



PSB Alliance Private Limited

Promoted by Banks

Expression of Interest (EOI)
for issuance of
Request for Proposal (RFP)
to provide
End to End Doorstep Banking Solution
(EOI Ref. No. PSBA/TENDER/DSB/2022-23/001)



PSB Alliance Private Limited (herein after referred to as "Company") invites Expression of Interest (EOI) from experienced Vendors with proven capabilities to design, develop, implement and manage the Doorstep Banking Application along with the necessary hardware, operating system, database, security infrastructure, network infrastructure and links on a cloud. For the purpose of this EOI the vendor will be the single point of contact for the Company and will be entirely responsible for the project including performance, availability and efficiency of the solutions.

EOI Reference No	:	PSBA/TENDER/DSB/2022-23/001
Date of EOI Document	:	10 June 2022
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Last Date for Submission of EOI	:	08 July 2022, 15:00 Hrs.
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Issued By	:	Managing Director & CEO PSB Alliance Private Limited

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The cost of EOI document is Rs. 10000 /-. The EOI document can be downloaded from Company's website <https://www.psballiance.com/tenders-and-notices.html>. The Vendor should pay the cost of the document by means of DD drawn on any scheduled Bank for Rs. 10000/- (INR Ten thousand only) in favor of PSB Alliance Private Limited, payable at Mumbai and enclose the same with EOI submission document.



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A. INTRODUCTION:

Under the PSB Reforms Agenda- "Banking for Customer Convenience" of EASE 2.0 (Enhanced Access and Service Excellence), "Doorstep Banking through Universal Touch Points" facility is being implemented to cater both financial & non-financial banking needs of the customers of all Public Sector Banks under single umbrella.

Considering the need and the potential of Doorstep Banking it was felt to create a separate entity named "PSB Alliance Private Limited" (herein after referred to as the "Company") for Doorstep Banking services which will be an umbrella organization for all Public Sector Banks primarily focusing on delivering financial and non-financial banking services at Customers doorstep. This Company would drive this project on behalf of all the Public Sector Banks, providing them a common DSB platform with safe, secure, and efficient environment in a cost-effective manner.

As the Company has been created by the Public Sector Banks (PSB), it can act as an intermediary for all the PSBs and create a common applications/platform by drawing on the experience and inputs from these Banks and take advantage of the combined Scale of operations. This will help the PSBs to lower their cost of acquiring new business platforms/technologies and at the same time will benefit their customers to have access to the latest technology coupled with standard robust processes.

OBJECTIVE:

Doorstep Banking Services was launched by Hon'ble Finance Minister on 09.09.2020 under the aegis of Indian Banks' Association. Currently all the 12 Public Sector Banks offer doorstep banking services to their customers on a common platform supported by M/s integra and Atyati etc.

Looking the nature of the services provided, requirements for constant upgrades, enhancing the customer experience and systematic risk the Company has now decided to own the IP of the solution by engaging a technology partner who will develop the solutions grounds up for the Company.

The company is looking to engage the services of a reputed technology service provider who shall be responsible for developing an end-to-end Doorstep Banking Solution on a high availability technology architecture hosted on Cloud. The doorstep banking system developed will need to have a robust Mobile App, Web Portal, integration to a Contact center which will be operated by the vendor, helpdesk facility for L1 and L2 support, integration and connectivity with NPCI / Bank's systems, Network & Security solutions and Facility Management Services. The technology developed shall be robust and flexible enough to support multiple feet on street service providers (herein after referred to as the "Agency")



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The technology service provider will also be responsible for implementing the Doorstep Banking solution through Universal Touch Point. The anticipated total contract duration would be for 5 years which would include build and rollout for 1 year and support and maintenance for 4 years. Any further extensions will be based on mutually agreed condition between the company and the Selected Vendor.

The objective of this EOI is to shortlist eligible vendors with the requisite experience to whom a detailed Request for Proposal (RFP) would be floated for providing an end-to-end solution for Doorstep Banking Solution. Further details like detailed scope of activities, functional specification, technical details etc. would only be provided to the bidders selected through the EOI process.

B. SCOPE OF WORK:

Project Overview

"Doorstep Banking through Universal touch Point" is a convenience-based service where customers in the comfort of their home / office / doorstep can execute a variety of financial and non-financial transaction through the DSBA (Doorstep Banking Agents) engaged by the Company.

At present, the following 15 basic banking services are being offered under this channel in the select 100 centers.

a. Pickup Services

- Negotiable Instruments (Cheque/Draft/Pay Order Etc.)
- New Cheque Book Requisition Slip
- 15G/15H Forms
- IT/ GST Challan
- Standing Instructions Request

b. Delivery/Drop Services

- Account Statement
- Non-Personalized Cheque Book Draft, Pay Order
- Term Deposit Receipt, Acknowledgement etc.
- TDS/Form 16 Certificate Issuance
- Pre-Paid Instrument/Gift Card

c. Financial Services

- Cash Withdrawal
- Cash Deposit
- RTGS/NEFT Fund Transfer Services

d. Additional Services

- Nomination
- Digital Life Certificate

These services are presently being provided by 2 service providers for 100 centers. Of these 60 centers are being served by M/s Atyati Technologies Private Limited whereas remaining 40 centers are being served by M/s Integra Micro Systems Private Limited.

At present both technology and service delivery are being done by the same vendor for their respective customers. So currently the company is using two separate mobile applications, websites and call centers for serving their customers.

In future the Company envisages to have a single doorstep banking platform for the customers of all Public Sector Banks across the country to begin with, and which may be further expanded to other Banks also. The future technology platforms developed shall be robust and flexible so as to support multiple Banks and also multiple feet on street service providers pan India.

The Company envisages the vendor to design, develop and build a centralized doorstep banking solution (DSB) integrated to all Public Sector Banks. The application developed will be the IP (Intellectual Property) of the Company. The vendor may use any existing solution / framework on which this application can be built. The IP / code of the framework / existing solution will need to be transferred to the Company in case the vendor desires of using an existing solution / framework for developing the new DSB solution. The solution, customization and all future enhancements developed for the Company will be the property of the Company.

The broad scope of work for the Vendor would include but not be limited to the following:

(i) Current State Assessment

- Gain understanding and document the current:
 - i. Vendor landscape
 - ii. DSB application architecture and design
 - iii. Current data and integration requirements
 - iv. Business processes flows for all DSB services
 - v. Application and infrastructure sizing and requirements
 - vi. Network architecture and connectivity
 - vii. Application, network and infrastructure security requirements
 - viii. Application management and servicing requirements and processes
 - ix. Application gaps and customization requirements
 - x. Reporting and MIS requirements
 - xi. Billing and other requirements

(ii) Application Design

- Design the overall web, portal and core DSB application architecture in terms of modules, components data structures etc.
- Design the overall application controls and security framework
- Document the high level and low-level solution design including security architecture and framework
- Identify and define the data and integration requirements

- Document and define the overall high-level and low-level data and integration strategy and architecture
- Document the data migration strategy where applicable

(iii) Design the Overall SDLC Methodology

- The vendor will be responsible to define and document the detailed SDLC methodology along with the procedures, approval matrix and templates that would be used across the project life cycle
- Conduct training sessions for the Company's core team on the defined SDLC methodology and use of templates
- The vendor will be responsible to define and agree with the Company the TAT's, escalation matrix, SLA's, entry and exist criteria for each phase of the project.
- Agree and sign-off on the SDLC methodology

(iv) Re-Design customer journeys and workflows

- The Company envisages the DSB solution to be completely digital offering the best-in-class customer experience.
- The vendor will be expected to conduct a voice of customer survey to understand the current customer expectations, issues and grievances
- The vendor is expected to design customer journeys and workflows keeping in mind the customer experience at all times.
- The vendor is expected to bring in best in class domestic and global experiences in re-designing customer journeys and workflows.
- The vendor will need to design the customer experience UI / UX
- The revised scree formats, workflows, designs etc. will need to be agreed by the Company before development.

Supply, install, customize and maintain Software and Infrastructure for Application build/development, test, Production and DR

- The vendor will be expected to supply, install, customize and maintain all software, data base, operating system software, hardware, network and security components as would be required to build, customize, commission and maintain the DSB solution along with all integration for all environments such as development, test, production and DR.
- The application along with all necessary data base, operating system, hardware and infrastructure will be housed on a private cloud infrastructure with a service provider approved by MeitY.
- The vendor is expected to use all legally licensed software only for the purpose of this engagement. Open source which is completely supported by the OEM may be used by the vendor. However, use of such open-source software will

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have to be agreed by the Company post evaluating the OEM of such open source and their support facilities and commitments.

(v) Solution Build / Development

- The vendor will be expected to develop / build the core DSB application along with the web portal, mobile app and billing solution including integration / interfacing to 3RD party systems, contact centers, helpdesk and all Public Sector Banks.
- The applications build must have all the necessary security and control features built in.
- The application should provide for an open API framework and all services should be API enabled
- The application coding should follow industry best practices and should be reviewed periodically by the Company for adherence to coding standards.
- The application built should be flexible and should be parameterized to the extent possible. Hard coding of any values should be strictly avoided.

(vi) Solution Testing

- The vendor will be responsible for end-to-end unit, integration, migration, regression and security testing.
- The vendor will be responsible for developing the test strategy, entry / exist criteria, escalation matrix, TAT's, SLA's, test cases and templates to be used for testing
- The vendor will be expected to provide a test monitoring and defect capture tool
- The vendor will be required to support the Company's team during testing
- The vendor will be responsible to close all defects and bugs as noticed during the testing process
- The vendor will be responsible to publish daily progress reports and manage the complete testing.

(vii) Solution Rollout

- The vendor will be responsible to rollout the complete end-to-end solution as per the timelines specified by the Company.
- The vendor will be responsible to rectify any defects, bugs or errors that come up during and post roll out.
- All defects, bugs and errors should be documents and captured in a defect tracking system which will need to be provided by the vendor.

- Daily progress and defect tracking reports will need to be published by the vendor

(viii) Application Requirements

A central DSB Solution that interfaces with all Public Sector Banks (herein after referred to as PSB) eco-systems and offers portal access to Customers, Branch Users, PSB Admins and Agency Admins with a robust roadmap for addition of new services and features in it. The modules expected to be the part of this solution are:

▪ Admin Module:

- DSB Solution shall facilitate the respective Admin Users to perform the following set of functions. Through these functions, the respective stakeholders shall be able to perform a one-time set up of the system so that PSB Customers shall be able to register, raise a request and thereafter get the service delivered.

a) PSB Alliance Admin

- ✓ PSB Onboarding
- ✓ Delivery Agencies Onboarding including Serviceable Locations Configuration
- ✓ Customer Services Charges Configuration
- ✓ Commission Configuration for Agencies
- ✓ Transaction Limit Configuration
- ✓ Holiday Calendar Configuration
- ✓ Service Area/Pin Code Configuration

b) PSB Admin

- ✓ DSB designated branches onboarding (Excel upload facility shall also be given)
- ✓ DSB designated branches to Serviceable Locations Configuration
- ✓ DSB designated branch user onboarding
- ✓ Service List Configuration
- ✓ Holiday Calendar Configuration

c) Delivery Agencies Admin

- ✓ Agent Onboarding & Life Cycle Management
- ✓ Registered Terminal Configuration
- ✓ Settlement Account Configuration
- ✓ Cash Holding Limit Configuration

These admins user can be at different levels (HO/ZO/RO or other) to facilitate the local requirement.

2. Customer Registration:

- 1) One-time registration shall be available to Customers of any public sector bank using the mobile number of the customer linked with at his/her Bank Account. Authentication shall take place through OTP from DSB solution as well as the respective Bank.
- 2) Additional mode of authentication may be added in future.

3) Allows Customer to generate PIN which can be used during the time of login.

3. Customer Profile Management:

- 1) DSB Application allows Customers to create and manage their profile.
- 2) Following are the significant Customer profile features available in DSB Application:
 - ✓ **Profile Management** – Creation / Modification/ Deletion of Profile using authentication mechanism viz. OTP/ Card / Aadhaar based authentication
 - ✓ **Manage Accounts** – Customer shall be able to add multiple account numbers of the public sector banks. Based on Bank name and mobile number, the DSB Application shall list the account numbers for the Customer to choose from (standardized and uniform process to be worked out with all Banks)
 - ✓ **Manage Address** – Customer shall add/edit/delete delivery/pickup address. One or multiple addresses can be saved in the application
 - ✓ **Change PIN** – Customer shall have the option to change the login PIN via OTP validation on the mobile number used for registration.
 - ✓ **Choose Preferred Language** – Customer shall have option to choose the preferred language available in the application.
 - ✓ **Right to deregister** – Customer may be given an option to deregister their profile with unsubcription to any promotional message/ communication, subject to fulfillment of terms and conditions defined by the company.
 - ✓ **Option to Choose Favorite Service Booking** – For easily repeating the same. Customer may also be given choice to opt for repeating a particular DSB Agent, subject to availability of slot.

4. Service Request Origination:

Customers of PSB can avail of the services of doorstep banking. There are 3 ways in which PSB Customers can raise the service requests.

- 1) By logging in to a white-labelled portal or
- 2) By using a platform agnostic mobile application (supporting all platform viz. Android / IOS / Windows etc.) or
- 3) By placing a Call through Customer Care Centre designated for DSB support
- 4) The indicative list of features required in this module are:
 - ✓ Ability to register for the doorstep banking services using mobile number (linked with respective bank account)
 - ✓ Customer Profile Management
 - ✓ Ability to raise/cancel the DSB service requests
 - ✓ Ability to track service requests status
 - ✓ Register and track complaints and grievances
 - ✓ Option to rate the service.
 - ✓ Option to In-App calling feature for contacting the Agent/ to see the photograph (and other relevant profile detail) of DSB Agent
 - ✓ Service booking and tracking shall be interoperable across the channels
- 5) API base integration is expected with existing Internet Banking and Mobile Banking applications of the respective PSBs to facilitate service request origination from Internet Banking and Mobile Banking applications of the public

sector banks as well; along with the designated Portal/ Mobile App of PSB Alliance.

- 6) The various services initially envisaged through the DSB Application are listed in section "Project Overview". Detailed process flows to be drawn out for each of the services with the aim of making these as Realtime Online services. Additional services may be added during the contract period. Additional Services may be added during the contract period.
- 7) All these services shall be available to Bank customers through designated DSB branches even if the nearest branch to customer delivery service location is a non-home branch.
- 8) Customer Authentication for Real time Online assisted transactions shall be based on Aadhaar based authentication or Card + PIN based authentication. Additional authentication services viz. UPI Cash etc. may also be proposed.

4.1. Service Request Initiation

- DSB Application enables Customer to initiate a service request through web-based portal application, mobile application or Call Center.
- Customer selects the a/c for which services need to be availed.
- Customer shall have the option to proceed by following the steps mentioned below:
 - **Select Address** – Customer shall be able to select from an already saved address(es) or add a new address
 - **Select Branch** – Based on pin code of the address provided by the customer, DSB application shall check its database for the designated Bank branch(s) mapped to the pin code and give an option to customer to select the branch
 - **Select Time Slot** – Customer can select the convenient time slot for the current or future date.
- DSB Application shall display the service request summary details before the final submission of the service request.
- A reference ID will be generated by the DSB Application which will be shared to Customer linked mobile number via SMS.

4.2. Debiting Charges and Service Confirmation

- DSB Solution shall be capable of parameterizing the service charges. The service charges could be different for different services in different Banks.
- When a customer finally confirms the booking of the service request a debit instruction shall be sent to concerned Bank for debiting the service charges. Bank may request for additional authentication before debiting. Booking of the service request shall be confirmed once the debit confirmation is received from the CBS of concerned Bank. In return the DSB system shall send the Service Request Identifier to the CBS of the Bank for reconciliation and record purposes.

4.3. Service Request Tracking & Cancellation

- Customer can track the raised service request in DSB Application using the following options:
 - Reference ID
 - From Date, To Date & Service Name (displays the list of services with respective reference ID raised during the time period)

- An option shall be available for the Customer to cancel the service request even after it is accepted by an Agent but before the actual completion of the transaction.
- The tracking module shall be linked with GPS tracking system and must be updated on real time.
- The service request originated from a channel (web portal, mobile app or call center) shall be available in other channels also for tracking and cancellation purpose.

5. Service Request Processing

- Once the Customer places the request in the DSB application, the next phase of the service request life cycle is the Service Request Processing. Service Request Processing consists of following activities.
 - ✓ Service Assignment
 - ✓ Service Fulfilment
- The key DSB application components that support the above functionalities are
 - ✓ Service Assignment Module
 - ✓ PSB Designated Branch User Portal
 - ✓ Agent Mobile Application on Android
- As listed above, DSB application shall support 3 types of services.
 - a) Pickup Services** – Agent is expected to pick up requests/forms from customer’s location and drop at the designated branch.
 - b) Delivery/Drop Services** – Agent is expected to pick up forms/certificates from designated branches and drop them at the customer’s location.
 - c) Realtime online services** – Agent is expected to directly visit the customer with the branch playing no role at all. There are 2 modes of authentication of financial transactions that come under Real time online services.
 - i. Aadhaar authenticated transactions
 - ii. Pin authenticated Debit Card transactions

5.1. Service Assignment Module

This module is intended for assigning an agent to the service request who will fulfil the service request. The stage at which service is assigned to the Agent varies depending upon the type of service.

- a) Pickup Services** – Service assignment to Agent starts immediately after the Customer places the service request
- b) Drop Services** – Service assignment to Agent starts only after the designated branch acts on the service request
- c) Realtime online Services** – Service assignment to Agent starts immediately after the Customer places the service request

5.2. PSB Branch User Portal

- Each DSB designated branch of the PSBs shall have at least one user who shall have access to the DSB portal. It is through this portal that they can act on Service requests. The features proposed in this are:
 - a) Pickup Services**



- ✓ Viewing the pickup requests that have been raised by Customers pertaining to their designated branch
- ✓ Generating Auth Code for acknowledging the receipt of the documents from the Agent for a particular pickup request
- ✓ Updating the closure of the request after processing it in the Bank's Core Banking System

b) Drop Services

- ✓ Viewing the drop requests that have been raised by Customers pertaining to their designated branch
- ✓ Updating the readiness of document to be picked up from the designated branch for a particular drop request
- ✓ Generating Auth Code for acknowledging the handover of the documents to the Agent for a particular drop request

c) Realtime online Services

- ✓ Controlling office users shall be able to view the requests that have been raised by Customers pertaining to their Bank

d) Real Time Alerts to Branch: Email and SMS based alert to the branch/ designated user at the time-of-service booking. Provision of escalation of alerts in case of defined service time is breached.

5.3. Agent Mobile Application

- DSB Solution shall provide an android based mobile application that can be used by Agents belonging to the Agencies with whom PSB Alliance engages for providing doorstep banking services to PSB Customers. Following are the key functionalities of the Agent Android application
 - ✓ Notification for new service request allocations with both accept and reject options
 - ✓ Viewing of accepted service requests. Once the Agent accepts the service request, the following details shall be visible in Agent DSB Application.
 - Basic transaction summary details (Customer privacy fully protected)
 - A link to Customer's location, which shall upon accessing, open up a Google map.
 - ✓ Once the Agent visits the Customer, they can complete the transaction in the Agent application/servicing link. This shall ensure that no ad-hoc transactions take place and there is traceability of a transaction from origin to completion.
 - ✓ Agent DSB application shall not allow any ad-hoc transaction to be initiated by the Agent. Agent shall be able to perform a transaction on the basis of Customer service request alone.
 - ✓ Agent may call the customer prior to reaching at to him/her or in case of rescheduling and update it accordingly. This call shall be made through call center number and the contact number of the customer shall not be made available to the agent.
 - ✓ Option to mark availability for the DSB Agent.
 - ✓ System shall be able to handle dynamic allocation of service bookings to the Agents based on their availability and request volume.
 - ✓ System may be able to provide feed/ suggestions to the Agents dynamically for moving to high demand area based on queries/ attempts of customers.

- ✓ Provision of real time alert to DSB Service Agency/ PSB Admin and PSB Alliance Admin in case of scarcity of Agent in some area vis-à-vis demand.
- ✓ **Pickup Services**
 - Updating the auth code provided by Customer after picking up the documents
 - Updating the auth code provided by the Branch User after dropping the documents at the designated branch
- ✓ **Drop Services**
 - Updating the auth code provided by designated Branch User after picking up the documents to be dropped at Customer location
 - Updating the auth code provided by Customer after dropping the documents at Customer location
- ✓ **Realtime Online Services for Financial Transactions using Aadhaar and Debit Card**
 - Supporting both AePS On-Us & Off Us transactions
 - Supporting both Debit Card On-Us & Off-Us transactions
 - Updating the auth code provided by Customer after completion of the transaction
- The key features of the Agent Android application are as follows
 - ✓ Agent Android application uses https mode of communication with the backend server solution over SSL layer through GPRS/WIFI network.
 - ✓ Every Agent will be provided with unique secured login id & password.
 - ✓ Home Screen of the Agent application should have following components
 - Daily To- Do List
 - Service fulfilment form against Service Request id
 - FAQ
 - Raise Grievance
 - Role based MIS etc.
 - ✓ After login, Agent should be able to view the daily planner for scheduled activities. This should be in sync to delivery time as chosen by customer against their service request id. Daily planner will raise alerts to the Agent.
 - ✓ Application ensures that each Agent is uniquely tagged to an IMEI number of his/her smart phone and every transaction performed by the Agent is verified for the proper IMEI-Agent tagging.
 - ✓ Agent Android application shall not function on rooted devices and taking the screenshots of the screens of the application is disabled.
 - ✓ Agent Android application shall allow only Registered Devices of UIDAI for fingerprint capture for AePS transactions.
 - ✓ Only PCI PED certified Pin pad devices are integrated with the Agent Android Application.

6. Service SLA Management

- DSB solution shall have the option to send push notification to the respective admin if there is a breach in SLA at any point in the life cycle of the service request.
 - ✓ If the SLA is breached by the Agent, then concerned Delivery Agency Admin shall receive the SLA breach alerts & notification with a detailed report.
 - ✓ If the SLA is breached by the Branch User, then the PSB/Branch admin shall receive the SLA breach alerts & notification with a detailed report.

- ✓ At Bank level there can be multiple layers of follow-up mechanism for completion of service on time. Branch, Regional Office, Zonal Office (ZO), Corporate Office (CO) etc.

7. Reports & Dashboards Module

- Proposed solution shall provide Dashboard for various stakeholders in the PSB DSB ecosystem for monitoring / tracking of service call / complaints and grievances related to the service provided and review the status of the doorstep banking services being offered to the PSB Customers. Indicative key performance indicators are
 - ✓ Timely closure of service requests within SLAs
 - ✓ Monitoring the performance of Agents and Agencies
 - ✓ Analytics on which service requests are popular in which geographies
 - ✓ Analytics on Bank's performance on various parameters.
- In order to keep a control on each of these areas, it is important to have a good reporting and dashboard mechanism. Different stakeholders of the application will require different views of the data at hand.
 - ✓ PSB designated branch Users would be able to know the status of the requests that have been tagged to their branch and the timeliness of the actions on it.
 - ✓ Each Public Sector Bank at a HO/ZO/RO level would be able to know the overall status of all service requests being tagged to their Bank, their customers who have opted for the DSB services etc.
- Corporate Agencies would be able to know the status of requests that have been tagged to their Agents and the timeliness of the actions on it; the "cash in hand" with each of their Agents as against their approved limits, the Commission earned for each of the Services etc.
- Agents would be able to know the details of the transactions performed by them.
- PSB Alliance would be able to know the overall view of all of the above.

8. Conversational BOT Support

An additional feature envisaged to be available under the DSB Solution is a Conversational BOT that helps Customers in getting answers to FAQs and more importantly help them with raising Service Requests. DSB Solution shall have conversational BOT support with following two features:

FAQ BOT - (Frequently Asked Questions) by connecting to the knowledge base. This BOT can provide all FAQs to the Customer in a User-Friendly manner enabling the Customer to navigate through the multiple layers of clarifications required.

PROCESS BOT - Processing of requests by connecting to Backoffice systems. This BOT can take requests from the Customers and execute the service request, redirect the Customer to the appropriate web page, screen where they can place the request.

9. Grievance Redressal

- A feature shall be available in the Customer portal for raising complaints. This shall be routed to appropriate level depending upon the category of complaint.
- The module driving this feature shall help in tracking, updating and reassigning the complaints.
- The workflow enabler components within the DSB Solution are being leveraged to provide this capability.



- Reports corresponding to complaints raised, closed in progress etc. shall be available for appropriate user levels for proper tracking and redressal.

10. Integration with PSB Systems and NPCI:

- DSB Solution shall be able to provide the Customer Registration, Service Request Origination and subsequently its completion because of its interfacing capability with the CBS of respective PSBs, NPCI Systems, ATM Switch of respective PSBs, National Financial Switch of NPCI and other agencies as per requirement.

11. Billing and Payment Module:

- The DSB solution shall provide billing and payment module. This module shall have the functionalities for:
 - ✓ Raising the bills to Banks based on service requests pertaining to the respective Bank
 - ✓ Receipt of payments from the Banks against the bills raised to them
 - ✓ Agencies shall have the functionality to raise the bill to the company based on the services rendered by them
 - ✓ Payments to agencies against their bills.

12. Reconciliation and Auto Reversal of Charges to the Customers:

- The DSB solution shall have proper reconciliation mechanism in place to reconciliation of all debits/ credits in customer account through service booking initiated by DSB Application. This includes service charge as well.
- System shall be able for automatic reversal of charges to the customers in case of failed / cancelled service requests / double debit etc. without any delay.

13. Call Center:

- Company is willing to leverage the Call Center services of all the Banks by adding a desk designated for DSB. Successful Vendor shall set up a IVR based call center. IVR system at DSB Services Call Center will route the call, to Call Center of the Bank to which the customer belongs. DSB Desk at Bank's Call Center may take up the call for inquiry as well as booking of the service
- The call center set up should have capability to provide different reports like total numbers of calls, calls dropped, Bank wise call list, and another similar list.

(ix) Hosting Infrastructure and Operations Management

- All the deployments including Development, UAT and Production environment, are proposed to be over MeitY (Govt. of India) empaneled and STQC audit compliant (for Public Cloud service offering) Cloud Infrastructure with provision of data localization in India.
- Data Center / DR Site of the Cloud Service provider must be situated in India Only. Deployment over block chain technology may also be explored.
- Proposed infrastructure must ensure high availability with minimum uptime of 99.5% calculated on quarterly basis.

- Information security guidelines of RBI and Government of India shall be the binding on the Vendor.
- Network and Security infrastructure shall be the part of the proposed solution.
- Proper maintenance of documentation of Physical and Network Security devices, processes and policies.
- Maintenance of infrastructure management tools and reports.
- Diligent carrying out of System Administration, System upgrades management, Application Deployment and Upgrades, Maintenance and management of the Operating System, Database Network and Security administration system.
- Data backup as per mutually agreed schedule and preservation of backed up data. Regular backup will be "provided to the company".
- Proper handling of application failure within the primary data center and the disaster recovery site.
- Maintenance of incident and false report tracking.
- Monitoring of Internet connectivity, including liaising with network service provider for line faults, provisioning of new lines and related matters.
- The solution should have highest security standards like Virtualization, Data (both in motion and at rest) encryption using higher standard hardware based (HSM), Segregation of servers, compartmentalization, secured coding practices, OWASP etc. for implemented for Data Security of integrated databases and software.
- All the data which includes service related and Customer Data is sole property of respective Bank only and it must be ensured that it is not being stored anywhere other than the designated servers of the DSB solution.
- It shall be the responsibility of the selected bidder to conduct periodic IS Audit including VA-PT through Cert-In empaneled Auditor and ensure compliance of findings of such Audit. Nevertheless, PSB Alliance or individual Banks may also conduct independent Audit of the system on their own cost. It is responsibility of the service provider to assist in such audit and ensure compliance of the finding thereupon.

(x) Application Support

- Vendor shall extend application support covering L1, L2 and L3 services. For L2 and L3 Support, the vendor's resources shall be stationed at the Company's office for the initial period till the application stabilizes and post stabilization the same can be done remotely from the vendor's premises.

(xi) Training

- Selected Vendor shall be responsible for providing training to different groups of users. Indicative (but not limited to) user groups are:
 - PSB Alliance Admin users
 - PSB Admin Users

- Delivery Agency Admin Users
- Branch Users
- Agents
- ✓ The training shall be conducted during the initiation phase and later on annual basis.
- ✓ The training may be conducted in online mode.
- ✓ User manuals, FAQs and training videos shall be the part of deliverables.
- ✓ Similar set of training material shall also be considered for customers.
- All the training material shall be made available online

(xii) Other Important Considerations

- DSB Solution and its related software/mobile applications/Websites/Dashboards etc. shall be the intellectual property of and shall be owned by PSB Alliance Private Limited The structure, organization, and code of the DSB Solution and its related software contain valuable processes and confidential information of the Company. Any form, database, or software that is altered, conceived, made, or developed in whole or in part of this Project during or as a result of company’s relationship with vendor shall become and remain the sole and exclusive property of the company. vendor shall make no claim in the rights or ownership of any such form, database or software.
- The vendor has to provide all necessary software and tools required for the development, deployment and maintenance of DSB Solution. These software and tools include but not limited to OS, development tools, environmental software and Database Management Systems etc. The vendor has to quote for all software license requirements. All such licenses shall be procured in the name of the Company and the Company shall have the rights to use all such software and tools even after termination of contract with the vendor.

C. ELIGIBILITY CRITERIA:

The Vendor who wishes to participate in EOI process should meet the following criteria

Eligibility criteria compliance:

S. No.	Criteria	(Proof of documents required / must be submitted)
1	The Vendor should be a company registered under Companies Act, 1956 and Companies Act 2013 / partnership Vendor registered under LLP Act, 2008. The Vendor should be registered for GST. It should not be individual/ proprietorship firm/ HUF etc.	Copy of the certificate of Incorporation issued by the registrar of companies.
2	The Vendor should have minimum annual turnover of Rs. 150 Crores per year during the last three	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last

S. No.	Criteria	(Proof of documents required / must be submitted)
	financial years (2018-19, 2019-20 & 2020-21). In case of a wholly owned subsidiary, the net worth of parent/ holding company will be taken into consideration.	three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's Certificate. The Auditors certificate should be without any conditions / qualifications.
3	The Vendor should have positive net-worth in last three financial years (i.e., 2018-19, 2019-20 & 2020-21)	Copies of the audited balance sheets of the company showing positive net-worth of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's Certificate. The Auditors certificate should be without any conditions / qualifications.
4	Vendor should not have been black-listed by (the Central / any of the State Governments or any Financial Institutions in India as on date of EOI submission) any bank / institution in India.	Self-declaration to this effect on the company's letter head should be submitted. Vendor has to submit a Declaration in the format as mentioned in the Annexure – VIII.
5	The Vendor should be in business of providing software design and development services to BFSI clients. The vendor should have executed / completed a software development / build engagement have a contract value of at least INR 5 crores in a Government / PSU/ BFSI client in India as on the date of EOI submission. On-going engagements will not be considered. Only completed engagement shall be considered.	A copy of work order/ contract copy/ credential letter from the client clearly specifying the scope of the engagement and value of software development / build work done along with a self- declaration on the Company's letter head signed by the authorized signatory stating the completion of the said project to be furnished by the Vendor.
6	The bidder should have had the experience of developing and maintaining any 1 out the following below mentioned application like: 1. Core Banking solution 2. Core insurance solution 3. Internet Banking 4. Doorstep Banking for at least one Scheduled Commercial Bank or a public sector	A copy of work order/ contract copy/ credential letter from the client clearly specifying the scope of the engagement and the number of transaction / years along with a self-declaration on the Company's letter head signed by the authorized signatory stating the completion of the said project to be furnished by the Vendor.

S. No.	Criteria	(Proof of documents required / must be submitted)
	insurance company with at least 1000 branches. OR The bidder should have had the experience of developing and maintaining portals or web-based applications like web-portals with at least 75 lakh transactions per year for at least one PSU or government agency in India. On-going engagements will not be considered. The engagements would have been completed on or before the EOI submission date.	
7	Vendor needs to have the CMMI certification (Level 3 or above) valid as on date of EOI submission	Copy of the certificate
8	The Vendor should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition of a penalty by an arbitral or judicial pronouncement or awarded against the Vendor or its Affiliates /Group Companies/member firms, nor from any project or agreement nor had any agreement terminated for breach of agreement	A self-declaration to be furnished by the Vendor on the Company's letter head signed by the authorized signatory for the same.

Non-compliance of any of the above criteria would lead to direct rejection of the vendor. The vendors are expected to note that they should submit sufficient documentary evidence to ensure they comply to the criteria specified in the table above. Scheduled commercial banks specified above do not include RRB's and cooperative Bank. The Company reserves the right to make independent enquiries regarding the veracity of the claims made by the Vendors regarding their eligibility. During the entire process in case, it is found that the Vendor does not fulfill the requisite criteria, or ceases to fulfill any one or more of the criteria prescribed herein, or had given any false or misleading representation /declaration about its eligibility, the Company shall be at liberty to forthwith terminate further engagement with such Vendor at whatsoever stage the process might be without any notice and also initiate such legal action against the Vendor as deemed appropriate.

1.1. Application Fees and Earnest Money Deposit:

All vendors will have to submit the following and only those proposals with the application fee and EMD will be considered for Eligibility Criteria evaluation:

1	Application fees of Rs. 10,000/- Non-refundable	The application can be downloaded from PSB Alliance Private Limited website. Application fee of Rs. 10,000/- is to be submitted along with the EOI by way of DD.
2	Non-Interest EMD for Rs. 10,00,000/- (Ten Lakhs Only)	By way of Bank Guarantee favoring "PSB Alliance Private Limited" from a Scheduled Commercial Bank in India (as per the format provided in the Annexure-IV valid for a period of 1 year with a claim period of 12 months.

1.2. Important Instructions:

- a. The Vendor should ensure submission of all the required documents in support of eligibility criteria.
- b. The EMD's would be returned to the unqualified vendors post completion of the EOI Short listing process.
- c. The EMD of the shortlisted vendor will be returned only after submission of the EOI by the shortlisted vendor in response to the RFP to be released by Company.
- d. In case any shortlisted vendor fails to respond to RFP to be released by the Company, then the EMD submitted by the vendor in response to the EOI would be forfeited and no claim will be entertained in this regard.
- e. If the EMD/BG submitted to the Company expires before the release of RFP, then the Company shall request the shortlisted vendor to extend the validity period of the BG for a reasonable period and in case the vendor fails to arrange to extend the validity period, the EMD shall stand forfeited / BG invoked and no claim will be entertained in this regard.
- f. The shortlisted vendors should ensure that the EMD/BG submitted with the response to EOI, is in force till the opening of the response of the shortlisted vendors to the RFP.
- g. As and when necessary, they should extend the validity of EMD/BG to ensure the above.

1.3. Disclaimer

Response to the EOI does not guarantee that the assignment will be awarded to the vendor. Company reserves the right to select eligible vendor at its sole discretion.

The Company reserves the right to terminate the EOI process at any time and makes no commitments, either implied or otherwise, that this process will result in a business relationship with any vendor or any Shortlisted Vendor.

The Company reserves the right at any time, in its sole discretion, to accept any or all responses in whole or in part, negotiate with any vendor, or cancel this EOI (in part or in its entirety) in the event the Company determines that it is in its best interest to do so.

The RFP will only be shared with those Vendors who qualify the Eligibility Criteria evaluation in pursuance of this EOI conducted by the Company.

D. TERMS OF REFERENCE:**1. Definitions:**

Vendor: Vendor is defined as the vendor providing the response to this EOI

Shortlisted Vendor: The vendor who qualifies the eligibility criteria and is shortlisted post evaluation by the Company for the purpose of floating the detailed RFP.

Selected Vendor: Shortlisted vendor who is finally selected and will be contracted with the Company to provide the SOLUTION post the detailed RFP evaluation by the Company.

2. Permitted Options:

2.1. Vendor response should be as a single vendor proposing its own end-to-end solution and services

2.2. Vendor response should be by proposing end-to-end solution by offering third party solutions and services.

2.3. Vendor response should be by proposing end to end solution which can be a combination of his and third-party solutions and services.

3. Conditions:

- The Vendor should take overall responsibility for all the deliverables as part of this EOI response.
- Following References of Vendor will be considered for eligibility and evaluation. The documents required are
 - Latest certificate issued on organization letterhead (certificate date should be post EOI release date)
 - The certificate should be as per Annexure VII

In addition to the latest certificate the vendor has to provide

- Copy of Contract or Copy of Purchase order for the purpose of verification for each of the product/service implemented
- Client contact details i.e., Person Name, Contact Numbers, e-mail and year of implementation. Company may take the feedback from the references as per Company's discretion.
- The Vendor Experience gained by doing sub-contracting work and/or by providing manpower will not be considered as valid experience.
- The Vendor should submit valid industry certifications for the Vendor organization wherever applicable in terms of Process maturity, Product security, Product Architecture, Quality, etc.

4. The Vendor must furnish

The names and details of the vendor by whom the project will be carried out as per Annexure II.

5. The Vendor will be the single point of contact/reference to the Company. The Company will enter into agreement with the finally selected System Integrator only.

6. The Vendor for this EOI can submit only one response. However, the vendor can propose multiple options in their response for the SOLUTION required for the Company. Each option proposed needs to meet the eligibility criteria individually as laid out in the EOI. Documentary evidences for the product/Services implementations have to be submitted for the individual product/s proposed separately.

7. The Vendor should submit a detailed summary of the understanding of the Company's requirements as per this EOI, vendor's capabilities including, product description in respect of the SOLUTION including methodology of implementation (Max.10 Pages).

E. GENERAL TERMS AND CONDITIONS:

1. Only those bids where application fee is paid and EMD is furnished as required and as per the procedure alone will be taken up for evaluation.
2. Only the vendors who have complied with the Eligibility Criteria (**Section C** Eligibility table) will be shortlisted for issuance of **Request for Proposal (RFP) for end-to-end Doorstep Banking project** as and when decided and released by the Company.
3. The Company reserves the right to accept / reject any or all EOI received in response to this advertisement without assigning any reasons, whatsoever at any stage of the process without any liability whatsoever.
4. Company reserves the right to remove any shortlisted vendor or all shortlisted vendors without assigning any reason whatsoever. The decision taken by the Company shall be final and no representation or correspondence in this regard shall be entertained.
5. By responding to the EOI, the vendors are stating unconditional acceptance of the terms and conditions as laid out by the Company in the EOI and agreeing to submit the bid in response to the detailed RFP to be released for the purpose of the Doorstep Banking project.
6. The shortlisted vendors will be required to participate in the evaluation process of the System Integrator including providing presentations and responding to the detailed RFP to be floated.
7. EOI responses received after the deadline for lodgment of EOIs at the address mentioned will not be accepted by the Company and hence vendors are advised to submit their responses within the stipulated time and no excuses / reasons for delay will be accepted by the Company
8. Company will notify the Respondents in writing about the outcome of the EOI evaluation process, including whether the Respondent's EOI response has been accepted or rejected. Company is not obliged to provide any reasons for any such acceptance or rejection.
9. Any form of canvassing/lobbying/influence/query regarding shortlisting, status etc. may lead to a disqualification of the Vendor.
10. The Company reserves the right to vary the time frame at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Any variation in time frame shall be displayed on the website of the company.
11. The time schedule will be strictly followed. Interested parties are expected to adhere to these timelines. However, the Company reserves the right to change the aforementioned timelines.
12. Unless expressly overridden by the specific agreement to be entered into between the Company and the Vendor, the EOI document shall be the governing document for arrangement between the Company and the Vendor in the interim.
13. Preliminary Scrutiny – The Company will scrutinize the EOI response to determine whether they are complete, whether any errors have been made in the offer, whether required documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Company may, at its discretion, waive any minor non-conformity or any minor deficiency in the EOI response. This shall be binding on all Vendor's and the Company reserves the right for such waivers and the Company's decision in the matter will be final.

14. Clarification of EOI response – To assist in the scrutiny, evaluation and comparison of offers, the Company may, at its discretion, seek from all or any Vendor's for clarification of their offer. The Company has the right to disqualify the Vendors whose clarification is found not suitable to the proposed project.
15. Erasures or Alterations – The EOI response containing erasures or alterations will not be considered. There should be no hand-written material, corrections or alterations in the EOI response.
16. Vendor presentation – Vendors are required to make presentations to the Company, as part of the final evaluation in accordance with the responses given for the identified requirements. The Company will communicate a date and time to the Vendor any time after the last date for submission of response to the EOI. The claims and representation made, as well as the assurances given by the Vendor during their presentation shall be deemed to be part of the EOI response of the respective Vendor.
17. If the Company is not satisfied with the technical specifications as specified in the EOI document and observes major deviations, the Vendor will have to submit the clarification within 3 working days from the day it was conveyed to the Vendor regarding the same.
18. The Company reserves its right to modify, clarify or elaborate any clause, or portion of this EOI, or terms and conditions given in this EOI in the event a need is felt for the same to bring clarity about the purpose of this EOI, or to remove /clarify any doubt, discrepancy or clerical error in this EOI and decision of the Company shall be final and binding on all concerned.

F. SHORT LISTING PROCEDURE:

The vendors will be shortlisted as per the following process:

1. Only those vendors who are eligible as per **Section C** Eligibility table are eligible for SHORTLISTING. Vendors have to submit their EOI as per the format and with documents detailed in checklist as per **Section H**.
2. Vendors satisfying the eligibility criteria will be shortlisted by the Company after due scrutiny and evaluation of documents submitted by them.
3. The shortlisted vendors are required to participate in the discussions and make demonstration / presentations of their products/approach for Implementation of the solution as and when required by the Company. The presentation, materials etc. presented/submitted before the Company will become the property of the Company.
4. If at any time it is found that information provided in the response for shortlisting is false / incorrect, the Company may at its discretion disqualify such vendor/s from the shortlist without giving any notice.
5. During the shortlisted period, the Company will prepare and float a detailed RFP amongst the shortlisted vendors and conduct a detailed evaluation along with their consultants/representative.
6. Company will float a detailed RFP to shortlisted vendors.

G. INSTRUCTION TO THE VENDORS:

1. The response should be submitted in a structured format as per the checklist appended and it should be paginated. Each page of the application should be signed by person/s on behalf of the organization having necessary authorization / Power of Attorney to do so, duly affixing the company seal. Copy of Power of Attorney or Authorization Letter from the company should be furnished along with the EOI.



EOI for issuance of RFP to provide End to End Doorstep Banking Solution

2. A pre-EOI meeting of the intending vendors will be held at 03:00 PM on 23 June 2022 at PSB Alliance Private Limited, 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, New Marine Lines Junction, Mumbai to clarify any point/doubt raised by them in respect of this EOI. No separate communication will be sent for this meeting. All communications regarding points requiring clarifications and any doubts shall be given in writing/ e-mail to the Contact persons mentioned elsewhere in this document by the intending vendors on or before **17 June 2022 as per the pre-EOI query format in Annexure IX**. No queries will be entertained after pre EOI meeting. Authorized representative of interested vendors shall be present during the scheduled time. The Company shall clarify the queries during the pre-EOI meeting and replies along with the queries shall be uploaded in the Company's website and no individual correspondence shall be made. No individual consultation shall be entertained.
3. The Sealed envelope containing the response to EOI along with the required documents shall be super scribed on the top of the envelope with "**Expression of Interest (EOI) for issuance of Request for Proposal (RFP) to provide end to end Doorstep Banking solution in response to EOI PSBA/TENDER/DSB/2022-23/001 dated 10 June 2022**". The EOI response should be dropped in the Tender Box kept at PSB Alliance Private Limited, 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, New Marine Lines Junction, Mumbai, on or before 03:00 PM, 08, July 2022. The response to the EOI should be addressed to:

Managing Director & CEO
PSB Alliance Pvt. Ltd.
4th Floor, Metro House,
Mahatma Gandhi Road, Dhobi Talao,
New Marine Lines Junction,
Mumbai, Maharashtra 400020

Only those bids which are deposited in the tender box within the stipulated time mentioned above will be considered for opening.

4. The responses will be opened in the presence of the vendors, who may be present, on **03:30 PM on 08 July 2022** at PSB Alliance Private Limited, 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, New Marine Lines Junction, Mumbai. The vendor's authorized representative may be present during the response opening at our office address mentioned above well in time along with the authorization letter from the company as per Annexure V. The vendors may note that no further notice in this regard will be given and in case vendor /s fail to be present on the day of the response opening, it will be deemed that vendor is not interested in participating in the response opening process and Company shall proceed with opening of the EOI responses. Further, in case the Company does not function on the aforesaid date due to unforeseen circumstances or Holiday, then the EOI will be accepted up to 03:00 PM on the immediate next working day and EOIs will be opened at 03:30 PM at the same venue on the same day.
5. The Expression of Interest is not an offer by PSB Alliance Private Limited to **provide end to end Doorstep Banking solution** but an invitation to get the response from the interested vendors for short listing the vendors for Doorstep Banking project. No contractual obligations whatsoever shall arise from the Expression of Interest process.
6. No offer can be modified or withdrawn by a vendor after submission of EOI/s.
7. EOI/s submitted without EMD or application fee will be rejected.
8. If the Vendor withdraws their offer before finalization of short listing by the Company, the EMD shall be forfeited.

9. If the shortlisted vendor amends the offer or withdraws from the short listing or fails to provide a response to the detailed RFP then the EMD shall be forfeited and no claim will be entertained in this regard
10. The Company may modify the EOI by issuing addenda for any reason, at any time prior to final date of submission of response to EOI. Any addendum to EOI shall be part and parcel of original EOI document. The addenda shall be uploaded in the Company's website and the same will be binding on the vendors.
11. During the process of scrutiny, evaluation and comparison of offers, the Company may, at its discretion, seek clarifications from all vendors/any of the vendors on the offer made by them. The request for such clarifications and the vendor's response will necessarily be in writing and it should be submitted within the time stipulated by the Company.
12. Vendors have to submit the softcopy of EOI response in a CD-R, which is super scribed as "**Expression of Interest (EOI) for issuance of Request for Proposal (RFP) to provide end to end Doorstep Banking solution in response to EOI PSBA/TENDER/DSB/2022-23/001 dated 10 June 2022**". In case of any mismatch between the softcopy and hardcopy of the EOI response, the hardcopy of EOI response will be treated as valid response and relied upon.
13. Jurisdiction of the Court-The jurisdiction of the Court is Mumbai
14. Confidentiality of the Document:
This document is meant for the exclusive purpose of bidding as per the terms, conditions and specifications indicated and shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.

H. CHECKLIST:

Interested vendor / s conforming to the above requirements may respond to the EOI and submit their response along with the following:

1. A Demand Draft for Rs. 10,000/- (non-refundable) by way of Demand Draft favoring PSB Alliance Private Limited payable at Mumbai towards application fee.
2. EMD of Rs. 10,00,000/- (Rs. Ten Lakhs only)- by Bank Guarantee as per **Annexure IV**
3. Covering Letter Format as per **Annexure I**
4. Vendor Profile as per **Annexure II**
5. EOI format as per **Annexure VI**
6. Summary of the understanding of the Company's requirement by the vendor as described in point no 7 under section Terms of Reference (Maximum 10 pages)
7. List of Vendor's major customers where the solution is running as per **Annexure III**
8. Soft Copy of EOI response in a Pen drive
9. All other documents to support the eligibility criteria like audited balance sheet, PL account etc.
10. Organization Certificate as per **Annexure VII**
11. Copy of Power of Attorney or Authorization letter from the Company for the Authorized signatory.
12. Undertaking as per **Annexure VIII.**
13. EOI opening authorization letter format to be brought at the time of opening of EOI, as per **Annexure VIII.**

All EOI response should be arranged in the above serial order and submitted.



ANNEXURE I: COVERING LETTER FORMAT

EOI Reference No: PSBA/TENDER/DSB/2022-23/001

Date:

To
Managing Director & CEO
PSB Alliance Pvt. Ltd.
Metro House, Mumbai

Dear Sir,

EOI Ref: PSBA/TENDER/DSB/2022-23/001 Dated: 10 June 2022

Having examined the EOI document including all Annexure's, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to shortlist our company to supply, install, implement, integrate, maintain and support the SOLUTION in conformity with the intent of said EOI.

If we are shortlisted, we undertake to participate in the detailed RFP process

For design, develop, implement and manage end to end Doorstep Banking solution to the Company within the given period.

- We enclose a Demand Draft for **Rs. 10,000 (Rupees Ten Thousand Only)** in favor of PSB Alliance Private Limited as application fee.
- We also enclose Bank Guarantee for **Rs. 10,00,000 (Rupees Ten Lakhs Only)** towards EMD.
- We agree to abide by and fulfill all the terms and conditions of the EOI and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in EOI.
- We will ensure due participation, support and physical involvement of our team during the Doorstep Banking Project, as applicable.
- We agree that unless expressly overridden by any specific agreement to be entered into in between the Company and the Vendor, this EOI document shall be the governing document for arrangement between the Company and the Vendor in the interim.
- We agree to submit the copies of the back-to-back agreements to the Company if requested.

Our PAN number for Income Tax is _____.

We are registered with the GST authorities and our registration numbers are as follows.

GST Registration Number is _____.

Our Bank Details:

Name and style of Bank account :

Name of the Bank and Branch Address :

Account Number :



IFS Code :

We accept all the Instructions and Terms and Conditions of the subject EOI.

Dated this _____ day of _____ 20__

Signature _____

(Signature of the Authorized Signatory with date & seal)

Name :

Designation :

Organization Name :



EOI for issuance of RFP to provide End to End Doorstep Banking Solution
ANNEXURE II: VENDOR DETAILS

EOI Reference No: PSBA/TENDER/DSB/2022-23/001

Date:

To
Managing Director & CEO
PSB Alliance Pvt. Ltd.
Metro House, Mumbai

EOI Ref: PSBA/TENDER/DSB/2022-23/001 Dated: 10 June 2022

THE VENDOR PROFILE

Sl. No.	Particulars	Details
1	Name of the Vendor	
2	Address of Head Office/Registered Office	
	Telephone number	
	Fax number	
	E-mail Address	
	Website address of the Company	
	Key person (s) with contact details	
3	Address of Mumbai Office	
	Telephone number	
	Fax number	
	Email Address	
	Website address of the Company	
	Key person (s) with contact details	
4	Authorized Official with Name, Designation, Contact Phone No./Mobile No. / FAX No. etc. for the EOI	
5	Product(s) / service(s) proposed	
6	Number of years of experience in providing Call Centre / Web Portal / Banking Mobile App related solution	
7	Enclose copies of Income Tax registration and last Income Tax clearance certificate	Please mention page no.

We hereby confirm our adherence as per terms and conditions of the EOI and for the equipment and services proposed against this EOI, and hereby undertake to support the obligations as set out in the EOI in respect of such information, documents, equipment's and services proposed. We also confirm that we will be able to support the Project in Mumbai as applicable.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us, our tender is liable to be rejected.

Signature of Vendor

ANNEXURE III: LIST OF MAJOR CUSTOMERS

EOI Ref: No.

Name of Vendor:

LIST OF MAJOR CUSTOMERS WHERE THE VENDOR HAS PROVIDED THE SOLUTION (CBS/FI GATEWAY/ATM SWITCH/CALL CENTER/MOBILE APPLICATION/WEB APPLICATION)

Sl. No.	Name and complete Postal Address of the Customer:	Name, Designation, Telephone, Fax, Telex Nos., e-mail address of the contact person (customer)	Mention year of implementation (including commencement and completion date)	Whether reference Letter Enclosed	Status of implementation (Yet to begin, In progress, Completed)
1	2	4	5	6	7

(Enclose necessary documentary proof)

Signature of the Authorized Signatory with date & seal

Note: The vendor should submit the above declaration separately.

The table should be prepared in an easily readable Microsoft Excel format.



**ANNEXURE IV
FORMAT FOR BANK GUARANTEE IN LIEU OF EMD**

In consideration of the PSB Alliance Private Limited (a company constituted under the provisions of the Companies Act 1956, having registered office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai, MH 400020 IN) having agreed to exempt (hereinafter called "the said Vendor") from the demand, under the terms and conditions of an Expression of Interest-bearing reference no.....datedissued by the said PSB Alliance Private Limited (hereinafter called "the said EOI"), of EARNEST MONEY DEPOSIT for the due fulfilment by the said VENDOR of the various terms and conditions contained in the said EOI on production of a Bank Guarantee for **Rs. 10,00,000/- (Rupees Ten Lakhs Only)**, we , [indicate the name of the bank issuing the Bank Guarantee] (hereinafter referred to as "the Bank") at the request of [Vendor] do hereby undertake to pay to the PSB Alliance Private Limited an amount not exceeding **Rs 10,00,000/- (Rupees Ten Lakhs Only)** against any loss or damage caused to or which would be suffered or would be caused to or suffered by the PSB Alliance Private Limited by the said VENDOR due to breach of any of the terms or conditions contained in the said EOI.

We [indicate the name of the bank] do hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from the PSB Alliance Private Limited stating that the amount claimed is due by way of loss or damage caused to or breach by the said Vendor of any of the terms or conditions contained in the said EOI or by reason of the Vendor's failure to perform their obligations or/and duties under the said EOI. Any such demand made on the bank shall be conclusive as regards the amount due and payable by the Bank under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding **Rs 10,00,000/- (Rupees Ten Lakhs Only)**.

3. We undertake to pay to the PSB Alliance Private Limited any money so demanded notwithstanding any dispute or disputes raised by the VENDOR in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal. The payment, as made by us under this bond shall be a valid discharge of our liability for payment thereunder and the Vendor for payment thereunder and the Vendor shall have no claim against us for making such payment.

4. We,..... [indicate the name of the bank] further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the obligations or/and duties under the said EOI and that it shall continue to be enforceable till all the claims or dues, if any, of the PSB Alliance Private Limited under or by virtue of the said EOI have been fully paid and its claims satisfied or discharged or till PSB Alliance Private Limited certifies that the terms and conditions of the said EOI have been fully and properly carried out by the said Vendor and accordingly discharged this guarantee. Unless a demand or claim under this guarantee is made on



us in writing on or before the we shall be discharged from all liabilities under this guarantee thereafter.

5. We [indicate the name of bank] further agree with the PSB Alliance Private Limited that they shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said EOI or to extend time of performance by the said VENDOR from time or to postpone for any time, or from time to time any of the powers exercisable by the PSB Alliance Private Limited against the said Vendor and to forebear or enforce any of the terms and conditions relating to the said EOI and we shall not be relieved from our liability by reason of any variation, or extension being granted to the said Vendor or for any forbearance, act or omission on the part of the PSB Alliance Private Limited or any indulgence by the PSB Alliance Private Limited to the said Vendor or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

6. This guarantee will not be discharged due to the change in the constitution of the Bank or the Vendor.

7. We, [indicate the name of Bank] lastly undertake not to revoke this guarantee during its currency except with the previous consent of the PSB Alliance Private Limited in writing.

Notwithstanding anything contained herein:

- i) Our liability under this Bank Guarantee shall not exceed **Rs 10,00,000/- (Rupees Ten Lakhs Only)**.
- ii) This Bank Guarantee shall be valid up to and
- iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before (date of expiry of Guarantee).

Dated the day of for [indicate the name of Bank]

NOTE:

- 1. VENDOR should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.
- 2. Bidder guarantee issued by banks located in India shall be on a Non-Judicial Stamp Paper of requisite value as applicable to the place of execution.



ANNEXURE V: AUTHORIZATION LETTER FORMAT
(To be brought at the time of opening of Bids)

EOI Reference No: PSBA/TENDER/DSB/2022-23/001

Date:

To

Managing Director & CEO
PSB Alliance Pvt. Ltd.
Metro House, Mumbai

SUB: Authorization Letter for attending the EOI Opening

REF: YOUR EOI NO: PSBA/TENDER/DSB/2022-23/001 Dated 10 June 2022

This has reference to your above EOI for Short listing of vendors for Doorstep Banking Solution.

Mr./Miss/Mrs. _____ is hereby authorized to attend the response opening of the above EOI NO: PSBA/TENDER/DSB/2022-23/001 dated 10 June 2022 on _____ on behalf of our organization.

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Signature of Attesting Authority

Name of Authorizing Authority

ANNEXURE VI: FORMAT FOR THE SUBMISSION OF THE EOI

S. No.	Criteria	(Proof of documents required / must be submitted)	Compliance To Criteria (Yes/No)	Details of Documents Submitted
1	The Vendor should be a company registered under Companies Act, 1956 and Companies Act 2013 / partnership Vendor registered under LLP Act, 2008. The Vendor should be registered for GST. It should not be individual/ proprietorship firm/ HUF etc.	Copy of the certificate of Incorporation issued by the registrar of companies.		
2	The Vendor should have minimum annual turnover of Rs. 150 Crores per year during the last three financial years (2018-19, 2019-20 & 2020-21). In case of a wholly owned subsidiary, the net worth of parent/ holding company will be taken into consideration.	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's Certificate. The Auditors certificate should be without any conditions / qualifications.		
3	The Vendor should have positive net-worth in last three financial years (i.e., 2018-19, 2019-20 & 2020-21)	Copies of the audited balance sheets of the company showing positive net-worth of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be		

S. No.	Criteria	(Proof of documents required / must be submitted)	Compliance To Criteria (Yes/No)	Details of Documents Submitted
		submitted along with Auditor's Certificate. The Auditors certificate should be without any conditions / qualifications.		
4	Vendor should not have been black-listed by (the Central / any of the State Governments or any Financial Institutions in India as on date of EOI submission) any bank / institution in India.	Self-declaration to this effect on the company's letter head should be submitted. Vendor has to submit a Declaration in the format as mentioned in the Annexure – VIII.		
5	The Vendor should be in business of providing software design and development services to BFSI clients. The vendor should have executed / completed a software development / build engagement have a contract value of at least INR 5 crores in a Government / PSU/ BFSI client in India as on the date of EOI submission. On-going engagements will not be considered. Only completed engagement shall be considered.	A copy of work order/ contract copy/ credential letter from the client clearly specifying the scope of the engagement and value of software development / build work done along with a self- declaration on the Company's letter head signed by the authorized signatory stating the completion of the said project to be furnished by the Vendor.		
6	The bidder should have had the experience of developing and maintaining any 1 out the	A copy of work order/ contract copy/ credential letter from the client clearly		

S. No.	Criteria	(Proof of documents required / must be submitted)	Compliance To Criteria (Yes/No)	Details of Documents Submitted
	<p>following below mentioned application like:</p> <ol style="list-style-type: none"> 1. Core Banking solution 2. Core insurance solution 3. Internet Banking 4. Doorstep Banking <p>for at least one Scheduled Commercial Bank or a public sector insurance company with at least 1000 branches.</p> <p>OR</p> <p>The bidder should have had the experience of developing and maintaining portals or web-based applications like web-portals with at least 75 lakh transactions per year for at least one PSU or government agency in India.</p> <p>On-going engagements will not be considered. The engagements would have been completed on or before the EOI submission date.</p>	<p>specifying the scope of the engagement and the number of transaction / years along with a self-declaration on the Company's letter head signed by the authorized signatory stating the completion of the said project to be furnished by the Vendor.</p>		
7	Vendor needs to have the CMMI certification (Level 3 or above) valid as on date of EOI submission	Copy of the certificate		
8	The Vendor should have neither failed to perform on any agreement during the last three years, as, evidenced by imposition	A self-declaration to be furnished by the Vendor on the Company's letter head signed by the		



S. No.	Criteria	(Proof of documents required / must be submitted)	Compliance To Criteria (Yes/No)	Details of Documents Submitted
	of a penalty by an arbitral or judicial pronouncement or awarded against the Vendor or its Affiliates /Group Companies/member firms, nor from any project or agreement nor had any agreement terminated for breach of agreement	authorized signatory for the same.		



ANNEXURE VII: ORGANIZATION CERTIFICATE FORMAT

All references must be accompanied by a customer letter on their letter head, in the following format:

EOI Reference No: PSBA/TENDER/DSB/2022-23/001

Date:

To
Managing Director & CEO
PSB Alliance Pvt. Ltd.
Metro House, Mumbai

Dear Sir,

Subject: Certificate for Proof of Work done by _____ (Vendor Name) for providing Doorstep Banking solution.

This is to certify that M/s. _____ has Implemented the

_____ solution / product / tool / application since _____, 20__ and it is currently running in our organization.

Yours Faithfully,

Authorized Signatories

(Name & Designation, Seal of the firm)



ANNEXURE VIII: UNDERTAKING TO BE GIVEN BY THE VENDOR

EOI Reference No.: PSBA/TENDER/DSB/2022-23/001

Date:

To

Managing Director & CEO
PSB Alliance Pvt. Ltd.
Metro House, Mumbai

Dear Sir,

Sub: Expression of Interest (EOI) for providing Doorstep Banking solution by _____ (Vendor Name)

- a. We, M/s _____, the undersigned, hereby confirm that we have read and understand the eligibility criteria and fulfil the same.
- b. We further confirm that all the information as per requirement of the Company have been included in our response.
- c. Further, we hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Company. We understand that any deviation may result in disqualification of our response.
- d. We have not been blacklisted by any Nationalized Bank/RBI/IBA or any other Government agency/ICAI. No legal action is pending against us for any cause in any legal jurisdiction.

(Signature & the capacity of the person duly authorized to sign the EOI for and on behalf of the Vendor Company)



ANNEXURE IX: PRE-EOI QUERY FORMAT

Vendor Name:

Contact Details:

Sr. No	Section Ref.	Page No.	EOI Text	Clarification Sought by Vendor

Vendor Authorized Authority's Name and Signature