, Bank will sign the necessary forms as purchaser, as per the requirements.

f. Successful bidder has to enter into Source code ESCROW agreement with the bank for the proposed For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.

g. CRM solution in addition to various Divisions/Zones/Circles/Branches of Bank will also be utilized by the Credit Card & Services Ltd., other Divisions of Bank etc. as and when required.

h. the selected vendor shall be required to independently arrive at a solution, which is suitable for the Bank, after taking into consideration the efforts estimated for implementation of the same and the resource and the equipment requirements. The Bank expressly stipulates the

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

i. The Vendor will be required to fix any vulnerability in the solution at no additional cost during the entire tenure of the contract. These vulnerabilities can be detected by the Bank or can be a finding of any internal or external audit conducted by the Bank or its auditors on a periodic basis.

j. The Vendor is completely responsible for the proposed solution to meet the scope and objectives of the RFP and all addenda & corrigenda issued thereafter. responsibility for assumptions made by the Bidder. In the event the proposed solution fails to meet the Service Level Agreement (SLA) service levels and the scope and objectives of the RFP (and addendum), the Bidder will have to upgrade, modify or replace the solution at no additional cost to the Bank.

k. The Bidder has to ensure the arithmetical accuracy of the technical and commercial bid. The Bank will not be responsible for any errors in the bid submitted by the Bidder.

l. Any assumptions, changes, deviations other than what is specified and accepted by the Bank will not be considered for the purpose of this RFP.

m. Based on configured rules in LMS tool, system would automatically assign leads and escalate to respective user if no actions are taken within stipulated time. PNB will be providing details of escalation path.

n. After capturing complete information and collection of all documents, lead information and documents will forward to PNB LenS System via integration.

o. . Bi-directional integration with PNB LenS, to get application status and update into CRM tool.

p. On each lead stage update, respective assigned user would get automatically notified.

q. Staff - Activity tracker - Task management

r. Option to easily schedule tasks and events, assign tasks to other team members, prioritize user tasks and events by due date, and then track them through custom lists and dashboards.

s. Automatic alerts can also be used

t. Dashboard, to see an overview of your appointments as well as any other relevant information you might need, for example, data that enables you to prepare for customer meetings.

u. Utility facility for creation, deletion, edition of user ids and passwords with restrictive power, from top to bottom of hierarchy.

v. . Branch managers to get the view of the Lead → Applications status (Approved or Declined) Scheduled reports to BM, CH or ZM to get view of the Applications Status (Approved or Declined)

w. Bidder to provide sizing of infrastructure configuration (Hardware, Operating System, Database and other related software) for proposed CRM solution on Private/Public Cloud separately for both DC & DR site as a part of their technical bid. Bank may use the existing hardware / VM infrastructure or procure separately the required infrastructure based on the sizing proposed by the bidder.

x. Yearly upgrades required in infrastructure sizing, configuration to be clearly mentioned by the Bidder in the Bill of material

y. The selected Bidder will have to work with the Bank's team in a collaborative way right from the day one.

4. Infrastructure, Cloud and other CSP Requirements

a. The proposed CRM Solution shall be configured, deployed on <u>On-Cloud</u>, and managed to meet security, privacy, legal, ethical and compliance requirements of the Bank.

b. Bidder to enable bank in performing audit/review IT controls of the CSP as and when required by bank.

c. Bidder should enable bank or bank's appointed vendor in performing periodic information security, IT security, VAPT etc. on infrastructure provisioned for bank. Bidder should close the audit gaps as per the timelines mentioned in PNB's Audit Guidelines.

d. Bidder to also submit an **independent review report** for the audit/review IT controls from CERT-In empanelled security consultant, to ensure it meets Bank's information security requirement, the same shall be submitted by bidder/CSP as and when required by bank.

e. The bidder has to manage and maintain the underlying Hardware, operating systems, Database, antivirus etc. and any other software/hardware required for the execution and smooth functioning of the solution during the contract period.

f. Bidder should arrive at the sizing independently. In case, the sizing quoted by the Bidder fails to meet the necessary services, bank will not bear any cost for upgrades or replacements and the same should be provided by bidder at no additional cost to the bank. Also, during the contract period, growth of the bank should be considered and thus, the hardware proposed should have enough CPUs, memory, and storage available to accommodate the predicted sizing required.

g. The Bidder will be completely responsible for supply, installation, configuration, customization, and maintenance of complete solution for the contract duration. The bank later will not make any additional payments for the solution provided by the Bidder.

h. Peak load requirements should be taken care of, in terms of both hardware and software suggested such that these can support the initial and incremental solution requirements for the contract period.

i. Bidder needs to provide the details separately in their respective sections as per the format given in XXIII (a), XXIII (b) & XXIII (c): Technical BoQ along with detailed configuration of the proposed Hardware (Test, Dev and Training, Production and DR server) environments.

j. All hardware (required for interface, staging, Web Server, development and training server, and related hardware components) and system software components required for the project, must be included in the bill of Material of the Bidder. In case, Bidder fails to do so, and the project demands additional components at a later stage, then Bidder will have to provide additional components at no additional cost to the bank.

k. Bidder should ensure and submit documentary evidence for having back to back OEM support of the software and hardware used in the proposed solution for entire contract period. (Documentary evidence to be submitted in technical evaluation).

l. Bidder must ensure that capacity planning can handle load and volumes till the end of contract period and will also provide additional resources at no additional cost to the bank in case the requirements are not met.

m. Bidder proposed solution should include the requisite OS, DB, Application Server, CRM Solution, licenses etc. required for successful installation, implementation, commissioning, and maintenance of the proposed CRM Solution for the entire contract duration.

n. Bidder is required to provide for other applications/tools/solutions for configuration management, change management, release and deployment management, application performance monitoring, service level monitoring, infrastructure monitoring, security & access management etc.

o. Perform regular backup and test the recovery to assure that logical segregation and controls are effective and the Solution is working as it meant to be.

p. Bidder to ensure the availability and sharing of backup with bank at a regular interval as required by bank.

q. The Bidder shall be responsible for recovery of lost data, restoration and repair of damaged data and the correction of data.

r. The Bidder shall be responsible for restoring the system to an operable state where system downtime is attributable to application software

s. The Bidder shall be responsible for maintaining and extending support for the proposed solution & tools. This shall include regular back up and fine tuning of the Database and Application as a whole, the Bidder would maintain relevant log for the same. Fine tuning of the operating system so that the uptake and execution of application is faster. The tuning of the file organization so that there is optimal utilization of storage and memory. Bidder shall be responsible for providing / arranging the third-party software / utilities in case of any reported bugs in the operating system, application software and other bidder provided software.

t. Bidder as a part of approach should clearly indicate the process flow including the encryption methodology.

u. Bidder is required to ensure that all security controls as laid down by bank in it's IS policy and as recommended by bank, and regulatory & statutory body shall be implemented in the Cloud environment.

v. Continuous monitoring mechanism shall be put in place to evaluate the operations of the Cloud Services (if desired in future) subscribed and implementation & effectiveness of security controls in the Cloud Computing environment

w. Bidder is required to take regular backup as per bank's backup & retention policy & test the backup by means of restoration as per bank's policy.

x. The backup copy of data and logs (in the format agreed with bank) is required to be handed over to bank's team at regular interval (as defined by bank).

y. The CRM Solution will be extended to Bank sponsored RRB's /Subsidiaries if desired by Bank.

z. Bidder to provide sizing of infrastructure configuration (Hardware, Operating System, Database, other related software etc.) for proposed CRM solution on Private/Public Cloud separately for both DC & DR site of the Bank.

5. Responsibility Matrix

The responsibility of Hardware of the Bidder is as below:

Sr.	Activity	Activity Owner
1	Hardware Design (HLD and LLD), SRS and other documentation & manuals	Bidder
2	Provisioning of Cloud infrastructure	Bidder
3	Runtime	Bidder
5	Database	Bidder
6	Operating System	Bidder
7	Virtualization solution	Bidder
8	Providing and maintenance of Compute, Storage, Networking, Network & Platform security, IDAM, Other security solutions	Bidder
9	Implementation of proposed solutions & tools	Bidder
10	Integration of proposed solutions & tools with bank's applications	Bidder
11	Training and handholding of hardware installation, housekeeping and management	Bidder
12	System Integration Testing, regression, and performance testing	Bidder
13	UAT	Bank or Bank appointed agencies
14	Conformity / compliance in case of identification of any non-compliance identified by the bank during installation.	Bidder
15	Documentation for proposed solutions and Cloud infrastructure	Bidder
16	Management, Maintenance and support of all supplied hardware equipment(s) and software components	Bidder
17	Periodic patch, script, release etc. update of firmware, Operating System, Application Server, Webserver, Database, software for hardware management etc.	Bidder
18	Periodic audit including IS audit, security review & Cyber Security audit of the proposed infrastructure, Bidder to submit the report for the same at bank desired interval	Bidder
19	Audit conformity / compliance	Bidder
20	SLA report generation and submission	Bidder
21	SLA dispute identification and resolution	Bidder

22	Supply, implementation, customization, parameterization, maintenance, management, and support	Bidder

6. Documentation

Following is the indicative list of documentation that the bidder should prepare, take Bank's sign-off and submit it as a deliverable:

a. Detailed project plan
b. Software Requirement Specification document (SRS) and other design documents
c. Documentation of technical requirements
d. Documentation of architecture requirements
e. Mapping of Functionality and specifications document
f. Development of low level and high-level design documents
g. Documentation of testing plan, test cases, test scenarios, test scripts, gaps, bugs, fixes, etc. as a part of quality assurance
h. User training manuals
i. All documentation including technical, operations, like release notes, license terms, user manuals, training manual, technical manual, standard operating procedures, solution architecture and design, system flow document, data dictionary and other necessary documents etc.
j. Statement of Work (SOW), Quality Plan, Test Plan, Requirement traceability Matrix, Design Document, Report Design, Delivery Notes documents, etc.
k. System configuration documents
l. System/debugging/diagnostics documents
m. Test procedures.
n. Any level/ version changes and/ or clarification or corrections or modifications in the documentation should be supplied by the Bidder to the Bank free of cost in timely manner.
o. The Bidder shall also provide the MIS reports as per requirements of the Bank. Any level/ version changes and/or clarification or corrections or modifications in the above-mentioned documentation should be supplied by the bidder to the Bank, free of cost in timely manner.

7. Training

a. **The vendor needs to provide free training and educational material** for all items supplied, to the Bank's staff on system/application administration, configuration and entire operations of proposed solution.

b. Training must be provided in all functional areas and should be of sufficient duration-to the User's satisfaction.

c. Vendor will be responsible to develop training reference material for all the functionality of the software. Training material should comprehensively cover all graphs, process flow, screen shots of actual system functionality etc.

d. All trainings have to be conducted at Bank's offices, unless with prior approval given by the Bank. All training sessions have to be conducted before production launch.

INSTRUCTION TO BIDDERS

1. POWER OF ATTORNEY/ AUTHORIZATION LETTER OR RESOLUTION COPY

In case of company, Board Resolution in favor of Authorized Person and Power of Attorney/Authorization letter (from authorized person executed on stamp paper of appropriate value), in case the authorized person sub-delegates authority to another person of the company to sign the Bid documents, is to be submitted with bid documents, only if expressly authorized.

2. COST OF BIDDING

The Bidder shall bear all the costs associated with the preparation and submission of their bid and Punjab National Bank, hereinafter referred to as "Purchaser" or "Bank", will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

3. BIDDING DOCUMENT

The Bidder is expected to examine all instructions, forms, terms and conditions in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidders' risk and may result in the rejection of its bid without any further reference to the bidder. Bidder should submit the bid strictly as per RFP failing which bid will be treated as non-responsive and will be liable for rejection.

4. LANGUAGE OF BIDS

The bids prepared by the bidder and all correspondence and document relating to the bids exchanged by the bidder and PNB, shall be written in English.

5. AUTHENTICATION OF ERASURES/ OVERWRITING ETC.

Any inter-lineation, erasures or overwriting shall not be valid and it will lead to rejection of bid without quoting any reason.

6. AMENDMENT OF BIDDING DOCUMENTS

At any time prior to the last Date and Time for submission of bids, the Bank may, for any reason, modify the Bidding Documents through amendments at the sole discretion of the Bank. All amendments shall be uploaded on the Bank's websites (and https://etender.pnbnet.in) and will be binding on all those who are interested in bidding in order to provide prospective Bidders a reasonable time to take the amendment if any, into account in preparing their bid, the Bank may, at its discretion, extend the deadline for submission of bids. Bidders are required to go through the any subsequent amendment/Corrigendum/clarifications meticulously and submit their queries, if any, at least 2 working days before the hash submission date to avoid any last-minute issues.

7. VALIDITY OF BID DOCUMENT

Bid shall remain valid for 06 months from last date of submission of bid prescribed by PNB. A bid valid for shorter period shall be rejected by the Bank as non-responsive.

8. LATE BID

Any bid received by the Bank after the deadline for submission of bid will be summarily rejected.

9. BID CURRENCY

Prices shall be expressed in the Indian Rupees only.

10. BID EARNEST MONEY

Bidder has to submit the Bid Earnest Money (EMD) of **Rs.2,00,00,000/- (Rupees Two Crore Only)**, which may be submitted in the form of online deposit or Bank Guarantee (BG) favoring PUNJAB NATIONAL BANK, DBTD New Delhi and filling all the details as per specified Performa at **Annexure-XIV**. The Bank Guarantee should be issued by any Public Sector Bank or scheduled Commercial Bank other than Punjab National Bank. The BG should have a validity of 12 Months from the last date of submission of bid. Bidder shall be responsible to get the same extended for a further period of 6 months, if required by the Bank. The BG should be submitted at the time of bid submission. MSE bidder is exempted from payment of EMD if bidder can furnish requisite proof subject to the satisfaction of Bank. This exemption is not applicable for traders, sole agents, distributors etc.

In case of unsuccessful bidder, EMD will be returned either on completion of tender process or within 30 Days of disqualification of the bidder, as per Bank's discretion. No interest will be payable on EMD amount. The EMD will be returned to the successful bidder upon submission of Performance Bank Guarantee and no interest will be payable on EMD amount.
Details for online payment:
> Bank & Branch: Punjab National Bank, Centralized ATM Cell, New Delhi
> Imprest Account No.: **0153002200175716** favoring Digital Banking Transformation Division.
> IFSC Code: PUNB0522800

(Proof of the transaction (printout) to be submitted along with the bid documents).

11. BIDDING PROCESS (TWO STAGES)

For the purpose of the present job, a two-stage bidding process will be followed. The response to the present tender will be submitted in two parts:
- Technical bid
- Commercial bid

The bidders will have to submit the technical bid in Banks e-procurement system as well as in hard copy and commercial bids in only online form through Bank's e-procurement system. All documents/letters, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).

a) TECHNICAL BID

The Technical bid must be submitted in hard bound file in a sealed envelope super-scribing "**Technical Bid response against Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution**" & also online. Please note **unsealed envelops will not be accepted**. TECHNICAL BID will contain all the supporting documents regarding eligibility criteria, scope of work, technical aspects,

Compliance statement and Terms & Conditions etc. mentioned in the RFP, and should **NOT contain any Pricing or Commercial information at all**. Technical bid documents with any commercial information will be summarily rejected.

In the first stage, only TECHNICAL BIDs will be opened and evaluated. Bids of only those bidders would be evaluated further on technical parameters who comply with all the eligibility criteria (Annexure-III). Only, those bidders confirming compliance to all the Terms & Conditions of RFP document (Annexure-I), Technical Specifications (Annexure-XIII) and scoring minimum stipulated Technical Score in Technical Competency (Annexure-IV) shall be short-listed for commercial stage.

b) COMMERCIAL BID

In the second stage, the COMMERCIAL BID of only those bidders will be opened, who will comply with all the eligibility criteria **(Annexure-III)**, Terms & Conditions of RFP document **(Annexure-I)**, Technical Specifications **(Annexure-XIII)** and scoring minimum stipulated Technical Score in Technical Competency **(Annexure-IV)** in the Technical Evaluation Stage.

12.   Pre-Bid Meeting & Pre-Bid Queries.

Bidders/OEMs are required to submit pre-bid queries, within the stipulated timelines as given in the General Tender Details, through email (In excel format only) to dbtd.procurement@pnb.co.in. Bidders/OEMs are also required to bring hard copy of the same queries on their letter head, duly signed and stamped by their authorized signatory.

Sr.	Page No. in RFP	RFP Clause Name & No.	RFP Clause	Bidder's Query/ Suggestion/ Remarks

The queries submitted before **pre-bid meeting** and submitted in above mentioned format will only be entertained and discussed in the Pre-Bid meeting. Their subsequent responses will be uploaded onto Bank's websites.

Only two persons per bidder/OEM will be allowed to attend the Pre-Bid meeting provided they have authorization letter from competent authority to attend the pre-bid meeting from their company. Bidders/OEM attending the pre-bid are also required to submit a copy of their I-card issued by their company.

NOTE: No person shall be allowed to attend the Pre-Bid meeting without Proper Authorization letter from their Company or without their Official ID Cards issued by their company. (Any other ID proof such as PAN, DL or Aadhar card will not be accepted)

Bidders are required to go through the RFP and any subsequent Corrigendum's/Clarifications meticulously and submit their queries timely to avoid any last-minute issues.

13.   SUBMISSION OF BID

Bidders are required to strictly submit their bids in electronic form using the e-procurement system at https://etender.pnbnet.in by using their digital certificates of **Class II** and above (both encryption and signing). All the interested bidders should register themselves in the e procurement system https://etender.pnbnet.in for submitting

the bids online, if they have not done earlier. The RFP document and further corrigendum, if any can also be downloaded from Bank's websites www.pnbindia.in &https://etender.pnbnet.in. Bids received after closing of the bid in the e-procurement system are summarily rejected without any reason.

Commercial Bid should be submitted online only.
All the Annexures and bid documents are to be uploaded in pdf format during the online bid submission and the same along with technical supporting documents should be submitted manually before the final date & time of bid submission at the following address.

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

The hard copy of the technical bid to be submitted should contain all the required annexures in original. Bidder to ensure submission of bid strictly as per the requirement of the RFP. **Kindly do not submit any extra documents/certificate which are not required.** At the time of physical submission of bid, bidder has to **show acknowledgement e-mail** received after completion of the bid submission in proof of having submitted the bid online.

14. DEADLINE FOR SUBMISSION OF BID

Bids must be submitted not later than the specified date and time mentioned in the Bid Document. If the specified date of submission of bids being declared a holiday for the Purchaser, the bids will be received up to the specified time in the next working day. The Purchaser may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Purchaser and bidders, previously subject to the deadline, will thereafter be subject to the deadline extended. All the correspondence should be addressed to Bank at the following address.

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

Please note that **HASH SUBMISSION and BID RE-ENCRYPTION** is a mandatory activity, failing which bidder will not be able to submit the bid. For details you may visit our e-Procurement Site https://etender.pnbnet.in. **Kindly also note that hard Copy of Technical Bid will be received only after successful Hash Submission and Online bid Re-encryption.**

15. MODIFICATION AND/OR WITHDRAWAL OF BIDS

Bids once submitted will be treated as final and no further correspondence will be entertained on this. No bid will be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid, if bidder happens to be successful bidder. In case of any deviation in the bid submitted in Online portal and the hard copy bid, the one submitted online will be considered and will be evaluated.

16. CONTACTING THE PURCHASER

Any effort by a bidder to influence the Purchaser in evaluation of the purchaser's bid, bid comparison or contract award decision may result in the rejection of the Bidders' bid. Purchaser's decision will be final and without prejudice and will be binding on all parties. Bidders are also advised not to indulge in any unnecessary meetings or communications with Bank Officials. Any information necessary for the bidders will be communicated to them through e-mails.

17.   TERMS AND CONDITIONS OF THE BIDDING FIRMS

The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.

18.   LOCAL CONDITIONS

The bidder must acquaint himself with the local conditions and factors, which may have any effect on the performance of the contract and / or the cost.

19.   PURCHASERS RIGHT TO ACCEPT OR REJECT ANY BID OR ALL BIDS

The Bank reserves the right to accept or reject any bid and annul the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the purchaser's action. The Purchaser reserves the right to accept or reject any technology proposed by any bidder.

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

20.   OPENING OF BIDS

The Date, time and location of bid opening is as per the tender schedule. Any change in Date, time or location of bid opening will be communicated to the participating bidders through e-mail. The technical bids will be opened in the presence of representatives of the bidders who choose to attend. In the event of the specified date of bid opening being declared a holiday for purchaser, the bids shall be opened at the specified time and place on next working day.

21.   CLARIFICATIONS OF BID

To assist in the examination, evaluation and comparison of bids the purchaser may, at its discretion, ask the bidder for clarification and response shall be submitted in writing, duly signed & stamped by the authorized signatory and no change in the price or substance of the bid shall be sought, offered or permitted. The clarification and response received from bidder will be subsequently part of bid submitted by that bidder.

22.   PRELIMINARY EXAMINATION

The Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required information have been provided as underlined in the bid document, whether the documents have been properly signed, and whether bids are generally in order.

Arithmetical errors will be rectified as follows:

- If there is any discrepancy in total amount and multiplication of unit rate and Multiplication factor, unit rates will prevail and the total amount shall be recalculated on the basis of Unit rate and multiplication factor.
- If there is any discrepancy between words and figures, the amount in the words will prevail.
- AMC/ATS amount, if asked for in specified range, and quoted under or beyond the specified range, would also be recalculated.

The bid determined as not substantially responsive will be liable for rejection by the bank and may not be made responsive by the bidder by correction of the non-conformity. The decision of the Bank in this regard will be final and binding on the bidder.

23.   REVELATION OF PRICES

The prices in any form or by any reasons should not be disclosed in the technical or other parts of the bid except in the indicative commercial bid. Failure to do so will make the bid liable to be rejected.

24.   EVALUATION AND AWARD CRITERIA

After opening of the technical bids, all the documents and annexure (except commercial documents/offer) will be evaluated first by the Bank.
First Stage: (Technical Evaluation)

1. Bid document must be submitted in a single hard bound file. (No loose pages must be submitted). **All pages of the Bid Document must be serially numbered and must be properly <u>signed by the authorized signatory and stamped by Bidder's Official seal</u>.** All Annexures must be on the letter head of the Bidder, except those which are to be provided by OEM/CA/ third party. All documents, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).

2. All third-party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company. Inability of the bidder to prove the genuineness/authenticity of any third-party document may make the bid liable for rejection.

3. Technical bid opening will be done in presence of authorized representatives with authorization letter of all the bidders (if they choose to be present) who have submitted technical bid successfully (both online & in Hard Bound File) within the stipulated time lines set by the Bank.
4. First of all, the RFP Cost and EMD of all bidders will be verified. If any RFP Cost/EMD is not found in order, that bidder will be declared ineligible for further participating in the tender process.

5. After that technical bids will be evaluated based on the eligibility criteria defined in the RFP document. Bids complying with all the eligibility criteria and confirming compliance to all the terms & conditions of RFP document would be further evaluated on technical parameters.

6. All Bidders will be required to give a Presentation which may include a Demo as well, of their offered solution clearly demonstrating all the technical functionalities and deployment architecture. The bank will schedule presentations for which time and location in Delhi, 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. Bidder is also expected to demonstrate the product's capability, compatibility, applicability and acceptability to the bank as per the RFP requirements on Use cases / Demo Scripts for the solution. During Presentation, the bidder will also have to show the front end of the proposed application i.e. monitoring of transactions, generating alert, updating as well as inserting the data to the data base, deployment method etc. Bidder is required to address all queries raised by the Bank officials during the Presentation. Giving mere presentation should not be considered as being qualified/shortlisted for further process. Decision of Bank, in this regard will be final and binding on all bidders.

7. Bidders satisfying the requirements as determined by the Bank, accepting the terms and conditions of this document and successfully demonstrating the capabilities of their solution in the Presentation shall be short-listed for further process.

8. PNB will determine to their satisfaction whether the bidder selected as having submitted the best evaluated responsive bid is qualified to satisfactorily perform the contract. The decision of PNB will be final in this regard.

9. The bank may waive any **minor infirmity or non-conformity** or **irregularity in a bid,** which does not constitute a material deviation, provided such waiver does not prejudice to affect the relative ranking of any bidder.

The Bank reserves the right to accept or reject any offer without assigning any reason thereof. The decision of the bank in this regard shall be final, conclusive and binding upon the Bidders. The Bank also reserves the right to accept or reject any Bid, and to cancel the bidding process and reject all bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder/s or any obligation to inform the affected Bidder/s of the grounds for Bank's action. During the evaluation process at any stage if it is found that the Bidder does not meet the eligibility criteria or has submitted false/incorrect information the bid will be rejected summarily by the Bank's notification of rejection of bid. Decision of the Bank in this regard shall be final and binding on the bidders.

Second Stage: (Commercial Evaluation)

In the second stage, the COMMERCIAL BID of only those bidders will be opened, who will comply with all the eligibility criteria **(Annexure-III)**, Terms & Conditions of RFP document **(Annexure-I)**, Technical Specifications **(Annexure-XIII)** and scoring minimum stipulated Technical Score in Technical Competency **(Annexure-IV)** in the Technical Evaluation Stage.

1. The commercial bids shall be opened in the presence of shortlisted bidders, if they choose to be present. The intimation of time and place of opening of commercial bids will be informed separately to the shortlisted bidders only. If the shortlisted bidders or

their duly authorized representatives are not present, the commercial bids will be opened in their absence. No information regarding the Commercial opening will be provided later to the bidders who did not attend the commercial opening, neither telephonically nor through mail.

2. After opening of commercial bids as above, commercial evaluation & verification of the bids will be done by the Bank. Any arithmetic errors will be rectified as per clause 22-Preliminary Examination.

3. The bidders will be required to quote for all the items required by the Bank.

4. **Price Variation Factor**

   If a bidder quoting higher prices, higher by more than 40% as compared to the average quoted prices (of all technically qualified bidders) for all items in aggregate, the same bidder shall not be called for reverse auction process". If due to such price variation factor, a bidder is not found eligible to be called for reverse auction and only one bidder is left commercially eligible, in such a situation, Bank reserves the right to negotiate with the leftover commercially eligible bidder.

The L-1 price and L-1 bidder will be decided on the basis of least total cost of solution i.e., Total of Table A, derived after conducting Reverse Auction.

25. REVERSE AUCTION

Bank will hold Reverse Auction in the event of two or more bidders are commercially eligible. Final Item wise price shall be arrived after Reverse Auction. The procedure for the same is available on our e-procurement website. Reverse Auction/s will be conducted on Total of **Table-A of Indicative Commercial bid format (Annexure XIV)**. Base Price, bid decrement value will be as per Bank's Discretion and will be communicated to all commercially eligible bidders only for seeking acceptance.

 a. If the commercially eligible bidders do not accept the base price and bid decrement value fixed by the Bank within the stipulated time given by the Bank, in such a situation Bank reserves the right to disqualify that/those bidder(s) from further RFP process.
 b. After giving the acceptance by bidder(s) for the base price and decrement value, if the bidder(s) do not login in Bank's E-Auction portal during the Reverse Auction or refuse to participate in Reverse Auction at any time thereafter, then the bidder(s) will automatically get disqualified for further RFP process.
 c. During the course of Reverse Auction if eligible bidders accept the base price and do not place any bid below the accepted base price after logging into the Reverse Auction portal, then out of these bidders, the one who has quoted least total price in Table-A of Indicative Commercial Bid Format (**Annexure XIV**) shall be treated as L1 bidder and Bank reserves the right to further negotiate with L1 bidder and finalize the final prices.

In case of any situation where Bank is left with only one eligible bidder, then Bank reserves the right to negotiate with that bidder and final Item wise price shall be arrived.

Evaluation of Commercial Bids and Procedure for Finalizing 'H1 Bidder'
 a) The commercial bid(s) of only those bidders, who are short-listed after technical evaluation, would be opened.
 b) All the bidders who qualify in the evaluation process shall be considered for H1 calculation.

c) The bidder will be selected as H1 on the basis of **net total score** arrived basis the scoring methodology defined in the RFP.

Tender will be awarded on the basis of Techno Commercial evaluation i.e. 70% Weightage for Technical bid + 30% Weightage for Commercial bid and the bidder who score HIGHEST MARKS will be declared as H1 Bidder. Weightage of technical bid (Max 70%) will be calculated on total marks of technical evaluation scoring parameter.

Technically qualified bidders as per Technical Evaluation process will participate in Reverse Auction post commercial evaluation

Weightage for commercial bid (Max 30%) will be calculated on rates quoted by the bidders post Reverse Auction. After opening of commercial bids and conducting Reverse Auction, following Scoring Mechanism shall be deployed. The "Commercial Score" will be calculated using the formula, given below:

$$\text{"Commercial Score"} = \frac{\text{Lowest commercial price post Reverse Auction}}{\text{Bidder's commercial price quoted post Reverse Auction}} \times 100$$

The Final Score for a bidder will be calculated using the formula, given below:

$$\text{"Final Score"} = (\text{Technical Score} \times 0.7) + (\text{Commercial score} \times 0.3)$$

Thereafter, the bidders shall be ranked in terms of the Final Score obtained. The bidder obtaining the highest total combined score in evaluation of quality and cost will be ranked as H-1 followed by the bidder securing lesser marks as H-2, H-3 etc.

For example – If there are three bidders A, B and C. In this calculation process will be as under:

Sr.	Bidder	Technical Evaluation Marks (T)	Nominal Bid Price in INR (C)	Technical Score	Commercial Score	Final Score (out of 100)
1	A	95	71	(95/95) x70	(60/71) x30	70+25.35= 95.35
2	B	85	65	(85/95) x70	(60/65) x30	62.63+27.70= 90.33
3	C	90	60	(90/95) x70	(60/60) x30	66.31+30= **96.31**

In the above example, <u>Bidder C</u> with highest score becomes the successful bidder.

The proposal securing the highest combined marks and ranked H-1 shall be recommended for award of contract. In the event two or more bids have the same score in final ranking, the bid with highest technical score will be H-1

In case of a discrepancy between amount in words and figures, the former will prevail.

26. CONTACTING BANK OR PUTTING OUTSIDE INFLUENCE

Bidders are forbidden to contact Bank or its Consultants on any matter relating to this bid from the time of submission of commercial bid to the time the contract is awarded. Any effort on the part of the bidder to influence bid evaluation process, or contract award decision may result in the rejection of the bid.

27.   CANCELLATION OF BID/ BIDDING PROCESS

PNB reserves the right to accept or reject any bid and annul the bidding process and reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground for its action.

28.   DELAY IN THE SUPPLIER'S PERFORMANCE

Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by Bank.

29.   GOVERNING LAW AND DISPUTES

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably, the same shall be settled by sole arbitrator appointed mutually by the parties in accordance with the Arbitration and Conciliation Act 1996, and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any dispute/appeal pertaining to above will be subject to the exclusive jurisdiction of courts at Delhi. Each party to bear their own costs

The bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, obtained. The venue of the arbitration shall be Delhi.

30.   USE OF CONTRACT DOCUMENTS AND INFORMATION

The bidder shall not, without the Banks prior written consent, make use of any document or information provided by the Bank or otherwise except for purposes of performing contract. Successful bidder will have to sign Bank's approved Non-Disclosure Agreement (NDA).

31.   CONFIDENTIALITY

The bidder shall not, without the written consent of the Bank, disclose the contract or any provision thereof, any specification, or information furnished by or on behalf of the Bank in connection therewith, to any person(s).

The bidder shall not, without the prior written consent of the Bank, make use of any document or information except for purposes of performing this agreement.

32.   PATENTS RIGHTS

The supplier shall indemnify the purchaser against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.
-    The supplier shall, at their own expense, defend and indemnify the Bank against all third-party claims or infringement of intellectual Property Right, including Patent, trademark,

copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.
- The supplier shall expeditiously extinguish any such claims and shall have full rights to defend itself there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible therefore, including all expenses and court and legal fees.
- The Bank will give notice to the Supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.
- The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein.

33. ASSIGNMENT

The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.

34. FORCE MAJEURE

The Successful bidder or the Bank shall not be responsible for delays or non- performance of any or all contractual obligations due to any Force Majeure cause which is beyond the control of the bidder or Bank, as the case may be and not foreseeable and which substantially affects the performance of the obligations under the contract such as including:
Acts of God, natural calamities, including but not limited to floods, droughts, earthquakes and epidemics;
Acts of any country, domestic or foreign, including but not limited to war, declared or undeclared priorities, quarantines, embargoes Acts of public enemy, accidents and disruptions including but not limited to fires, explosions, breakdowns of essential machinery or equipment;
Blockade Strikes, lockouts and sabotages;
Riots and civil commissions; etc.

The said act of force majeure will not cover cases of commercial hardship.
Provided that the Successful bidder and the bank shall within fifteen (15) days from the occurrence of such a cause notify the other in writing of such causes. Unless otherwise directed by the Bank in writing, the Successful bidder shall to the extent possible mitigate the consequences of the force majeure event and make all necessary alternative arrangements to perform their obligations and accordingly continue to perform its obligations under the contract as far as possible, and shall seek all means for performance of all the obligations, not prevented by the Force Majeure event.

Provided further that in case of delay in Services, which shall be solely decided by the Bank, the Bank shall not be held liable for non-performance of its obligations under the contract and the Bank shall have the right to terminate the contract/PO without giving any further notice to the bidder. The Bank reserves the right to assign the work to other service providers without any consequences and claims.

35.   NON-DISCLOSURE

By virtue of Contract, as and when it is entered into between the Bank and the successful bidder, and its implementation thereof, the successful bidder may have access to the confidential information and data of the Bank and its customers. The successful bidder will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data as per following: -

• That the successful bidder will treat the confidential information as confidential and shall not disclose to any third party. The successful bidder will also agree that its employees, agents, sub-contractors shall maintain confidentiality of the confidential information.

• That the successful bidder will agree that it shall neither use, nor reproduce for use in any way, any confidential information of the Bank without consent of the Bank.   That the successful bidder will also agree to protect the confidential information of the Bank with at least the same standard of care and procedures used by them to protect its own confidential Information of similar importance. Without limitation of the foregoing, the successful bidder shall use reasonable efforts to advise the Bank immediately in the event that the successful bidder learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Contract to be entered into between the Bank and the successful bidder, and will reasonably cooperate in seeking injunctive relief against any such person.

• That if the successful bidder hires another person to assist it in the performance of its obligations under the Contract, or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Contract to another person, it shall cause its assignee or delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Bidder is bound to maintain the confidentiality. This clause will remain valid even after the termination or expiry of this agreement.

   • That the successful bidder will strictly maintain the secrecy of Bank's data. and obligation as detailed above shall survive the term of agreement entered with Bidder.

36.   INDEMNITY

The Successful bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes (except GST) and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation, negligence or/and misconduct under these general conditions or for which the bidder has assumed responsibilities under the purchase contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder or bidders in connection with the performance of any system covered by the purchase contract. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the purchase contract and to protect the Bank during the tenure of Contract/purchase order. Where any patent, trade mark, registered design, copyrights and/ or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon*.*

In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the

deliverable supplied by the bidder covered under the purchase contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist the Bank in defending at the bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank. Successful bidder will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative. PNB shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third-party services and the bidder shall compensate the bank for any such financial loss arising out of such claim/litigation.

Bidder further agrees that it shall, at its own expense, defend or cause to be defended or, at its option, settle any claim or action ("Claim") brought against the Bank by a third party alleging that the use of the Licensed Material by the Bank infringes any Intellectual property Rights of that third party. Subject to the other conditions of this section, Bidder shall pay any compromise, settlement or judgment entered against the Bank with respect to any Claim and fully indemnify the Bank in respect of all costs and expenses relating to the Claim provided that the Bank notifies Vendor in writing of the Claim immediately on becoming aware of it.

No settlement of claim shall be deemed to be an admission of any liability by the Bank for the infringement alleged.

If any Licensed Material becomes the subject of any Claim or if a court judgment is made that any Licensed Material does infringe, or if the use of licensing of any part of any Licensed Material is restricted, Vendor at its option and expense shall*:*

a. Obtain for the Bank the right to continue to use the Licensed Material;

b. Replace or modify the Licensed Material so that it becomes non-infringing;

c. If none of the above (a) or (b) is possible, return the entire consideration received from the Bank for the Licensed Material on a pro rata portion basis.

37.   IMPLEMENTATION PHASES

The proposed solution to be implemented in phased manner as under –

Part	Description	Time line
A	**Phase –I** a) Implementation of Lead Originating & Management System with Lead Tracking with status, Lead Distribution b) 360-degree view of the customer. c) Launching of new mobile app, with desktop & Tablet availability d) Implementation of Lead Management System. e) Integrations f) Auto TAT calculation & lead/complaint escalation system for pending leads through SMS & Email g) Auto TAT calculation & lead escalation system for pending leads through SMS & Email. h) Reporting & Dashboard i) Integration of proposed solution with banks customers via Email /SMS / Call Centre/ Internet banking /Mobile banking channels for processing the lead once interested / subscribed. j) Providing MIS reports & Dashboards regarding the Lead Origination from various channels, status of Lead, Product level reports, employee level reports and other performance parameters based on bank requirements. Daily/Weekly/Monthly/Yearly and periodical	120 Days

		performance view/reports should be generated.	
		Phase II a) Implementation of Service Management b) Implementation of Complaint Management. c) Analytical model for cross selling /Up Selling of products to the existing customers. Analytical model of the bank will provide probable customer base for product offer i.e. Pre-Approved offers. The Pre-approved offers should be intimated to customers via Email /SMS / Call Centre/ Internet banking /Mobile banking channels for processing the lead once interested / subscribed. d) Activity Management: e) Task Management: f) Opportunity Management g) Email Campaigns h) Landing Pages i) Performance Management	120 Days
		Phase III i) Customer feedback & history ii) Social Media iii) Two-way Communication- Status of leads.	120 days

	iv) Trail records of Communication between Customer and Bank.	
	v) Addition PAN Card or registered contact details for generating Credit Card leads	
	vi) Updating accurate sanctioning limit	
	vii) Capturing detailed narration	
	viii) Automatic feedback to customers	
	ix) Call Initiation with widget display & auto-dialler	
	x) Geotagging for Marketing Officers to verify sales activity	
	xi) Daily Activity Trackers for Branch Heads & Marketing Officers	
	xii) Reminder for activities & follow-up	
	Recording of dialler calls	
	xiii)CIBIL/ Equifax/ Experian/ CRIF score calculation	
	xi) Click through rate	
	x) Digital On-boarding of Customer for Banks products	
	xi) Calculation of Income earned/Cost Benefit Analysis	
	xii) Other remaining facilities/activities	

38. GLOSSARY OF TERMS

Abbreviation/Acronym	Expansion
AMC	Annual Maintenance Contract
ATS	Annual Technical Support
BFSI	Banking, Financial Services and Insurance
CBS	Core Banking Solution
CD	Compact Disc
CMMI	Capability Maturity Model Integration
CPU	Central Processing Unit
CRM	Customer Relationship Management
CRUD	Create, Read, Update, Delete
CSV	Comma Separated Values
Cust Id	Customer Identity
CVC	Central Vigilance Commission
DB	Database
DBA	Database Administrator
DBMS	Database Management System
DC	Data Centre
DR	Disaster Recovery Centre
EIS	Executive Information System
EMD	Earnest Money Deposit
FM	Facilities Management
FRSM	Functional Requirements Specification Manual
GUI	Graphical User Interface
HO	Head Office
HTML	Hyper Text Mark-up Language
HTTP	Hyper Text Transfer Protocol
IBA	Indian Banks Association
T&M	Time & Material
INR	Indian Rupee
IP	Intellectual Property
IPR	Intellectual Property Right
ISO	International Organization for Standards
ISSP	Information Systems Security Policies
IT	Information Technology
ITIL	Information Technology Infrastructure Library
LAN	Local Area Network
LD	Liquidated Damages
SEGMENTS	Retail, MSME and Agri
IO	Internal Ombudsman
OIO	Office of Internal Ombudsman

ANNEXURE I

TERMS AND CONDITIONS

1. SIGNING OF CONTRACT

The successful bidder(s) shall mandatorily enter into a Service Level Agreement (SLA), Non-Disclosure Agreement (NDA) and integrity Pact (IP) with Bank, within 30 working days of the award of the tender or within such extended period as may be permitted by the Bank. The letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions shall be contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract. If the contract is not signed within the given period (30 working days), the EMD will be forfeited after a grace period of 15 working days.

The bidder has to accept all terms and conditions of the Bank and should not impose any of its own conditions upon the Bank. A bidder who does not accept any or all conditions of the Bank shall be disqualified from the selection process at any stage as deemed fit by the Bank.

2. DURATION OF CONTRACT

Bank will enter into **contract initially for a period of 5 years** from the **date of implementation (Go-Live Sign-Off)** with option of further extension of contract, for another two terms of 1 year each, at the same rate and same terms & conditions, provided services of the bidder are found satisfactory and at Bank's sole discretion.

Bank reserves right to cancel the contract at any time in case system/Solution/OTS fails to meet any of the requirements as mentioned in the RFP.

3. PERFORMANCE BANK GUARANTEE

The successful bidder has to submit the Performance Bank Guarantee (PBG), detailed as under:

a. The successful bidder will have to submit Performance Bank Guarantee amounting to **3 %** of Contract value within one month of acceptance of purchase order & initially valid for a period of 5 years with claim period of another 12 months.
b. The Bank Guarantee should be issued by any Public Sector Bank or scheduled Commercial Bank other than Punjab National Bank.
c. The Performance Bank Guarantee will be furnished for due performance of the complete Solution.
d. In case successful bidder submits any false information or declaration letter during the tender process or period of contract, Bank shall invoke the Performance Bank Guarantee submitted by the bidder to recover penalty/damages. In case successful bidder fails to perform the contract, Bank shall invoke the Performance Bank Guarantee to recover penalty/damages.
e. No interest on PBG will be paid by the Bank.

4. ACCEPTANCE OF ORDER (ORDER PLACEMENT)

Orders will be placed by the respective HO Division/Department. The vendor (successful bidder) shall have to accept and acknowledge orders within 15 working days from the date of order placement. Bank has a right to cancel the order and forfeit the entire EMD amount if the same is not accepted within a period of 15 working days from the date of order, otherwise it will be considered as accepted.

5. NON-ACCEPTANCE/ NON-EXECUTION OF ORDER

In case the bidder shortlisted through this RFP process (hereinafter called "vendor") refuses to accept / execute the order, Bank will procure the same from the respective OSD/OEM as per existing terms & conditions and rate accepted by OSD/OEM. The said vendor will have to bear the difference of cost if any of such item / product purchased by Bank from OSD/OEM (Bank is having all the rights to recover the difference/ penalty amount from PBG as well as any amount payable to the said vendor). Bank also reserves the right to blacklist/debar the said vendor in such eventuality without giving any notice thereof in this regard for a period of further three years from the date of blacklisting/debarment.

6. DELIVERY

Bidder shall be responsible for delivery and implementation of the complete solution (software, licenses, etc.)/ Services ordered at DC, DR and any other site as per Bank's requirement as per implementation schedule mentioned in **Clause 7- IMPLEMENTATION & TIMELINES**. The point of delivery/ destination will be as defined by the Bank in the Purchase Order.

In case of delay on part of bidder in completion of the project or initiating services will attract a penalty / termination of contract as defined in this RFP.

7. IMPLEMENTATION

Bidder shall be responsible for complete implementation, as per Scope of work & technical specification, of the solutions within the timelines as per clause 8 given below.

UAT Sign-off
Post UAT sign-off, the solution will be subject to mandatory AUDIT either by Bank's team or Bank's appointed external auditors or Bidder may have to arrange a reputed external agency to perform the AUDIT of the implemented solution without any additional cost to the Bank. It will be the sole discretion of the Bank to decide on the external and/or internal agency for AUDIT.

Any delay at the part of the bank in conducting the audit will be excluded from the project timeline.

Audit Observations and observations in any other Audits, if any, will have to be complied within 7 days from the date of intimation by the Bank.

Post closure of all AUDIT observations Bank will provide the Go-Live sign-off for the solution.

Time allowed for implementation shall be firm and binding. Solution should also be capable of:

1. User lodging the complaint, service request, query should be captured

2. User blocking services is captured and report be available

3. All the application log is being maintained for the user visiting the pages and providing services

8. ACCEPTANCE TESTING

All the delivered Product/Solution/Software items may be subjected to an acceptance test. Successful bidder has to arrange additional onsite support personal at the date and time mentioned by the Bank to assist in the acceptance test.

9. PAYMENT, PENALTY, DELIVERY AND TIMELINES

Payment will be made as per the following schedule: -
            A- CRM Solution/Software cost
            B- Implementation Cost including integration & Customization (if any)

Juncture – Complete implementation of Customer Relationship Solution.

Proposed solution should be sufficiently scalable and capable of handling the increased volumes.

Deliverables	Expected Timelines	Eligible Amount	Penalty	Maximum Penalty
Complete delivery, implementation & integration of CRM Software Solution/ software	Within 8 weeks from the date of Purchase Order (PO)	50% of (A)	1 % of (A+B) for every week delay	10% of (A+B)
After providing UAT	Within 3 months from the date of PO	20% of A + 20% of B	0.5 % of (A + B) for every week delay	10% of (A + B)
After Signoff (Go-Live)	Within 2 months from the date of installation or 4 months from the date of PO	20% of A+ 70% of (B)	0.5 % of (A + B) for every week delay	10% of (A + B)
After submission of PBG		10% of (A+B)		
ATS/AMC		On Annual basis in arrears		

OTS (Onsite Technical Support) Cost		On Quarterly basis in arrears		
Customization cost, if any		Within one month of UAT		
Loan Originating System				

Penalty due to Downtime

After implementation of the Complete Solution, Penalty will be deducted for downtime of the Solution/System (Application failure) as below:

Uptime (U)	Penalty
U >=99.95	No Penalty
99.50<=U< 99.95	0.1 % of (A+B)
99.00<=U< 99.50	0.2 % of (A+B)
98.50<=U< 99.00	0.3 % of (A+B)
98.00<=U< 98.50	0.4 % of (A+B)
And so on.	For every 0.5 % drop in the Uptime, Penalty @ 0.1% of (A+B), up to a maximum of 10% of (A+B)

SLA will be monitored on Monthly basis. Penalty due to downtime, during one years of warranty period will be deducted from any subsequent payment to be made to the Vendor. Penalty due to downtime, during AMC/ATS period will be deducted from AMC/ATS payment on monthly basis.

Penalty due to Absence of Onsite Engineer

In the absence of the deployed OTS resource, suitable replacement is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of monthly OTS cost, for each day, up to a maximum of 10%.

All types of Penalties can be levied simultaneously up to their maximum limit. Maximum deducted penalty of one type will not affect any other type of penalty 100% of any item is the eligible amount after deduction of Penalty, if any.

In case of delayed delivery or incorrect delivery, then date of receipt of the correct and final component shall be treated as delivery date for penalty and other calculation. Bidder shall quote all the figures in numbers followed by total in words in the indicative commercial bid.

Sign off will be given only after successful implementation as per the scope of work, testing of the solution deployed etc. in our Bank.

Bank reserves its right to recover Penalty amounts by any mode such as adjusting from any payments to be made by Bank to the Bidder.

Further, the above payments will be released only after submission of PBG and signing of SLA (including Do & Don't), IP and NDA by Successful Bidder.

Cost of the project and its components shall remain the same during the contract period.

If there is delay by the Vendor, downtime of the solution or absence of onsite engineer is such that the Penalty deducted for it reaches its maximum value of juncture, **Bank reserves the right to Cancel the Purchase Order, Terminate the Contract, Forfeit the Performance Bank Guarantee and Blacklist the Vendor. Bank, at its sole discretion, may exercise any or all of the options against the Vendor, in such circumstances.**

Other Terms and Conditions:

- The percentage payment mentioned above against each deliverable is against the **100%** amount of that particular deliverable as per the commercial bid, and not the **100%** amount of the entire project.

- Bank reserves its right to recover the penalty amounts by any mode such as adjusting from any payments to be made by Bank to the Bidder or from any dues that may be payable to the vendor under any previous contract with the Bank under the right of set off

- In case the bidder refuses to accept / execute the order, bank is having all the rights to recover the penalty amount from PBG as well as any amount payable to the

  bidder. If required, Bank may also act against the bidder and blacklist them without any correspondence in this regard.

- Penalty can be deducted from any payment made to the Vendor.

- Bank reserves the right to terminate the contract, forfeit the EMD/PBG and blacklist the Bidder/OEM in case computation of the penalty exceeds **10% of the total Project Cost**.

- In case of delayed delivery or incorrect delivery, then date of receipt of the correct and final component/ license shall be treated as delivery date for penalty and other calculation. Bidder shall quote all the figures in numbers followed by total in words enclosed in brackets in all fields of indicative commercial bid.

- The Bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner.

- If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.

- If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Bank reserves the right either to

cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance.

- Any financial loss to the Bank on account of fraud taking place due to Bidder, its employee or their services provider's negligence shall be recoverable from the Bidder along with damages if any with regard to the Bank's reputation and goodwill.

- Bank may impose penalty to the extent of damage to its any equipment, if the damage was due to the actions directly attributable to the staff of the Bidder.

- Wherever applicable as stated above while effecting any payment, deduction towards LD payment will be made. Hence the bidder should raise the invoice deducting the penalty amount.

- Further, the above payments will be released only after submission of PBG and signing of SLA (including Do & Don't), and NDA by Successful Bidder.

- The payments for ATS shall be made in advance if the bidder submits Bank guarantee of equivalent amount, else the same shall be made in arrears

- Only GST wherever applicable will be borne by the Bank.

- Bank will deduct TDS (Tax deducted at source) as applicable

- All the payments will be made to bidder electronically in Indian Rupees only.

- The right to levy the penalty is in addition to and without prejudice to other rights / remedies available to the Punjab National Bank such as termination of contract, invoking performance guarantee and recovery of amount paid etc.

In the absence of the deployed OTS resource, suitable replacement is to be provided on immediate basis. In case of absolute absence (when no replacement is provided), penalty would be deducted @0.5% of monthly pay-out of the past month, for each day, up to a maximum of 10%.

All types of Penalties can be levied simultaneously up to their maximum limit. Maximum deducted penalty of one type will not affect any other type of penalty

100% of any item is the eligible amount after deduction of Penalty, if any.
In case of delayed delivery or incorrect delivery, then date of receipt of the correct and final component shall be treated as delivery date for penalty and other calculation. Bidder shall quote all the figures in numbers followed by total in words in the indicative commercial bid.

10. WARRANTY

Complete CRM Solution (software/OS/DB) supplied should be covered under comprehensive on-site BACK-TO-BACK software warranty for **One Year** from the date of implementation. Bidder should make adequate arrangements with OSD/OEM (if, applicable) for the same. This includes updating the latest patches of software, re-configuration, redeployment of application

(if required), providing latest version (software subscription) of the software/license etc. Definition update / patch update, upgrade would be done by vendor immediately for critical updates or on monthly basis for normal updates/upgrades.

The vendor shall be fully responsible for the software warranty of the software/solution against any malfunctioning, corruption, bugs/defect that may develop under normal use of supplied software/solution during warranty period.

Warranty should cover the following at no extra cost to Bank: -

➢ Service support should be available on 24 x 7 x 365 basis.
➢ Any issue except hardware failure in the deployed solution should be resolved within 4 hours of receipt of complaint.
➢ Any corruption in the software or media shall be rectified during the full period of the contract including Warranty and ATS.
➢ Warranty would cover updates/maintenance patches/bug fixes (available from the original software vendor) for system software & firmware patches/ bug fixes/ upgrade, if any, for software/solution.
➢ The vendor should provide on-site preventive maintenance on regular interval i.e. quarterly. Pro-active product health status check-up (on-site) and submission of report quarterly. During the preventive maintenance, the bidder should also check the operating system running on the servers and other components and upgrade the same to latest version as released by OSD/OEM. The vendor will be required to forward to the Banks well in advance (at least 7 days) the preventive maintenance schedule / plan to enable the Bank to intimate the locations/offices and obtaining downtime etc.
➢ Free of cost version upgrade/customization will be done by bidder whenever new version of software/solution is released or new requirements comes.
➢ The bidder to note that, the Bank reserves the right to modify/update the parameter files/configuration after feasibility check by the vendor. The feasibility of same should be informed to the Bank.
➢ The bidder to submit detailed Root Cause Analysis for Software/Solution related issues/failures.
➢ Any coordination with the OSD/OEM for support should be carried out by the bidder engineer.
➢ The bidder to note that, only under exceptional conditions remote access for devices would be provided. Under all other circumstances bidder to provide on-site support only.
➢ The OSD/OEM must provide technical support. The OSD/OEM must provide the dedicated login credentials to Bank with highest level permissions to search knowledge base, downloading of the patches, documents and to manage the device. Bank should be able to raise tickets directly to OSD/OEMs.
➢ Bank should have a facility to log a call using web interface wherein all the support contract details should be linked. This interface should provide the incident number for monitoring the progress of the call/support ticket. The Bank should also have flexibility to log the calls using either emails/telephone also.
➢ The OSD/OEM should have a comprehensive known error database or knowledge database in the form a web access which is accessible to Bank team for resolving first level issues. This is not a local database maintained to track incidents. This repository is the knowledge base of all the incidents resolved worldwide by the vendor support teams.

11. Annual Maintenance Contract (AMC)/ Annual Technical Support (ATS)

The On-site, comprehensive BACK-TO-BACK ATS (quoted in percentage) will be valid for a period of **Four Years** after expiry of One Year warranty period and the quoted %age will be continued for the entire contract period. Bidder should make adequate arrangements with OSD/OEM for the same. The scope of AMC/ATS is same as Software Warranty. Payment of AMC/ATS will be released on quarterly basis. The AMC/ATS may be terminated by the Bank

after giving three months' notice in case of deficiency in services. Bank may extend the AMC/ATS term for two terms of 1 year each on same rates and same terms and conditions.

The quoted percentage (%) for AMC/ATS would be applicable for proactive support on 24 x 7 x 365 basis. AMC/ATS would cover all components of the offered Solution without any exceptions.

The Bank will enter into an **all-inclusive Annual Technical Support (AMC/ATS)** with the selected bidder after the expiry of respective warranty period for the software/solution.

The scope of AMC/ATS will be same as scope of Warranty mentioned in above Para.

12.UPGRADES AND UPDATES

The bidder shall be required to provide all future updates and upgrades for the proposed software free of cost during the contract period. If, however, the upgrades/updates are not available then the support for the implemented solution should be available at any point of time.

13.SERVICE LEVEL AGREEMENT

The Bidder shall have to enter into an agreement with Bank covering all terms and conditions of this tender.

The non-delivery of services or non-response or any breach of information will lead to penalty. The penalty is applicable in respect of non-delivery of services/ support as per the requirement of this RFP. The onsite engineers/representative deployed, if any, by the successful vendor will not claim any benefit from the Bank and any loss or damage to the Bank due to them will be the sole responsibility of the Vendor.

Within **30 days** of receipt of the Order/Letter of Intent, the selected Bidder shall sign and enclose date, the Service Level Agreement (SLA), on stamp paper of appropriate value, designed by the Bank and return it to Bank. The Bidder, however, may submit the SLA Form they like to execute. It is prerogative of the Bank to accept the same or to modify. It is reiterated that the Contract/SLA to be entered into by the Selected Bidder shall be as approved by the Bank only. Bank expects that the Bidder shall be bound by the Service Levels described in this document. The SLA will be reviewed on a quarterly basis.

Service Levels will include Availability measurements & Performance measurements. Availability Report will be provided on monthly basis and a review shall be conducted based on this report. A quarterly report shall be provided to the Bank by the bidder at the end of every quarter containing the summary of all incidents reported and associated bidder's performance measurement for that period. All Availability Measurements will be on a monthly basis for the purpose of Service Level reporting. Audits will normally be done on monthly/quarterly basis or as required by Bank and will be performed by Bank or Bank appointed third party agencies.

The resident engineer of the Service Provider/Vendor shall respond/ attend to any notification of a fault incident immediately to Bank officials. Email and Telephonic Support should also be provided by the back-end experts to the resident engineer besides On-site support for 5 Years. The non-delivery of services or non-response or any breach of information will lead to penalty. The penalty is applicable in respect of non-delivery of services/ support as per the requirement of this RFP.

The proposed engineer shall be on the company roll for a period of minimum six months on

the similar scope of work. Resources from franchise/partners on outsourcing mode are not acceptable. All resources should clear interview process by Bank officials/ Bank appointed consultants.

Further, successful bidder should comply with the Digital Data Protection Bill and all its relevant clauses for the said CRM project/ solution of the Bank.

14. TAXES

The rates quoted in Performa for Indicative Commercial Offer should be inclusive of all taxes except GST. However, GST shall be paid to the bidder on actual basis at the rate applicable. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.

- It will be the responsibility of the Vendor to provide clarifications/particulars/ documents etc. to the appropriate tax authorities for assessment of tax, compliance with labour and other laws, etc. at its cost.
- Tax deduction at Source - Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall be within its right to affect such deductions from the payment due to Vendor. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations in force. Nothing in the Contract shall relieve Vendor from his responsibility to pay any tax that may be levied on income and profits made by Vendor in respect of this contract.

15. CANCELLATION OF PURCHASE ORDER

After issuance of purchase order to successful bidder, Bank reserves the right to cancel the Purchase Order without giving any notice, for following reasons –
   a) Non-submission of acceptance of order within 15 working days of placement of Purchase Order.
   b) Non-submission of Performance Bank Guarantee within stipulated time as specified in the RFP.
   c) Non-signing of contract within the time specified by Bank.

16. SIGNING OF PRE-CONTRACT INTEGRITY PACT

The bidder should submit Original Executed Integrity Pact along with the technical bid. The Integrity Pact must be executed on stamp paper of applicable value and must be signed by all the witnesses also. The Performa of Integrity Pact is as per (Annexure-XVI)

17. DELAYS IN THE SUPPLIER'S PERFORMANCE

Delivery of the goods and performance of the Services shall be made by the supplier in accordance with the time schedule specified by purchaser. Any delay in performing the obligation by the supplier will result in imposition of liquidated damages and/or termination of rate contract for default.

18. INDEMNITY

The bidder assumes responsibility for and shall indemnify and keep the Bank harmless from all liabilities, claims, costs, expenses, taxes (except GST) and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation under these general conditions or for which the bidder has assumed responsibilities under the purchase contract including those imposed

under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder or bidders in connection with the performance of any system covered by the purchase contract. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there

under to conform and effectuate the purchase contract and to protect the Bank during the tenure of purchase order. Where any patent, trade mark, registered design, copyrights and/ or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon.

In the event of any third party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the machine supplied by the bidder covered under the purchase contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist the Bank in defending at the bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank, Vendor (successful bidder) will also assume full responsibility of any loss or damage caused due to any of their onsite engineer/representative.

19.TERMINATION OF CONTRACT

The quality of services given by the bidder & progress of the project will be reviewed monthly and if the services are not found satisfactory, the Bank reserves the right to terminate the contract by giving 30 days' notice to the bidder, including 15 days curing period. The decision of the Bank regarding quality of services shall be final and binding on the bidder. The Bank shall have the right to terminate/cancel the contract with the selected bidder at any time during the contract period, by giving a written notice of 30 days, for any valid reason, including but not limited to the following:

a) Excessive delay in execution of order placed by the Bank
b) Discrepancies / deviations in the agreed processes and/or products
c) Failure of vendor (successful bidder) to complete implementation of appliance within the time as specified in the RFP document
d) Violation of terms & conditions stipulated in this RFP/agreement.
e) Delay in offering
f) Serious discrepancy noticed during the testing of the project,
g) Serious discrepancy in maintenance of the project.
h) Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of the Bank.
i) Delay in commissioning project beyond the specified periods.

j) Delay in completing commissioning/ implementation and acceptance tests/checks beyond specified periods.
k) Failure of the selected bidder to accept the contract/ work order and furnish the Performance Bank guarantee within 30 days of receipt of work on contract.

The Bank, by a written notice period of thirty (30) days (both in words and figures) sent to the selected Bidder/Vendor, may terminate the said Agreement/Contract, in whole or in part, at any time at its convenience. The notice of termination shall specify that the termination is for Bank's convenience, the extent to which the performance of work under the said Agreement/Contract is terminated and the date upon which such termination becomes effective.

Notwithstanding anything contained hereinabove, the Bank reserves the right to terminate the contact at any time without assigning any reasons.

In case of termination of contract for the reasons that the services of vendor are not found satisfactory", the Bank shall be free to Blacklist the vendor thereby debarring them from participating in future Bids/Tender processes.

In the event of termination of the Contract due to any cause whatsoever, (whether consequent to the stipulated term of the Contract or otherwise), 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 Vendor 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 Vendor to take over the obligations of the erstwhile Vendor in relation to the execution / continued execution of the scope of the Contract.

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 Punjab National 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 Punjab National Bank may specify including training, where the successor(s) is a representative/personnel of Punjab National 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. Nothing herein shall restrict the right of Punjab National Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to Punjab National Bank under law or otherwise.

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.

The Bank may at any time terminate the Contract by giving written notice (30 days' notice period) to the Bidder, if the Bidder becomes bankrupt or otherwise insolvent. In this event, 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

20.GOVERNING LAWS AND DISPUTES

All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably, the same shall be settled by sole arbitrator appointed mutually by parties arbitration in accordance with the Arbitration and

Conciliation Act 1996, and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any dispute/appeal pertaining to above will be subject to the exclusive jurisdiction of courts at Delhi. Each party to bear costs The bidder shall continue work under the Contract during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained.

The venue of the arbitration shall be Delhi. This is applicable to successful bidder only.

21. MALACIOUS CODE CERTIFICATE

The Bidder should upload following certificate in the bid: -

21.1   This is to certify that the Solution and Software being offered, as part of the contract, does not contain Embedded Malicious code that would activate procedures to:

21.1.1 Inhibit the desires and designed function of the equipment.
21.1.2 Cause physical damage to the user or equipment during the exploitation.
21.1.3 Tap information resident or transient in the equipment/network.

21.2   The firm will be considered to be in breach of the procurement contract, in case physical damage, loss of information or infringements related to copyright and Intellectual Property Right (IPRs) are caused due to activation of any such malicious code in embedded software.

22. USE OF CONTRACT DOCUMENTS AND INFORMATION

The supplier shall not, without the Bank's prior written consent, make use of any document or information provided by Purchaser in Bid document or otherwise except for purposes of performing contract.

23. PATENT RIGHTS

The supplier shall indemnify the Purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India.

a. The supplier shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad.

b. The supplier shall expeditiously extinguish any such claims and shall have full rights to defend it there from. If the Bank is required to pay compensation to a third party resulting from such infringement, the supplier shall be fully responsible including all expenses and court and legal fees.

c. The Bank will give notice to the Supplier of any such claim without delay, provide reasonable assistance to the Supplier in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

d. The Supplier shall grant to the Bank a fully paid-up, irrevocable, non-exclusive license throughout the territory of India or abroad to access, replicate and use software (and other software items) provided by the supplier, including-all inventions, designs and marks embodied therein.

24. INFORMATION SECURITY

Successful Bidder upon selection will comply with all the present and future provisions of the Information Security Policy/Guidelines of RBI, Respective Govt. Agencies and the Bank and provide such regulatory requirements at no additional cost to Bank during the

ATS/AMC period. The Solution may be audited by RBI/any other Regulatory Authority and any observation pointed out by these bodies have to be complied by the successful bidder within the timelines stipulated by the regulatory agencies, without any additional cost to the Bank. The offered solution shall be subjected to Bank's audit through off-site and on-site scrutiny at any time during the contract period. The auditors may be internal/ external. The successful bidder should provide solution and implementation for all the audit points raised by Bank's internal/external team during the contract period, within the stipulated timelines, without any extra cost.

25. DATA PROTECTION

Bidder will process Bank's personal data on Bank's behalf as part of the Services, bidder will comply with the Information Technology Act, 2000 and will comply with all applicable privacy and data protection provisions and applicable laws. Further, it must be ensured that due care be taken while collecting and dealing with sensitive personal data or information. Data to be stored within the physical boundary of the country.

Any Web portal used by the bidder to procure Bank Data will be secured to avoid hacking, infusion of virus, unauthorized copying, tampering, etc. and all sort of security required as per applicable law & practices to be adopted and implemented by the bidder.

26. ASSIGNMENT

The supplier shall not assign, in whole or in part, its obligations to perform under the contract, except with the Purchaser's prior written consent.

27. CONTRACT BETWEEN BANK AND SHORTLISTED BIDDER

The shortlist bidder shall be required to execute SLA (Service Level Agreement), IP (Integrity Pact) and NDA (Non-Disclosure Agreement) with the Bank.

28. PRINCIPAL TO PRINCIPAL RELATIONSHIP

The employees engaged by the Vendor shall be deemed to be the employees of vendor only, and the Bank shall not be connected with the employment or the terms and conditions thereof in any way. The Vendor alone would comply with the statutory obligations and Labour Regulations/ Rules in this regard. None of the provisions of this Agreement shall be deemed to constitute a partnership between the parties hereto, and neither party shall have authority to bind the other except as specifically provided for hereunder. Neither party hereto is the agent of the other nor there no master-servant relationship between the parties. The relationship is on principal-to-principal basis.

The Vendor shall be responsible for payments of all statutory dues with respect to each of its personnel/employees engaged by it to render service under this Agreement with respect to each applicable Labour law, including, the Minimum Wages Act, 1948, the Payment of Wages Act, 1936, the Payment of Bonus Act, 1965, the Employees' State Insurance Act, 1948, the Payment of Gratuity Act, 1972, the Maternity Benefit Act, 1961, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, etc. No dues/contributions under any labour legislations, as applicable, are payable by the Bank with respect to the Vendor's personnel/employees. The vendor will have no claims whatsoever against the Bank with respect to payment of statutory dues/contributions to personnel/employees of under applicable labour legislations.

29. BUSINESS CONTINUITY PLAN

The bidder shall ensure to have effective business continuity and disaster recovery plan. The bidder shall develop and establish a robust framework for documenting, maintaining and periodic testing of business continuity and recovery procedures and shall maintain a record of the same as per applicable law.

30. ESCROW MECHANISM

The Bank and the Bidder shall agree to appoint an escrow agent in India to provide escrow mechanism for deposit of source code for the software product supplied by the bidder to the Bank to enable bank to protect its interests in an eventual situation. In case of a disagreement between the Bank and the Bidder regarding appointment of an escrow agent, the Bank shall appoint an escrow agent in its entire discretion which shall be final and binding on the Bidder. The Bank and the Bidder shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent.

Costs for the Escrow will be borne by the Bidder. As a part of the escrow arrangement, the final selected Bidder is also expected to provide a detailed code documentation of the solution which has been duly reviewed by an external independent organization. Bidder hereby represents and undertakes to release the Source Code upon any of the following events ("Release Events"): The solution provider/bidder is subjected to an Insolvency Event (For the purpose of this clause, the term Insolvency Event would mean a mere filing of application before the NCLT under section 7, section 9 or section 10 of the Insolvency and Bankruptcy Code, 2016, against the Bidder whether or not such application is accepted and an order of moratorium is passed against the Bidder)

31. LIMITATION OF LIABILITY

Vendor's aggregate liability under the contract shall be limited to a maximum of the contract value. This limit shall not apply to third party claims for: -

1.1   Breach of the confidentiality provisions;

   Liability of Vendor (including third party claims) in case of bodily injury (including death),

   Liability of Vendor (including third party claims) in case of damage to real property and tangible property caused by Vendor's gross negligence,

   Liability of the Vendor in case of gross negligence or willful misconduct attributable to the Vendor while providing services under the Agreement;

   Liability of the Vendor in case of fraudulent acts or willful misrepresentation attributable to the Vendor regarding the services provided under the Agreement

1.2   Liability for an infringement of a third party's IPR by the bidder;

   Employment liabilities for bidder's staff relating to the period of their employment within contractual period while working with purchaser Bank and;

Any other liability that cannot be capped or excluded as a matter of applicable law and imposed by the statutory authority/ government bodies/ court tribunals etc.

Any other breach caused due to the non-performance of the obligations of the bidder under the Agreement.

1.3   This limit shall not apply to third party claims.

a)   IP Infringement indemnity

b)   Bodily injury (including Death) and damage to real property and tangible property caused by vendor/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the vendor that gave rise to claim, under this tender. Vendor shall not be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.

32. NON-EXCLUSIVITY

Notwithstanding anything contained in the present Agreement, the arrangement hereby agreed between the parties, shall be on a non-exclusive basis. Bank reserves its right to appoint/engage one or more service provider(s) to provide like services concurrently or otherwise during the currency of this Agreement.

33. SEVERABILITY

The invalidity, illegality or unenforceability of any provision (in whole or part) of this Agreement in any jurisdiction shall not affect such provision in any other jurisdiction or invalidate or affect the remaining provisions (including in case of partial invalidity, the valid part of the affected provision) of this Agreement.

34.SURVIVAL

The Parties have expressly agreed that any liabilities or obligations set forth in this contract by their nature and content are intended to survive the performance hereof, shall so survive despite such completion/expiration or termination of this contract.

35. INSPECTION AND AUDIT

It is agreed by and between the parties that the Service Provider shall get itself annually audited by internal/external empanelled Auditors appointed by the Bank/ inspecting official from the Bank, Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/ such auditors in the areas of products (IT hardware/ software) and services etc. provided to the Bank and the service provider shall submit such certification by such Auditors to the Bank. The service provider and or his / their outsourced agents /sub – contractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system

and process created by the Service Provider. The Service Provider shall, whenever required by such Auditors, furnish all relevant information, records/data to them without any delay or/and protest. All costs for such audit shall be borne by the Bank.

Where any deficiency has been observed during audit of the Service Provider on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, it is agreed upon by the Service Provider that it shall correct/ resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. It is also agreed that the Service Provider shall provide certification of the auditor to the Bank regarding compliance of the observations made by the auditors covering the respective risk parameters against which such deficiencies observed.

Service Provider further agrees that whenever required by the Bank, it will furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/ Reserve Bank of India and or any regulatory authority required for conducting the audit. The Bank reserves the right to call and/or retain for any relevant material information / reports including audit or review reports undertaken by the Service Provider (e.g., financial, internal control and security reviews) and findings made on the Service Provider in conjunction with the services provided to the Bank.

The Bank has the right without notice to inspect immediately as per circumstances as decided by bank, and test the infrastructure, software and procedures being followed for this engagement by Service Provider at any time.

The Bank may audit Service Provider's records during normal business hours related to the Services covered under this Agreement.

The bidder shall provide unrestricted access to its premises and records being maintained with regard to the job being performed as per its contract with the Bank, to the authorized personnel of the Bank / its auditors (internal and external)/ any statutory / regulatory authority / authorized personnel from RBI to carry out any kind of process of audit including that of its operations and records related to Bank's Card Management Services, as per its own satisfaction at the card processing bureau of the bidder, in the presence of representatives of the bidder, at any point of time by giving advance notice.

All the clauses specified under this point shall be applicable and extended to any entity to which the bidder has outsourced any part of the prescribed activity under Bank's Card Management Services. It shall be the responsibility of the bidder to ensure unrestricted access to the authorities/officials as mentioned above to the places where such services are outsourced, for inspection and verification.

36. COFIDENTIALITY

Except as required by law, the parties shall ensure that all the confidential information-business or otherwise as disclosed by one party to other/s during negotiation/ implementation/execution of this Agreement or which may in any manner by any of its officers comes into the other party's knowledge or possession or control, shall not be used for any purposes other than those required or permitted by this Agreement and

shall remain confidential and shall not be disclosed to any other party (including a subcontractor) except insofar as may be required for the proper implementation of this Agreement or permitted by other party expressly in writing.

For the purpose of this RFP/SLA/PO "Confidential Information" mean all information which is material to the business operations of either party or its affiliated companies, in any form including, but not limited to, proprietary information and trade secrets, whether or not protected under any patent, copy right or other intellectual property laws, in any oral, photographic or electronic form, whether contained on computer hard disks or floppy diskettes or otherwise without any limitation whatsoever. Without prejudice to the generality of the foregoing, the Confidential Information shall include all information about the party and its customers, costing and technical data, studies, consultants reports, financial information, computer models and programs, software, contracts, drawings, blue prints, specifications, operating techniques, work of authorships, Bank's board notes, circulars, internal policies, letters including correspondences received or exchanged via electronic or web-based mediums in confidence, employee's personal information having bearing on right to privacy, processes, models, diagrams, data sheets, reports and other information with respect to any of the foregoing matters. All and every information received by the parties and marked confidential hereto shall be assumed to be confidential information unless otherwise provided. It is further agreed that the information relating to the Bank and its customers is deemed confidential whether marked confidential or not. This clause shall survive even after the expiry / termination of the agreement.

All information relating to the accounts of the Bank's customers shall be confidential information, whether labelled as such or otherwise.

All information relating to the infrastructure and Applications (including designs and processes) shall be deemed to be Confidential Information whether labelled as such or not. Service Provider personnel/resources responsible for the project are expected to take care that their representatives, where necessary, have executed a Non-Disclosure Agreement similar to the provisions of the Non-Disclosure Agreement signed between the Bank and Service Provider.

Each party agrees that it will not disclose any Confidential Information received from the other to any third parties under any circumstances without the prior written consent of the other party unless such disclosure of Confidential Information is required by law, legal process or any order of any government authority. Service Provider in this connection agrees to abide by the laws especially applicable to confidentiality of information relating to customers of Banks and the banks per-se, even when the disclosure is required under the law. In such event, the Party must notify the other Party that such disclosure has been made in accordance with law, legal process or order of a government authority.

Each party, including its personnel, shall use the Confidential Information only for the purposes of achieving objectives set out in the Agreement. Use of the Confidential Information for any other purpose shall constitute breach of trust of the same.

Each party may disclose the Confidential Information to its personnel solely for the purpose of undertaking work directly related to the Agreement. The extent of Confidential Information disclosed shall be strictly limited to what is necessary for those

particular personnel to perform his/her duties in connection with the Agreement. Further each party shall ensure that each personnel representing the respective party agree to be bound by the terms of the Agreement.

Vendor agrees to regard and preserve as confidential all information related to the business and other activities of the Bank, its customers, suppliers and other entities with whom Bank is presently or in future may enter into business, as may be obtained by Vendor or may be developed as a result of this Agreement. Vendor agrees to hold such information in trust and complete confidence for Bank and not to disclose such information to any person, firm or enterprise or use (directly or indirectly) any such information for its own benefit or the benefit of any other party, unless expressly authorized by Bank in writing, and further agrees to limit access to and disclosure of such confidential information to Vendor's employees on a strictly "need to know" basis only and who have signed or are bound by confidentiality agreements/undertakings at least as stringent as those contained herein. Vendor shall not without the consent of Bank make use of any document or reproduce in any way the information which it may come to know or have, except for the purpose of performance of this Agreement.

The Vendor agrees to protect the confidential information of the Bank with the same standard of care and procedures used by it to protect its own confidential Information. Without limitation of the foregoing, the Vendor shall use reasonable efforts to advise the Bank immediately in the event Vendor learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Agreement and shall reasonably cooperate in seeking injunctive relieve against any such person.

That if the Vendor hires another person to assist it in the performance of its obligations under the terms of this Agreement, or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Agreement to another person in any manner, it shall cause its assignee or delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Vendor is bound to maintain the confidentiality.

Even if a Vendor's employee leaves the job or his services are terminated/expires, the Vendor shall ensure that he does not share any confidential information of the Bank with third parties nor uses such it to derive unauthorized profits out of it. Vendor shall continue to be responsible for any such act of its ex-employee and agrees to indemnify the Bank against any loss suffered by Bank due to disclosure of confidential information in such circumstances.

The non-disclosure obligations herein contained shall not be applicable only under the following circumstances:

(i) Where Confidential Information comes into the public domain during or after the date of the Agreement otherwise than by Disclosure by a Party in breach of the terms hereof.

(ii) Where any Confidential Information was disclosed after receiving the written consent of the other Party.

(iii) Where if a Party is requested or required by law or by any Court or governmental agency or authority to disclose any of the confidential information, then that Party will provide the other party with prompt notice of such request or requirement prior to such disclosure.

(iv) Where any Confidential Information was received by the Party from a third party which does not have any obligations of confidentiality to the other Party.

(v) Where any Confidential Information is required to be disclosed pursuant to a requirement of a governmental agency or law so long as the parties provide each other with timely prior written notice of such requirement and provide all reasonable co- operation in respect to taking protective action against such disclosure requirement.

Service Provider shall abide with the Bank's IT and IS policy in key concern areas relevant to the project. Specific requirements will be shared as and when required.

Service Provider shall ensure to filter all phishing / spamming / overflow attacks in order to ensure availability and integrity on continuous basis. Service Provider shall also implement any enhanced solutions mandated by security requirements for any / all types of Software / support.

The Service Provider shall not, without the Bank's prior written consent, make use of any document or information received from the Bank except for purposes of performing the services and obligations under the Agreement.

Any document received from the Bank shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Service Provider's performance under the Agreement.

Upon expiration or termination of the Agreement and on all amounts as due and payable to Service Provider under the Agreement having been received by Service Provider, all proprietary documents, software documentation, programs partially or wholly completed, or materials or any data provided by the bank and data gathered from sites which are directly related to any project under the Agreement shall be delivered to the Bank or at the Bank's written instruction destroyed, and no copies shall be retained by Service provider without the Bank's written consent. The security aspect of the solution / software will be comprehensively reviewed periodically by the Bank, and Service Provider shall carryout modifications / updates based on the security review recommendations on case to case basis without any cost to Bank.

This clause will survive termination of this agreement.

37. COMPLIANCE WITH LAW

The Parties will comply with all laws and regulations applicable to their respective businesses including without limitation, all privacy, database, copyright, trademark, patent, trade secret, export and Anti Bribery Laws.

- Inspection of Records and Audit

a. The bank shall at its discretion audit the software and services of the vendor by its internal/external auditors.

b. Vendor shall ensure that sub-Contractors if engaged by Vendor shall be with the prior

written consent of the Bank only and the said sub-Contractors shall comply with the provisions of this Agreement. It is clearly understood that the Vendor shall be solely and primarily responsible to fulfil its obligations and adhere to the time limits agreed upon and stated in this Agreement. It is clarified that the Bank shall not be liable or answerable to the sub-contractors under any circumstances.

c. The Vendor shall provide various audit tools for auditing all the components proposed by the Vendor as part of the solution. The audit tools will need to be provided by the Vendor in the form of application audit reports that can be used by the internal, external, Bank appointed and statutory auditors. The Vendor is required to facilitate the same at no additional cost and shall provide uninterrupted access to the documents required by the auditors.

d. The Vendor shall at all times whenever required furnish all information, records, data stored in whatsoever form to inspecting auditors of the Bank and/or of RBI and extend full cooperation in carrying out of such inspection. The Vendor will also undertake to co-operate with the RBI to carry out its supervisory functions and objectives and will furnish all records and other information as RBI may call for to carry our inspection and/or other functions. The cost that is to be paid to RBI or any government agency for doing the audit/inspection has to be reimbursed to the Bank by the Vendor. The Bank also, reserves the right to call for any material information/report etc. during the subsistence of the contract to verify continuous adherence to the terms of contract.

e. Bank will also conduct review on the financial and operational condition of the Vendor to assess its ability to continue to meet its outsourcing obligations.

f. The Bank, Statutory & Regulatory body, National Payment Corporation of India, Reserve Bank of India, and/or their auditors (whether internal or external) shall be authorized to make inquiries and conduct audit in connection with Vendor's and sub-Contractor's compliance with its obligations as per this Agreement and the Vendor agrees to provide the Bank with such information and access for audit of the Vendor and sub-Contractors, as requested for by the Bank, Reserve Bank of India, NPCI , MoF and/or their auditors. At all times, the Bank, Reserve Bank of India, and/or their auditors shall have the right to audit the records of the Vendor & sub-Contractor directly or through its representatives. All Vendor's & sub-Contractor's records with respect to any matters covered by this Agreement and/or as may be required by Bank, Reserve Bank of India, and/or their auditors shall be made available to the Bank or its designees as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data, except costs, internal price structures or any other commercially sensitive information at the sole discretion of the Vendor. Vendor is aware that any failure to provide the data or refusal by them to permit audit as above may attract penalty being imposed on the Bank/Vendor by the RBI and in such case the entire penalty shall be payable by the Vendor irrespective of whether the penalty is being levied on Bank or the Vendor. This shall be without prejudice to the right of the Bank to terminate this agreement in such case. The Vendor shall accordingly incorporate the necessary clauses to that effect in the agreement with the Sub

Contractor also.

g. The Vendor shall address all such audit findings and mitigate the same in coordination with the Bank.

38. PUBLICITY

Any publicity by the selected bidder in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank. The Bidder shall not make or allow making a public announcement or media release about any aspect of the Contract unless The Bank first gives the Bidder its prior written consent.

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:
Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-II

UNDERTAKING FROM THE BIDDER

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

Sir

Reg.: Our bid for Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We submit our Bid Documents herewith.

We understand that –

- You are not bound to accept the lowest or any bid received by you, and you may reject all or any bid.

- If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the purchaser to do so, a contract in the prescribed form. Till such a formal contract is prepared and executed, this bid shall constitute a binding contract between us and Bank.

- If our bid is accepted, we are responsible for the due performance of the contract.

- You may accept or entrust the entire work to one Bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever.

Date: _____
Place: _____

Yours faithfully

Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank
Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-III

ELIGIBILITY CRITERIA OF THE BIDDER

Sr.	Eligibility Criteria	Supporting documents to be submitted	Compliance (Yes/No)
1	The bidder should be registered with Registrar of companies/firms in India for at least Ten Years from the date of RFP.	Certificate of incorporation or any other certificate of registration issued by competent authority from Government of India.	
2	Firm should have all necessary licenses, permissions, consents, No Objections, approvals as required under law for carrying out its business. It should have currently valid GST and other applicable taxes registration certificates /PAN etc.	Undertaking to be submitted	
3	Firm should be prime bidder/OEM/OSD and no consortium is allowed for the solution/ services to be offered.	Undertaking to be submitted	
4	The bidder should have Support centres in India. However, support centres at Delhi/ NCR/ Mumbai are desirable. Escalation matrix also to be submitted.	Undertaking to be submitted with details of support center like address, contact details, no. of Support engineers signed and stamped by authorized signatory **AND** Escalation Matrix as per Annexure-XIX to be provided.	
5	The bidder should have implemented Customer Relationship Management (CRM) Solution successfully during the last four years or more up to the date of bid submission in at least one scheduled commercial banks (SCB) in India (wherein Banks having total business (asset and liability) as of 31.03.2022 for at least 5 lakh Crores INR. The solution should be currently running, if implemented.	Satisfactory Performance Certificate from the Clients as per Annexure-VII. **OR** Purchase Order along with Email from the client containing all the required information. *(Kindly note that Client's Email should be from their official Email IDs only, containing their name, designation & Mobile number)* **OR** Copy of Work Order/Purchase Order along with Installation	

		Certificate signed & stamped by the Client **OR** Copy of Work Order/Purchase Order <u>along with</u> any other proof of execution (Go-Live sign-off or Reference Letter/Certificate from Schedule Commercial Banks) (*Kindly note that any of the above documents submitted must be sufficient enough to certify OEM's/bidder's experience, must be authentic and must also contain all the material information as required in Annexure-VI*)	
6	The bidder should be the Original Solution Developer (OSD)/OEM of the offered CRM Solution or its authorized representative in India with presence in India. *Please note, if OSD participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.*	In case of **authorized representative**, MAF from OSD/OEM of the Solution as per Annexure-XI in their letter Head needs to be provided. In case the **bidder is itself the OSD/OEM**, undertaking as per Annexure-XII on their company's letter head should be provided. *(clauses in the MAF should be clear and should be as desired in Annexure)*	
7	The bidder should have a minimum turnover of INR 100 crores (Rupees One Hundred Crore This must be the individual or {INR 50 Crores (Rupees Fifty Crore) for MSE bidders} per annum in each of the past 3 consecutive financial years i.e. FY2019-20, FY2020-21, FY2021-22, company turnover and not of any 'group of companies' and 'turnover of associate companies.'	Provide CA Certificate as per Annexure - X **AND** Audited Financial statements (Balance sheet and Profit & Loss statement) for the last Three (3) Financial years i.e. FY2019-20, FY2020-21, FY2021-22. *(The CA certificate provided in this regard*	

	The bidder should have positive net worth during the last five consecutive financial years for which CA Certificate as per Annexure - X and Audited Financial statements (Balance sheet and Profit & Loss statement) have to be submitted.	*should be without any riders or qualification and should contain UDIN no.)*	
8	The bidder should not be involved in any litigation which threatens solvency of company.	Certificate is to be provided by the chartered accountant/ statutory auditor, as per Annexure- VIII *(The CA certificate provided in this regard should be without any riders or qualification and should contain UDIN no.)*	
9	Bidder should not have been black listed by the Government / Government agency / Banks / Financial Institutions in India during last 2 years. Self-Certificate/ Undertaking is to be provided.	Undertaking to be provided as per Annexure-IX	
10	Labour Law Compliance	Undertaking to be submitted as per Annexure-XVII	
11.	CRM Solution to be deployed are the latest bug free version and free from all know vulnerabilities.	Undertaking to be submitted as per Annexure-XVIII	
12.	The bidder should be **CMM Level 4** and above certified organization in any three of the last five years	Bidder to submit a Certificate Copy of CMM Certification in Level 4 of the three years.	
13	The bidder should be **ISO 27001** certified organization and **SOC2** certified.	Bidder to submit a Certificate Copy	
14.	The Proposed CRM product should appear in Gartner's Magic Quadrant or Forrester wave report	Bidder to submit copy of reference in which proposed CRM Product is clearly depicted in Gartner's Magic Quadrant or Forrester wave report *The reference/report submitted should be of the date within three years from the date of bid submission*	
15	The bidder should have a minimum of three years' experience in hosting the proposed solution in public/ private cloud having single tenancy architecture for scheduled commercial banks in India.	Copy of Work Order/Purchase Order along with any other proof of execution (Go-Live sign-off or Reference	

		Letter/Certificate from Schedule Commercial Banks)	

NOTE:

1. For a particular Solution, only the OSD/OEM or its authorized representative in India having IP Rights of Customization can bid. If both the OSD/OEM and its authorized representative bid for the same Solution, both the bids will be rejected.

2. If any Software/Solution of Principal / Original Equipment Manufacturer (OEM) is being quoted in the tender through its Authorized Representative, the OSD/OEM Company cannot bid for any other OSD/OEM's product.

3. In case of Indian Authorized Representative (IAR) / Agent / System Integrator (SI), maximum two Authorized Representatives of a particular Principal or Original Equipment Manufacturer (OEM) / Solution Provider can participate in the tender process.

4. In case any purchase order has been issued to the bidder by the Bank in respect of any other project/product and the same has not been delivered/executed even after the prescribed time period and is pending for execution as on date of bid, the bid of the respective bidder is liable for rejection.

5. Bidder should submit detailed response along with documentary proof for all of the above eligibility criteria. The eligibility will be evaluated based on the bid and the supporting documents submitted. Bids not meeting the above eligibility criteria will be rejected.

6. Technical Evaluation will be done by Bank's technical evaluation committee and the decision of the committee will be final.

7. Bidders to submit relevant documentary evidence for all parameters mentioned.

8. Providing any wrong information by the bidder will result in disqualification of the bidder. The Bank may cross check above parameters by any means / during site visit.

9. All Annexures must be on the letter head of the Bidder, except those which are to be provided by OEM/CA/third party. All documents, addressed to the Bank, should be submitted in Original. (No Photocopies will be acceptable).

10. All third-party documents must be signed by their authorized signatory and his/her designation, Official E-mail ID and Mobile no. should also be evident. Bidder is also required to substantiate whether the person signing the document is authorized to do so on behalf of his company. Inability of the bidder to prove the genuineness/authenticity of any third-party document may make the bid liable for rejection.

11. The participating bidders are required to submit unambiguous documentary evidences, in support of their meeting the above eligibility criteria. The bidder must comply with all above mentioned criteria. Non-compliance of any criteria will entail rejection of the bid summarily.

12. Bank reserves the right to verify/evaluate the claims made by the bidder independently. Any decision of the Bank in this regard shall be final, conclusive and binding upon the bidder. The Bank may accept or reject an offer without assigning any reason what so ever.

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

<u>Seal of Company:</u>

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-IV

TECHNICAL AND FUNCTIONAL EVALUATION

Bidders who qualify Eligibility Criteria (Annexure-III), Terms & Conditions of RFP document (Annexure-I) & Technical Specifications (Annexure-XIII) will be called for demonstration (i.e. Technical Presentation) of their solution as per Technical Scope of Work of the subject RFP. The overall technical evaluation will involve scoring on the following aspects: -

Sr.	Evaluation Parameter	Maximum Score	Evaluation Criteria
1	Technical Competence	60	Qualifying Score: Minimum 35
2	Presentation & Product Competence*	40	Qualifying Score: Minimum 25
	Overall evaluation	**100**	Qualifying Score: **Minimum 60**

In case, none of the participating bidders qualify in overall evaluation (item 3) and reach or exceed the <u>cut-off score of 60</u>, then the Bank, at its sole discretion, may relax the cut-off score to 50.

The Technical evaluation will be done on the basis of scoring criteria given below and the overall score of the bidders as mentioned above.

EVALUATION OF TECHNICAL COMPETENCE:
Bidder has to ensure minimum score stipulated by the Bank, for qualifying technical evaluation. In Commercial Evaluation, no weightage will be given for Technical Scoring.

TECHNICAL COMPETENCY - SCORING CRITERIA

Sr.	Evaluation Parameters	Max. Marks	Scoring	Supporting Documents
1	CRM Solution is implemented in Schedule Commercial Banks (SCB) in India	10	• Two(2) Marks each for implementation in SCB in India	Satisfactory Performance Certificate from the Clients as per Annexure-VII. **OR** Purchase Order <u>along with</u> Email from the client containing all the required information. *(Kindly note that Client's Email should be from their official Email IDs only, containing their name, designation & Mobile number)* **OR** Copy of Work Order/Purchase Order <u>along with</u> Installation

				Certificate signed & stamped by the Client **OR** Copy of Work Order/Purchase Order <u>along with</u> any other proof of execution (Go-Live sign-off or *Reference Letter/Certificate from Bank)
2	*Satisfactory Services Certificate as per prescribed in Annexure – VII format only	10	• 10 marks- Satisfactory Services Certificate by >= 3 Clients • 5 marks- Satisfactory Services Certificate by > 1 and < 3 Clients	
3	CMM Certification Compliant	5	• 5 marks – if CMM Level 5 compliant • 3 marks – if CMM Level 4 compliant	Valid Certificate / Documentary evidence.
4	Proposed Solution Compliance to Technical Specification mentioned in Annexure-XIII	25	• 25 marks- if >=95% solution compliance and min 10% customization. • 17 marks- if >=90 and <95 solution compliance and minimum 10% customization. • 10 marks- if >=80 and <90 solution compliance and minimum 10% customization • Bidder is not eligible if marks obtained below 80%.	Annexure-XIII on bidder's letter head duly signed and stamped by authorized signatory.
5	Bidder experience in project domain	05	• 05 marks – If experience is > 2 Years • 03 marks – If experience is >=1 year and <= 2 Years	*Reference Letter from SCBs

| 6 | The bidder should have a minimum of three years' experience in hosting the proposed solution in public/ private cloud having single tenancy architecture for scheduled commercial banks in India. | 05 | One (1) Marks for experience in each Scheduled Commercial Bank | Copy of Work Order/Purchase Order along with any other proof of execution (Go-Live sign-off or *Reference Letter/Certificate from Schedule Commercial Banks) |

* Any credential letter from the Bidders subsidiary or associate or holding company or companies having common promoter director/s or companies in the same group of promoters/ management or partnership firms/ LLPs having common partners will not be considered for evaluation process in this RFP process.

PRESENTATION & PRODUCT COMPETENCE - SCORING CRITERIA

Sr.	Evaluation Parameter	Max Marks	Marks Obtained
1	**Proposed CRM Solution's Technical Architecture***	**5**	
	Single OEM platform addressing all component of RFP (Operational CRM, Digital On-boarding & Analytics) – 5 Marks		
	Two OEM platform addressing all component of RFP (Operational CRM, Digital On-boarding & Analytics) – 3 Marks		
	Three or Multiple OEM platform addressing all component of RFP (Operational CRM, Digital On-boarding & Analytics) – 1 Mark		
2	Implementation Plan of CRM Solution	5	
	OEM Implementing all component of RFP (Operational CRM, Digital On-boarding & Analytics) – 5 Marks		
	Partner Implementing one or all component of RFP (Operational CRM, Digital On-boarding & Analytics) – 3 Marks		
3	Bidder implementation experience in Scheduled Commercial Banks in India	5	
	Five Scheduled commercial Banks in India with more than 15000 named users – 5 Marks		

	Three Scheduled commercial Banks in India with more than 15000 named users –3 Marks		
	One Scheduled commercial Banks in India with more than 15000 named users – 1 Marks		
4	Integration capability with different channel/ applications of bank	5	
5	Reports and Analytical Component	5	
6	Data Security	5	
7	Demo of CRM solution clearly demonstrating all the technical functionalities and deployment architecture	10	
	Total Marks	40	

*Note: Technical Architecture Diagram should be part of Technical Bid. Should have clarity for the job work flow/BRE/processing etc. Should earmark deployment of servers/devices requirement including RAM/CPU, n/w interface, & on prem module infra, API etc. and any other application for proposed Solution.

^Note: Valid copy certificate is to be mandatorily submitted with the bid.

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank
Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

BIDDER'S INFORMATION

Sr.	Information	Particulars / Response
1	Company Name	
2	Constitution	
3	Date of Incorporation	
4	Company Head Office Address	
5	Registered office address	
6	GST No.	
7	Whether MSE(quote registration no. and date of registration, copy to be attached)	
8	Whether bidder eligible for preference to domestically manufactured electronic products (DMEP) in government procurement vide notification dated 23.12.13 and guideline dated 16.11.15 as amended from time to time and updated in ministries web site – www.deity.gov.in/esdm/pmn as applicable to the Bank.	
9	Bank Account Detail: Account Number, Account Name, IFSC, Bank Name	
10	Name, Designation, Tel. No, E-Mail of the authorized signatory submitting the RFP (Please enclose the copy of board resolution)	
11	Specimen Full signature and initials	Full Signature Initials
12	Contact persons address, telephone number, mobile number, Fax Number, E-Mail ID. (give at least 2 contact persons details)	
13	Details of Service Support Center in Delhi/NCR and Mumbai	Complete Address: No. of Support Engineers: Contact Person (Name & No.): Email ID:
14	Whether company has been blacklisted for service deficiency in last 3 years. If yes, details thereof.	
15	Any pending or past litigation (within three years)? If yes please give details	Yes/No/Comments (if option is 'Yes')

16	Please mention Turnover, Net Profit/Loss and Net-worth for last three financial years and must include the copies of Audited Balance Sheet in support of it.	Fin Year	Turnover Rs. (in Cr)	Net Profit/ Loss Rs. (in lacs)	Net Worth Rs. (in Cr)
		2019-20			
		2020-21			
		2021-22			

Date: _____
Place: _____

Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE VI

COMPLIANCE STATEMENT
Reg.: Request for Proposal for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

DECLARATION

Please note that any deviations mentioned anywhere in the Bid Document will not be considered and evaluated by the Bank and the bid will be summarily rejected and no further clarification will be sought. Bank reserve the right to reject the bid, if bid is not submitted in proper format as per RFP.

Compliance	Description	Compliance (Yes/No)
Terms and Conditions	We hereby undertake and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid). We understand & agree that in event of being successful in the bid and being empaneled, we shall comply to the terms & conditions of RFP in future and shall not attempt to get the same changed from Bank later on in process of empanelment, contract signing, and extension of contract and / or subsequent purchase order/s from Bank. We understand and agree that such attempts and non-compliance to RFP terms may lead to cancellation of our agreement and suitable penal action may be taken by Bank against us including invoking the EMD and/ or PBG and black-listing.	
Scope of work and/ Technical Specification	We certify that the systems/services offered by us for tender conform to the Scope of work and technical specifications stipulated by you. (Any deviation may result in disqualification of our bid).	
RFP, Clarifications & subsequent Corrigendum/s, if Any.	We hereby undertake that we have gone through RFP, clarifications & Corrigendum/s issued by Bank and agree to abide by all the terms and conditions including all annexure, corrigendum(s) etc. stipulated by the Bank in this RFP. (Any deviation may result in disqualification of our bid).	

Date: _____
Place: _____
Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE – VII

PERFORMANCE CERTIFICATE
(To be provided on letter head of the client)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

Sir,

Reg.: Request for Proposal(RFP) For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

This is to certify that M/s _____ has supplied/implemented Complete _____ (Name of Software/Solution for Customer Relationship Management (CRM) Solution) originally developed by _____ (OEM name) in our organization since_____ (no. of years)

The CRM solution is running successfully in our organization and the services of _____ (Company Name) are satisfactory

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

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Organization

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE – VIII

LITIGATION CERTIFICATE
(To be provided by Statutory Auditor/Chartered Accountant only)

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

This is to certify that M/s_____, a company incorporated under the company's act, 1956/2013 with its headquarters at, _____ is not involved in any litigation which threatens solvency of the company.

Date: _____

Place: _____

Signature of CA/Statutory Auditor

Name of CA/Statutory Auditor:
Designation:

Seal of Company
Email ID:
Mobile No:
Telephone No.:
Seal of Company:

UDIN:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

UNDERTAKING FOR NON- BLACKLISTED
(To be provided on letter head of the Bidder's Company)

Assistant General Manager

Punjab National Bank,

DBTD Procurement Department,

3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001
Sir,

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We M/s_____, a company incorporated under the company's act, 1956/2013 with its headquarters at, _____ do hereby confirm that we have not been blacklisted/ debarred by the Government / Government agency / Banks / Financial Institutions in India during last 3 years.
This declaration is being submitted and limited to, in response to the tender reference mentioned in this document

Thanking You,
Yours faithfully,

Date: _____
Place: _____

Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

TURNOVER CERTIFICATE
(To be provided by Statutory Auditor/Chartered Accountant)

Reg.: **Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution**

This is to certify that M/s_____, a company incorporated under the company's act, 1956 with its headquarters at _____ has the following Turnover, Net Profit/Loss and Net-worth for the past 3 financial years i.e. FY2019-20 ,FY2020-21 and FY2021-22.

The turnover mentioned below is of individual company and not of any 'group of companies' and 'turnover of associate companies.'

This information is based on the Audited Financial Statements forFY2019-20, FY2020-21 and FY2021-22.

Financial Year	Turnover (in Rs.)	Net Profit/Loss (in Rs.)	Net Worth (in Rs.)
2019-20			
2020-21			
2021-22			

Date: _____
Place: _____

Signature of CA/ Statutory Auditor

Name of CA/ Statutory Auditor:

Designation:
Email ID:
Mobile No:
Telephone No.:
Seal of Company:

UDIN:

Punjab National Bank
Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-XI

MANUFACTURER'S (OEM/OSD) AUTHORIZATION FORM (MAF)
(To be provided on Letter-Head of OEM duly signed & stamped by their Authorized Signatory)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

Sir,
Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We hereby submit the following: -

1. We, M/s_____ are the OEM/OSD of _____(Name of the Product/Software/Solution), being offered to Punjab National Bank through M/s _____ (Bidder's Name), who is our authorized Partner/representative in India for supply of this Product/Solution and we have the IP (Intellectual property) rights of the offered solution.

2. We, M/s _____ have the IP (Intellectual Property) rights for the offered application software and we undertake to enter into source code ESCROW agreement with the Bank for the offered RFP for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.

3. We agree to provide services as per the scope of work and technical specifications of this RFP through our partner M/s _____

4. In case the bidder i.e. M/s _____ is not able to perform obligations as per RFP during the contract period (like if bidder ceases to exist from the ICT Industry, stops services or support to the Bank, terminates contract due any reasons with Bank or due to any other reason), we will perform the said obligations, as per given scope of work of RFP, either directly or through mutually agreed third party/any other authorized Partner of ours.

5. With reference to the all components/parts/assemble/software used inside the company products being quoted by us vide your tender cited above, we hereby undertake that all the components / parts / assembly/software used inside the company products shall be original new components / parts / assembly / software only, from respective OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly are being used or shall be used.

6. In case of default/unable to comply with above at the time of delivery or during installation, for the software already billed, we agree to take back the supplied items without demur, if already supplied and replace it with an Original & new component. We also take full responsibility of both Parts & Service SLA as per the content even if there is any defect by our authorized Service Centre / Reseller / SI etc.

Date:
Place:
Yours faithfully
Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Telephone/Mobile No:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

UNDERTAKING FOR BEING THE OEM OF THE OFFERED PRODUCT/SOFTWARE/SOLUTION

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

Sir,

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We hereby submit the following: -

1. We, M/s_____ are the OEM/OSD of_____ (Name of the Product/Software/Solution), being offered to Punjab National Bank through M/s _____ (Bidder's Name), who is our Authorized Partner/ Representative in India for supply of this Product/Software/Solution

2. We, M/s _____ have the IP (Intellectual property) rights for the offered application Software and we undertake to enter into source code ESCROW agreement with the bank for the offered application software for digitalization & automation of Bank's Recovery & Litigation Functions.

3. We agree to provide services as per the scope of work and technical specifications of this RFP.

4. With reference to the all components/parts/assemble/software used inside the company products being quoted by us vide your tender cited above, we hereby undertake that all the components / parts / assembly used inside the company products shall be original new components / parts / assembly / software only, from respective OSDs/OEMs of the products and that no refurbished / duplicate / second hand components / parts / assembly are being used or shall be used.

5. In case of default/unable to comply with above at the time of delivery or during implementation, for the software/solution already billed, we agree to rectify the software/ solution, if already supplied and if we are unable to do so, then return the money if any paid to us by you in this regard. We also take full responsibility of Service SLA as per the content even if there is any defect by our authorized Service Centre / Reseller / SI etc.

Date:
Place:

Yours faithfully
Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Telephone/Mobile No:

Seal of Company

ANNEXURE-XIII

TECHNICAL SPECIFICATION OF THE OFFERED SOLUTION
(To be submitted in Original on letter head of OSDs/OEM & signed by OSD/OEM and to be countersigned by the bidder)

Bidder has to comply with all the given requirements of Functional and Technical Requirements under this Part. Bidder has to mark "Yes" as compliance, and "C" as Customizable to each point mentioned below. All technical specifications are mandatory.

Minimum eligibility criteria = 80% (Bank has the right to change minimum eligibility criteria as +/- 5% at any time).

The Customizable technical specifications, if any, should be done within one month from purchase order, if customizable items are not completed within given time line the penalty will be charged as per clause or Bidder may be blacklisted and Bank may refloat the RFP as per the Bank's discretion.

Bidder shall have to demonstrate each of the technical specification in the Product Demonstration during presentation within the allotted time. Bank may increase or decrease the score in case the same is found not in order during the Presentation.

The bidder needs to fill up the response column according to the criteria given below:

Description	Response
Required functionality is readily available (Complied)	'Y' = 1 Mark
Required functionality will be made available with customization (Customization)	'C' = 0.5 Mark

Sr	Stream	Technical Specification	Compliance (Complied/ Non-Complied /Customization)	Remarks, if any
1. Lead Module				
	1	Ability to assign the Lead Ownership to CRM users based on business logic.		
	2	Ability to create leads in CRM from different channels like Mobile Application, SMS, Email, social media, Chatbot, 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 generate leads for Customers and Non-Customers (Prospects).		
	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 users 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.		
	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 users like executives/officers 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		
	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	Data quality check is in-built into the system and data governance is part of this module.		
	36	Availability of Audit trails to identify all the modifications (in field level and data level) done in a lead.		
	37	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		
2. Customer 360 View				
	38	Consolidated Single Snapshot View to see all the customer relationship by fetching data from different subsystems like CBS, SharePoint intranet site, Email, SMS Gateway etc.		

	39	Capability to display On Demand data by integrating with other solutions like CBS (Finacle 10), SharePoint intranet site, & Chat Bot etc. via API/DB Call.		
	40	Display of all the Product Holdings & Services Availed by the customer in Customer 360 screen		
	41	Customer Profile Generation from Customer 360 module.		
	42	Data Capture and Display all customer interactions irrespective of channels of communication (Leads, service request, email communication, Chat, campaign targeted) in 360 view itself via API's, Manual Mode & DB Call's.		
	43	Capability to drill down the customer details from 360 View		
	44	Detailed View of Account Holdings (Loans, BG's, LC's etc.) of a customer in Customer 360 module.		
	45	Drill down option from Customer 360 screen to Detailed View screens.		
	46	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.		
	47	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.		
	48	Audit Trail of Contact Information in Customer 360 which shall be configurable on field wise manner.		
	49	Capability to create and manage lead & service request directly in Customer 360 view.		
	50	Capability to show the leads/cases/campaign details of a customer in 360 view.		
	51	Capability to create prospects with minimal information and also to convert prospects to customer.		
	52	Providing unified view of Customer 360 in Mobile Client		
	53	Capability to classify customer based on any customer data field present in Customer Database which shall be refreshed using the daily data feed to be fetched from CBS.		
	54	Option to modify specific customer fields and attach documents in different formats (like pdf, docx, jpg, png etc.) in Customer 360 View.		
	55	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		

	56	Maker/Checker functionality in Customer Screen for data capture of Customer Fields with option to enable/disable the functionality field wise		
	57	ML & AI capabilities to display the cross sell/up sell products in customer 360 page		
	58	Plugin/Interface to integrate with Social Media Platforms (Facebook, Twitter, Instagram etc.) from Customer 360 Module of a customer.		
	59	Data quality check is in-built into the system and data governance is part of this module.		
3. Customer Service Management				
	60	Ability to create Service request for Customers as well as Non-Customers		
	61	De-duplication check on Service Request based on Service Request Category or any other field present in the Service Request screen.		
	62	Ability to configure Service Request Lifecycle/Workflow		
	63	Ability to create Service Request from different channels like Email, SMS, Website, Social Media, IVR, Chatbot, RBI CMS Portal, or any other channel by integrating via API/DB call/Gateway protocols.		
	64	Ability to perform Omni Channel Customer Service Management.		
	65	Ability to configure Owner team for service request based on any field in the Case object. (e.g. Product Wise/ Nature of Complaint /Channel of complaint etc.)		
	66	Ability to route / auto assign Rejected Complaints to Internal Ombudsman Team/Any other internal team.		
	67	Maker/Checker functionality in Service Request Processing.		
	68	Ability to auto-escalate as well as manual escalation of service request to different teams based on TAT		
	69	Ability to escalate complaint created in one channel (e.g.: Email, SMS) from another channel. (e.g. Website, IVR)		
	70	Ability to create escalation matrix for service request based on Category of the Complaint.		
	71	SMS and Email Notification to CRM user (Owner, Supervisor) on case creation and case escalation		
	72	Ability to assign service request manually to any user/team and automatically using preconfigured rules based on Complaint Category/Product.		
	73	Availability of Native APIS for Service Req Creation/Closure/Processing		

	74	Ability to generate dynamic reports on service request & option to export the result set into different formats like excel, pdf etc.		
	75	Ability to send email, SMS notification on different stages of service request processing from Application (To be sent from Server directly with email threading)		
	76	Ability of configuring Holiday Master in Service Module for considering the TAT for complaint		
	77	Ability to create a child case/service request within the Primary case/Service request. (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).		
	78	Ability to provide Notification for user/ case owner when a new mail is attached to existing open case/complaint from customer.		
	79	Ability to identify service requests / complaints made by same customer for an issue even when these are made through different channels.		
	80	Ability to include all inter-departmental communications/ remarks within the module.		
	81	Data quality check is in-built into the system and data governance is part of this module.		
4. User Management				
	82	AD Authentication mechanism for CRM User Login using Bank's existing Active Directory/Azure active directory.		
	83	Ability to create CRM user in different roles (Sales/Service User, Marketing User, Call Center User etc.).		
	84	Ability to tag the user to any team/groups/regional offices etc. Also, a user shall be able to added in more than one team		
	85	Ability to set the user visibility to each module based on User's team or Role.		
	86	Ability to restrict user permission to each module (Read/Write)		
	87	Ability to handle employee transfer and designation change in CRM based on HRMS Data Feed on a daily frequency.		
	88	Ability to generate audit log of the activities done in a user login by Admin/Super User.		
5. Integration Capability				
	89	Ability to interface with third party applications		

		via Web Services (REST/SOAP) and ISO communication, SQL queries (Oracle, SQL Server, MySQL DB)		
	90	Ability to integrate with Email gateway (SMTP service & Server level Email Authentication) and SMS Gateway (through DB/API's interfaces)		
	91	Ability to integrate with directory services standards like LDAP (Microsoft Active Directory)		
	92	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.		
	93	Whether Source code of customizations will be shared with Bank		
	94	Whether Product Source code will be shared with Bank for code review and customization.		
	95	Ability to create/modify GUI fields by Front End by admin user.		
	96	Ability to modify and create GUI layout/dashboard/User Screen and adding validations/java scripting by the admin user.		
	97	Capability to integrate with Partner's CRM for leads and complaint management of third-party products.		
	98	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.		
	99	Capability to onboard Existing customers by fetching data from Customer 360 on lead conversions in upsell and cross sell.		
	100	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.		
	101	Solution shall integrate with IBM/Oracle/Leading ESB/API Connect solution for SMS, OTP Sending through Rest API's and DB calls.		
	102	Ability to integrate with any channel through DB Call's and API's.		
	103	Ability to process Inbound API's and outbound API's.		
	104	Ability to configure the API integration (Inbound & Outbound API's) by the administrator through GUI.		
	105	Ability to share date with data ware house		

	system/ODS.	
106	Ability to carry the integrations in STP mode and to perform Reconciliation, Error logging & generate reports	
107	The portal should have capabilities to included chat-bots, engagement engines, live-chats, video calls, & integration with document management system (DMS).	
108	The CRM should have extensions to Microsoft Outlook, Microsoft teams etc.	

6. CRM Solution

109	The CRM system should help AI-powered, win probability calculations provide consistent, accurate scoring. Plus, discrepancies between AI & Sales Rep win probability scores generate alerts.	
110	The CRM system should help recommend the next best documents to be used based on the stage of the opportunity and the service of the same. The CRM system should have the capability to provide a platform to build AI/ML capabilities and to write custom build algorithms to basically fit Punjab National Bank's services and cross-sell/up-sell logic	
111	The CRM system should help provide an engagement tool to help rule based processing of business scenarios and business logics/polices.	
112	The CRM system should help Sales Reps review opportunities showing alerts to determine where to focus their time	
113	The system should help in account scoring. These scoring criteria should be customizable by the sales management. Scoring criteria should be visible to reps to build credibility of scoring systems and improve quality through rep feedback. The CRM system should provide a data-driven framework for identifying the best opportunities	
114	The CRM system should be capable to help sale team calculate Incentive calculation and help manage complete sales performance	
115	The system should help in providing credit management and compliance system for better sales management.	
116	The CRM system should be capable to help sale team calculate Incentive calculation and help manage complete sales performance	

7. Reports/ Analytical Component

117	Ability to generate On the Fly/Dynamic Reports from Application through GUI	
118	Ability to generate reports in Application via	

		SSRS Services or using SQL Query from Backend		
	119	Ability to export the reports to excel, pdf, docx formats		
	120	Ability to drill down the Reports		
	121	Ability to generate a summarized report from an existing report by normal users		
	122	Ability to incorporate Graphical Representation in Reports.		
	123	Capability of Reporting Application to generate analytical reports on trends and data patterns based on Customer Interactions & transactions & also using customer data in CRM		
	124	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.		
	125	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.		
	126	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.		
	127	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.		
	128	Capability to generate comprehensive reports for all modules and activities in CRM with drilldown options and graphical dashboards		
	129	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		
	130	Capability to provide industry standard reports for Lead, Complaint Management & Customer Service Module		
	131	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		
	132	Availability of Complaint Management Dashboards & reports for reporting to regulatory authorities like RBI, SLBC, MOF, NPCI etc.		

	133	Capability to customize Report Layout for existing OOB reports in the solution and to create new Report Layout/Dashboard/Graphical Drill down Report layouts		
	134	Capability to generate Custom Report Templates in CRM		
	135	Capability to generate reports using larger data set & capacity to export the result of large records say (5 lakh records)		
	136	Capability to monitor the Report Generation, schedule the report and providing email/SMS notification to admin users in case of any exception		
8. Employee Management				
	137	Option to create task/activities and assign to employees by Supervisors/Team Heads/RO Users'/Sales Head role users		
	138	Option to monitor the activities of an employee in team wise/user wise and availability of standard monitoring reports		
	139	Provision to generate Performance evaluation report of an employee for Staff Incentive Scheme		
	140	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 monitoring etc.		
	141	Provision to assign Lead & Campaign Target to each teams/group based on Organization hierarchy from RO/HO Level.		
	142	Provision to track the performance of Team/Group/ RO from HO Level and ability to generate reports for monitoring		
9. CRM Data Import				
	143	Availability of ETL Tool as out of box with the CRM solution at no additional cost or additional License cost		
	144	Ability of Data Import mechanism to extract data from different Databases (Oracle, SQL Server, MySQL etc.) and Feed files (plain text, spreadsheet)		
	145	Specify the Data Import mechanism with details on mechanism of data transfer (Web Services/SQL/MSMQ etc.)		
	146	Specify the Benchmark on no of records that can be inserted to CRM solution per hour		
	147	Specify the standard Benchmark of the solution for Data loading		
	148	Specify the models available to load daily incremental data load and real time data loading mechanism		

	149	Capability to schedule and configure data lading process in batch job mode/real time by admin users from GUI		
	150	Capability of loading complete customer data from CBS (Finacle 10) system to CRM Solution		
	151	Availability of Error Handling mechanism in Data Import Process during data import/scheduling process and ability to handle run time exception during Data Import.		
	152	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		
10. Document Management				
	153	Ability to create a Central repository for sales, service and other banking teams		
	154	Ability to create Email/SMS templates in Document Management for Lead Notification, Campaign Mailers.		
	155	Capability of Integrating with the Banks DMS (Document Management system) through file upload		
	156	Capability of creating a knowledge management system to be used for Sales & Service Agents in the solution using the data present in Data Repository		
	157	Ability to create a content Repository for all Lead Management & Service Modules.		
	158	Ability for Keyword based content tagging - search ability		
	159	Ability to create Content groups - sales, service, marketing, strategy etc.		
	160	Ability to create an Open and closed group access for the Document Repository.		
11. Data Center & Cloud Security (for future prospective & compliance)				
	161	The core CRM system should have the data center in India (Mandatory for cloud solutions – solutions not complying with these criteria will not be considered for further evaluation)		
	162	The CRM Solution should offer various secured data migration methods to suit your business requirement. For e.g. In the case of a bank, the data is residing within the firewall and is highly secured. To bring that to the CRM, it should data movement via RIDC (Remote Intra Doc Client), EDLC (External Data Loader Client), Orchestration layer and IPSec.		
	163	CX platform, as per Data Processing Agreement should be entitled to the "Right to Audit". During the audit process, CX Application should share the following documents as per the regulation in India. 1) ISO certificates 2) BC		

		and DR report 3) PCI HIPAA Security Assessment and sub processor list 4) SIG 5) SOC reports and bridge letters 6) Standard Security artifacts.		
	164	As per Indian regulation in Information Security parlance, all API endpoints exposed from the bank and consumed by the bank should be HTTPS and secured via 2-way SSL. The vendor should provide an orchestration layer to smoothly the integration of CRM Solution with upstream and downstream applications in a secured way.		
	165	CRM solution should offer encryption of data during transit and in rest.		
	166	The CRM Solution should provide a Complete CDM framework that helps to bring data (contact and account) from various sources & clean it to create a golden customer record. The CDN should also support survivorship, data quality and data management rule engine.		
12. Mobility				
	167	Availability of Native Mobile App of CRM in Android & IOS Platforms.		
	168	Availability of Customer 360, Sales and Service Module as Out of Box Modules in Mobile Client without any additional customizations		
	169	Ability to publish the changes in real time to Mobile Client whenever any update/patch is deployed on the CRM Web Application		
	170	Compatibility of Mobile Client with latest Android OS & IOS versions.		
	171	Ability to add/modify GUI fields by admin user.		
	172	GPS tracking & Geo-Tagging sales user of Mobile Client		
	173	Ability to work offline, and then automatically synchronizes data bidirectionally once a connection has been reestablished.		
	174	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		
	175	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		

NOTE: All points are mandatorily required to be filled with any one value i.e. 'Complied', 'Non-Complied' or 'Customization'. Non-compliance to any of the above technical specification will make the bid liable for rejection.

We confirm to provide above technical/functional specification of the solution to the Bank. The same may be verified by the Bank at the time of Sign-off/UAT.

Date: _____
Place: _____

Signature of Authorized Signatory
Name of Signatory:
Designation:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

PERFORMA FOR INDICATIVE COMMERCIAL OFFER
(To be submitted strictly __online__ only)

Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

Table A1

Sr.	Description	Indicative Quantity	Unit Price (INR)	Total Price (INR)
1	**CRM Solution (License Subscription Model)***			
	CRM Solution Cost for Year 1	**10000**		
	CRM Solution Cost for Year 2	**25000**		
	CRM Solution Cost for Year 3	**25000**		
	CRM Solution Cost for Year 4	**25000**		
	CRM Solution Cost for Year 5	**25000**		
	Total			

*The solution cost comprises of application subscription cost, application support cost (ATS), required hardware cost, Cloud Hosting Charges, hardware maintenance cost (AMC), associated Operating system (OS), database (Db), backup solution & infrastructure cost and its maintenance

Table A2

Sr.	Description	Indicative Quantity	Unit Price (INR)	Total Price (INR)
2	Cost for incremental CRM solution Subscription License (in addition to 25000) in multiple of 100	**100**		

Table A3

Sr.	Description	Indicative Quantity	Unit Price (INR)					Total Price (INR)
			Yr1	Yr2	Yr3	Yr4	Yr5	
3	Support (Yearly cost) of resources to be deployed at PNB (on-site/ off-site)							
	L1 Resource							
	L2 Resource							

	Project Coordinator						
	Total						
4	Customization cost (in man days) (as and when required)	500					
5	Training Cost of 500 officials in a batch of 20 staff each (as and when required).	500					
	TOTAL COST (INR)1+2+3+4+5						

(MINIMUM USER LICENSE COMMITMENT)

Sr.	Description	Quantity
1	Number of Customer Relationship Management Licenses for Year 1	1000
2	Number of Customer Relationship Management Licenses for Year 2 onwards	20000

NOTES:

1. The rates quoted in commercial bid should be inclusive of all taxes except GST. However, GST shall be paid to the bidder on actual basis at the rate applicable. The rate of applicable GST should be informed and charged separately in the invoice generated for supply of the product.

2. All software supplied under this bid shall be of SAAS Based Model with OEM support

3. Any column left blank by the bidder will result in disqualification of the bid.

4. Price of application Solution/Software quoted should be inclusive of 1-year warranty.

5. ATS will be applicable after expiry of warranty period of 1 year.

6. ATS should be quoted in the specified range only. If quoted lower or beyond the specified range, it will automatically be recalculated. For e.g. In case AMC is quoted lower than 5% it will be recalculated at 5% and if quoted higher than 10% it will be recalculated at 10%.

7. L1 cost will be decided as per total of Table A1+A2+A3, after Reverse Auction is conducted as per Clause 25 of Instruction to Bidder.

8. OTS Resource should report on all days of the month in shifts of 8 hours every day. Bidder may factor additional resources to accommodate week offs, holidays, leaves etc. Such arrangement will have to be factored by the bidder without any additional cost to the Bank.

9. The multiplication factor as mentioned in above table (Table A1, A2 & A3) is only indicative and for the purpose of deriving the Total Cost for determining the H1 bidder. The actual quantity of any item ordered may vary according to the requirement of the Bank. In addition to the initial Order placed, Bank may place subsequent orders for any item, if required, at any time during the contract period of 5 year, at the unit rate finalized after Reverse Auction.

10. Bank is not bound to place any minimum order for any item.

11. Total Cost should include Implementation, Installation, configuration, customization of Application and other activities as defined in the scope of the RFP.

12. Payment for Man Days will be made only for the utilized man days on actual basis.

13. All Software required for Deployment, Implementation and Integration (OS/DB/Middleware/Any Third-Party software) along with any orchestration layer (for API integration, if any) must be provided by bidder without any additional cost to bank.

14. If the cost for any line item is indicated as zero, then it will be assumed by the Bank that the said item is provided to the Bank without any cost.

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-XV

PERFORMA FOR THE BANK GUARANTEE FOR EARNEST MONEY DEPOSIT
(To be stamped in accordance with stamp act)

Ref: Bank Guarantee # Date

Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001

Dear Sir,
In accordance with your bid reference no. _____ Dated _____ M/s_____having its registered office at _____herein after Called 'bidder') wish to participate in the said bid for Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution.

An irrevocable Bank Guarantee (issued by a nationalized / scheduled commercial Bank) against Earnest Money Deposit amounting to Rs. _____ Rupees (in words_____) valid up to is required to be submitted by the bidder, as a condition for participation in the said bid, which amount is liable to be forfeited on happening of any contingencies mentioned in the bid document.
M/s_____ having its registered office at _____ has undertaken in pursuance of their offer to Punjab National Bank (hereinafter called as the beneficiary) dated _____ has expressed its intention to participate in the said bid and in terms thereof has approached us and requested us_____ (Name of Bank)_____ (Address of Bank) to issue an irrevocable financial Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs   /- Rupees (in words_____) valid up to.

We, the _____ (Name of Bank)_____ (Address of Bank) having our Head office at _____ therefore Guarantee and undertake to pay immediately on first written demand by Punjab National Bank, the amount Rs._____ Rupees (in words_____) without any reservation, protest, demur and recourse in case the bidder fails to Comply with any condition of the bid or any violation against the terms of the bid, Without the beneficiary needing to prove or demonstrate reasons for its such demand. Any Such demand made by said beneficiary shall be conclusive and binding on us irrespective of any dispute or difference raised by the bidder.

This guarantee shall be irrevocable and shall remain valid up to_____. If any further extension of this Guarantee is required, the same shall be extended to such required period on receiving instructions in writing, from _____, on whose behalf guarantee is issued.

"Not withstanding anything contained herein above
Our liability under this Bank guarantee shall not exceed Rs _____ Rupees (in words_____).

This Bank guarantee shall be valid up to. We are liable to pay the guaranteed amount or any part thereof under this Bank guarantee only if you serve upon us a written claim or demand, on or before hours (Indian Standard Time) where after it ceases to be in effect in all respects whether or not the original Bank guarantee is returned to us."

In witness whereof the Bank, through its authorized officer has set its hand stamped on this _____ Day of _____ 2023 at _____

Date: _____
Place: _____
Signature of Authorized Signatory
Name of Signatory:
Designation:

Seal of Company

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-XVI

PERFORMA FOR INTEGRITY PACT

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001,
Haryana

Subject: Submission of Tender for the work……………

Dear Sir,

I/We acknowledge that Punjab National Bank is committed to follow the principle of transparency equity and competitiveness as enumerated in the Integrity Agreement enclosed with the tender/bid document.

I/We agree that the Notice Inviting Tender (NIT) is an invitation to offer made on the condition that I/We will sign the enclosed integrity Agreement, which is an integral part of tender documents, failing which I/We will stand disqualified from the tendering process. I/We acknowledge that THE MAKING OF THE BID SHALL BE REGARDED AS AN UNCONDITIONAL AND ABSOLUTE ACCEPTANCE of this condition of the NIT.

I/We confirm acceptance and compliance with the Integrity Agreement in letter and spirit and further agree that execution of the said Integrity Agreement shall be separate and distinct from the main contract, which will come into existence when tender/bid is finally accepted by Punjab National Bank. I/We acknowledge and accept the duration of the Integrity Agreement, which shall be in the line with Article 6 of the enclosed Integrity Agreement.

I/We acknowledge that in the event of my/our failure to sign and accept the Integrity Agreement, while submitting the tender/bid, Punjab National Bank shall have unqualified, absolute and unfettered right to disqualify the tenderer/bidder and reject the tender/bid is accordance with terms and conditions of the tender/bid.

Yours faithfully

(Duly authorized signatory of the Bidder)

To be signed by the bidder and same signatory competent / authorized to sign the relevant contract on behalf of Punjab National Bank.

INTEGRITY AGREEMENT
(To be stamped in accordance with stamp act)

Punjab National Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 (Act no V of 1970) and having its Head Office at Plot no. 4, Sector 10, Dwarka, New Delhi 110075, hereinafter referred to as "The Principal", which expression shall mean and include unless the context otherwise requires, its successors in office and assigns of the First Part.

And

M/s. _____having its registered office at _____ hereinafter referred to as "The Bidder/Contractor", expression shall mean and include unless the context otherwise requires, successors and permitted assigns of the Second part.

Preamble

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

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

Section 1- Commitments of the Principal

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

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

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

3. The Principal will exclude from the process all known prejudiced person.

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

Section 2- Commitments of the Bidder(s) / Contractor(s)

(1) The Bidder(s)/Contractor(s) commit themselves to take all measures necessary to prevent corruption during any stage of bid process/contract. The Bidder(s)/Contractor(s) commit

themselves to observe the following principles during participation in the tender process and during the contract execution.

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

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

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

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

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

    f. Bidder(s)/Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

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

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

If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or act as per the procedure mentioned in the "Guidelines on Banning of business dealings".

Section 4- Compensation for Damages

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

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

Section 5- Previous transgression

(1). The Bidder declares that no previous transgression occurred in the last three years immediate before signing of this integrity pact with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprises or central/state government department in India that could justify his exclusion from the tender process.

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

Section 6- Equal treatment of all Bidders/Contractors/Subcontractors

(1) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of integrity Pact by the Sub-contractor.

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

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

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

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

Section 8- Independent External Monitor

(1) The Principal appoints competent and credible Independent External Monitor (IEM) Dr. Sarat Kumar Acharya (Former CMD, NLC India Ltd.), (email ID: sarat777@rediffmail.com) (Mob no.9442118060) and Sh. Deepak Anurag (IA & AS, Retd.), (email ID: anuragd@cag.gov.in) (Mob No. - 9810676339) for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under the agreement.

(2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him/her to treat the information and documents of the Bidders/Contractors as confidential. He/she reports to the Managing Director and CEO, Punjab National Bank.

(3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all project documentation of the Principal including that provided by the

Bidder(s)/ Contractor(s). The Bidder(s)/Contractor(s) will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractor.

(4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality. The Monitor has also signed declarations on „Non-Disclosure of Confidential Information" and of „Absence of Conflict of Interest". In case of any conflict of interest arising at a later date, the IEM shall inform MD & CEO, Punjab National Bank and recues himself/herself from that case.

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

(6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

(7) The Monitor will submit a written report to the MD & CEO, Punjab National Bank within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

(8) If the Monitor has reported to the MD& CEO, Punjab National Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the MD & CEO, PNB has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

(9) The word 'Monitor' would include both singular and plural.

Section 09- Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged. Determined by MD & CEO, PNB.

Section 10- Other provisions

This agreement is subject to Indian Law. Place of performance and jurisdiction is
The "Place of award of work".

(1) The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of to the extant law in force relating to any civil or criminal proceedings.

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

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

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

(5) Issues like warranty/Guarantee etc. shall be outside the purview of IEMs.

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

(For & On behalf of the Principal)   (For & On behalf of Bidder/Contractor)

(Office Seal)   **(Office Seal)**

Place………………………
Date……………………..

  Witness 1:   Witness 2:
(Name & Address)   (Name & Address)

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

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ANNEXURE-XVII

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UNDERTAKING FOR CLOUD
*(*On Company's Letter-Head required for <u>future compliance</u>)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001,
Haryana

Sir,

<u>Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution</u>

We, M/s_____ undertake that web-based solution will be hosted in Cloud strictly within India and should comply with all data security measures and regulatory guidelines circulated by RBI and other Government Agencies from time to time. The physical Servers must be hosted in India i.e. guidelines of RBI circular DPSS.CO.OD No 2785/06.08.005/2017-18 dated 06.04-2018 regarding data localization to be complied.

Further, there should be no network and data sharing/replication/processing to any datacenter outside the boundaries of the country.

Note: This undertaking is for future compliance, if required by the bank.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

<u>Seal of Company</u>

ANNEXURE-XVIII

UNDERTAKING FOR LABOUR LAW COMPLIANCE
(On Company's Letter-Head)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001,
Haryana

Sir,

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We, M/s_____ undertake that we comply with all the applicable clauses of Labour Law of India as on the date of this undertaking.

Date: _____

Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

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ANNEXURE-XIX

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CERTIFICATE OF THE SOFTWARE(S), TOOL(S), SOLUTION(S) BEING DEPLOYED COMPLIANCE
(On Letter-Head of OSD/OEM(s))

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001,
Haryana

Sir,

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We M/s_____, the OSD/OEM for the following Solution(s)/Software(s) which is/are being supplied as a part of 'RFP for Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution' through our authorized partner M/s_____(name of bidder)

Sr.	Software/ Solution Name	License Type	Version	Version Release Date	Expected date of End-of-Support
1.					
2.					
3.					

We also certify that all the above-mentioned software(s)/solution(s) to be deployed are the latest bug free version and is free from all know vulnerabilities.

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ESCALATION MATRIX

(To be provided on bidder's letter head)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001,
Haryana

Sir,

Reg: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We hereby submit the escalation matrix of our organization
(M/s_____) for CRM Solution related issues
as following: -

Sr.	Escalation Level	Name	Designation	Contact No.	Email ID
1.	Escalation Level 1				
2.	Escalation Level 2				
3.	Escalation Level 3				
4.	Escalation Level 4				
5.	Escalation Level 5				

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:

Email ID:
Mobile No:
Telephone No.:

Seal of Company

Punjab National Bank
Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-XXI

CERTIFICATE ON SHAREHOLDING STRUCTURE OF OSD/OEM
(To be provided on letter head of OSD/OEM)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001, Haryana

Sir,

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We M/s _____, OSD/OEM of _____(item), having model No/version no.:_____, offered in this RFP, through our authorized Service provider, M/s_____, hereby undertake that we fully comply, without any deviation, with the Order (Public Procurement No.1) dt:23.07.2020 issued by Ministry of Finance, Department of Expenditure regarding Restriction under Rule 144(xi) in the GFR 2017.

The following is the details of Share Holding structure of our Company and our Parent Company:

OSD/OEM Name:

Registered Address of the OEM:

Shareholding structure of the OEM as on 31.03.2022		
%age of shares held	**Name of holding Company/Individual**	**Registered Address of the share holding company/Individual**

OSD/OEM's Parent Company &/ Owner/Beneficial Owner Name:

Registered Address of the OSD/OEM's Parent Company:

Shareholding structure of the OSD/OEM's Parent Company as on 31.03.2022		
%age of shares held	**Name of holding Company/Individual**	**Registered Address of the share holding company/Individual**

If at any time our undertaking is found false or non-compliant with the above order of the Ministry of Finance, Bank may immediately terminate the contract and may take legal action in accordance with the law.
Date: _____
Place: _____

Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

CERTIFICATE ON SHAREHOLDING STRUCTURE OF BIDDER
(To be provided on letter head of Bidder)

Assistant General Manager
Punjab National Bank,
DBTD Procurement Department,
3rd Floor, Plot No. 5, Institutional Area,
Sector 32, Gurugram – 122 001, Haryana

Sir,

Reg.: Request for Proposal (RFP)For Supply, Development, Installation and Maintenance of Customer Relationship Management (CRM) Solution

We M/s _____, have directly participated in the captioned RFP and hereby undertake that we fully comply, without any deviation, with the Order (Public Procurement No.1) dt:23.07.2020 issued by Ministry of Finance, Department of Expenditure regarding Restriction under Rule 144(xi) in the GFR 2017.

The following is the details of Share Holding structure of our Company and our Parent Company:

Bidder Name:

Registered Address of the Bidder:

Shareholding structure of the Bidder as on 31.03.2022		
%age of shares held	**Name of holding Company/Individual**	**Registered Address of the share holding company/Individual**

Bidder's Parent Company &/ Owner/Beneficial Owner Name:

Registered Address of the Bidder's Parent Company:

Shareholding structure of the Bidder's Parent Company as on 31.03.2022		
% age of shares held	**Name of holding Company/Individual**	**Registered Address of the share holding company/Individual**

If at any time our undertaking is found false or non-compliant with the above order of the Ministry of Finance, Bank may immediately terminate the contract and may take legal action in accordance with the law.

Date: _____
Place: _____
Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:
Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE-XXIII (a)

TECHNICAL Bill of Quantity (BOQ)

Sr. No.	Item	Details required	Details
1.	CRM Solution	Make Model Version Edition	
2.	Any other tools/solution proposed	Make Model Version Edition	

Bidder to add additional rows, if required, to provide necessary details of the proposed tools/ software/ Solution infrastructure.

Date: _____   Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:

Email ID:
Mobile No:
Telephone No.:

Seal of Company:

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE – XXIII (b)

HARDWARE BILL OF MATERIAL (BOM)

Kindly include the Oracle licenses also required from the Bank. The Oracle Licenses will be provided by the Bank at per license rates as per fourth paragraph of scope of work of RFP. The cost of these licenses (rates as above multiplied by the no. of licenses required by the bidder) would be added up in the cost quoted by the bidder to arrive at the total cost quoted by the Bidder.

Deployment Location	Hardware Item (eg Server or any other item)	Make & Model	Role (eg App Server, DB server, Mgmt Server etc)	No. of VMs or servers	No. of Cores per VM or per server	RAM per VM or per server	Local Usable SAN storage	Any other info/ remarks
DC								
DR								
UAT								

*Bidder to add additional rows, if required, to provide details of the proposed tools/ software/ Solution infrastructure.

Date: _____   **Place: _____**

Signature of Authorized Signatory

Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:
Seal of Company:

(Please note: this is merely for understanding the hardware sizing, which will be provided by the Bank**)**

Punjab National Bank
Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE – XXIII (c)

SOFTWARE BILL OF MATERIAL (BOM)

Kindly include the Oracle licenses also required from the Bank. The oracle licenses will be provided by the Bank at per license rates as per fourth paragraph of scope of work of RFP. The cost of these licenses (rates as above multiplied by the no. of licenses required by the bidder) would be added up in the cost quoted by the bidder to arrive at the total cost quoted by the Bidder.

The Bidder Should Comply with OEM's guidelines regarding Software Licensing Criteria for all software items.

Deployment location	Item	Name & Version	Quantity	To be deployed on which server
DC	OS Licenses			
	Database licenses			
	Application software License			
	Any other license			
DR	OS Licenses			
	Database licenses			
	Application software License			
	Any other license			
UAT	OS Licenses			
	Database licenses			
	Application software License			
	Any other license			

*Bidder to add additional rows, if required, to provide necessary details of the proposed tools/ software/ Solution infrastructure.

Date: _____
Place: _____
Signature of Authorized Signatory
Name of Signatory:
Designation:
Email ID:
Mobile No:
Telephone No.:
Seal of Company:

(Please note: this is merely for understanding the sizing, which will be provided by the Bank**)**

Punjab National Bank

Corporate Office: Digital Banking Transformation Division, Plot No.5, Sector 32, Gurugram-122001

ANNEXURE – XXIII (d)

RESOURCE BILL OF MATERIAL (BOM)

Deployment location	Description	Qualification	No of Resource
Cloud*	L1		
	L2		
	L3		
	Project Manager		
	Any other		
On Premise	L1		
	L2		
	L3		
	Project Manager		
	Any other		

For future prospective, if desired by bank.

Date: _____
Place: _____

Signature of Authorized Signatory

Name of Signatory:
Designation:

Email ID:
Mobile No:
Telephone No.:

Seal of Company: