



Request for Proposal (RFP)
for
Selection of System Integrator
for Supply, Implementation
and Maintenance of Core
Business Solution,
Infrastructure and Security
Solution at
Can Fin Homes Ltd

RFP No: RFP-IT-123/2022-23

Date: 19th August 2022

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Glossary

Abbreviation	Meaning
AMC	Annual Maintenance Contract
API	Application Program Interface
ATS	Annual Technical Support
ATTR	Average Time to Resolution
BAU	Business as Usual
BG	Bank Guarantee
BRS	Business Requirement Specification
CFHL	Can Fin Homes Limited
DB	Database
DD	Demand Draft
DR	Disaster Recovery
DRC	Disaster Recovery Centre
EMD	Earnest Money Deposit
EOS	End of Service
IBA	Indian Banks Association
IPR	Intellectual Property Rights
ISV	Independent Software Vendor
NOC	Network Operation Centre
OEM	Original Equipment Manufacturer
OPE	Out-of-pocket expenses
OS	Operating System
PAN	Permanent Account Number
PO	Purchase Order
QCBS	Quality & Cost Based Selection
RACI	Responsible, Accountable, Consulted and Informed Matrix
RBI	Reserve Bank of India
RBIA	Risk Based Internal Audit
RCA	Root Cause Analysis
RFP	Request for Proposal
RPO	Recovery Point Objective
RTO	Recovery Time Objective

Abbreviation	Meaning
RO	Registered Office
SEBI	Security and Exchange Board of India
SDWAN	Software Defined Wide Area Network
SI	System Integrator
SIT	System Integration Testing
SLA	Service Level Agreement
SOC	Security Operation Centre
TAT	Turnaround Time
TCO	Total Cost of Ownership
UAT	User Acceptance Testing

1. Bid Details

Bidders may note the schedule of following important events. Action may please be taken accordingly.

Events	Date
RFP Number and Date	Tender Reference Number: RFP- RFP-IT-123/2022-23 dated 19 th August 2022.
Brief Description of RFP	Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd
Company's Address for Communication and Submission of Tender	Can Fin Homes Ltd, Registered Office, 29/01, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560 004 Mail-id: tender@canfinhomes.com
Date of Issue of RFP	19 th August 2022
Last date for submission of pre-bid queries via email	5 th September 2022 by 10 AM <i>Queries received after the above mentioned date and time will not be entertained.</i>
Pre-bid meeting date & time	Pre-bid meeting will be held on 12 th September 2022 at 3 PM. Venue: Pre-Bid meeting will be held in person at Can Fin Homes Ltd, Registered Office, 29/01, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560 004. Those who are interested in participating the pre-bid meeting should share the participant details to tender@canfinhomes.com . The e-mail should be sent from the authorized signatory naming the person name and designation who will be participating in the pre-bid meeting along with the pre bid queries. Please note that from each bidder there would be a maximum 2 participants. Subject of the email should be given as "Pre-Bid Queries for CanFin Homes Limited RFP No: RFP-IT-123/2022-23 dated 19 th August 2022" and to be sent to tender@canfinhomes.com . <i>Queries reaching afterwards will not be entertained.</i> Pre bid queries should be submitted as per Annexure-11.

Last date and time for submission of bids	29 th September 2022 at 3 PM.
Date and time for opening of eligibility criteria	29 th September 2022 at 3:30 PM
Date and time for opening of technical proposal	Will be communicated later through email with eligible bidders
Presentation / Demo to be made by bidder	Will be communicated later through email with eligible bidders
Date and time for opening of commercial proposal	The commercial proposals of only those Bidders who qualify in both eligibility and technical evaluation will be opened. The date for opening of the commercial proposal would be communicated separately to the technically qualified bidders.
Bid Document Cost	Rs 20,000
Bid Security (EMD)	Rs 75,00,000
Contact mail ID in case of any clarifications	tender@canfinhomes.com

- i. Please note that all the information desired needs to be provided only in the form and formats specified in this RFP. Response should contain only the desired information. Incomplete information in these areas may lead to rejection of bids.
- ii. It shall be noted that only two persons per Bidder would be permitted to attend the pre-bid meeting. The bidder shall submit name, designation and contact details of the persons who will attend the pre-bid meeting before attending the meeting. The bidder should submit authorization letter from the appropriate authority of the company to attend the meeting.
- iii. Changes and clarification, if any, related to RFP will be issued to all the bidders through e-Mail/website
- iv. For queries and clarifications regarding the RFP, please feel free to contact us at email id provided in this document.
 - a. Email: tender@canfinhomes.com
- v. ***Please note that this is a no deviation RFP and hence bidders have to comply with all the terms and conditions in the RFP.***

2. Introduction

2.1 Overview

Can Fin Homes Ltd, was incorporated in the year 1987, "The International Year of Shelter for the Homeless". The main objective of setting up the company was, promoting home ownership and increasing the housing stock in the country. Company is having its Registered office at 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560004. The company, as on date, has around 200+ Branches/ Offices spread across various locations of the country.

2.2 Purpose

This Request for Proposal ("RFP") is issued to solicit competitive proposals from prospective System Integrator for Supply, Implementation and Maintenance of Business Infrastructure and Security Solution on public cloud for end-to-end enterprise transformation. The word "Core Business Solution" wherever referred, includes Lending Solution (LOS, LMS, Collection), Document Management System (DMS), Accounting, Borrowing, Risk Management & ALM, Deposits, HRMS solutions, Lead Management/CRM Implementation and underlying cloud-based IT infrastructure, Data Architecture, Desktop Management System, Enterprise Analytics tools, Cyber Security and all other applications and requirements as per the scope of work mentioned in Annexure 2. In this connection, Company invites sealed offers (in three separate sealed offers superscribed as 'Part A: Conformity to Eligibility Criteria', 'Part B: Technical Proposal' and 'Part C: Commercial Proposal') for Engagement of a system integrator for Supply, Implementation and Maintenance of Business Solution, Infrastructure and Security Solutions in CanFin Homes as per the Terms & Conditions. Functional and Technical Requirements and Scope of Work are described in annexure 2 of this document.

Brief requirements of the project are detailed in Section 5 – Requirement and Project Scope of this document, and Annexure 2 addresses the functional and technical requirements, the project tasks to be undertaken and the approach for undertaking them. In order to ensure completeness and consistency of responses, bidders must prepare their proposals in accordance with the format provided in Section 4 – Instructions to Bidders

2.3 Invitation

The bidders desirous of taking up the project for supply of above solutions for CFHL are invited to submit their eligibility, technical and commercial proposal in response to this RFP. The criteria and the actual process of evaluation of the responses to this RFP are independent of any previous evaluation process and subsequent selection of the successful Bidder will be entirely at CFHL's discretion. This RFP seeks proposal from Bidders who have the necessary experience, capability & expertise on requisite solution, adhering to CFHL's requirement outlined in this RFP.

This RFP is not an offer by Can Fin Homes Limited, but an invitation to receive responses from the Bidders. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized official(s) of Can Fin Homes Limited with a selected Bidder.

3. RFP Response Terms

3.1 Information Confidentiality

The RFP document is strictly confidential and is not to be disclosed, reproduced, published in any manner, transmitted, or otherwise made available by the bidder to any other party. CFHL may update or revise the RFP document or any part of it at its sole discretion at any stage. The bidder acknowledges that any such revised or amended document received by it, shall be subject to the same terms and conditions as this original and subject to the same confidentiality undertaking. All proposals submitted by bidder shall be held in strict confidence and will not be revealed to any other party. All Information pertaining to the CFHL obtained by the bidder as a result of participation in this project is confidential and must not be disclosed without prior written authorization from CFHL.

CFHL makes no representation or warranty and shall incur no liability, whatsoever, under any law, rules, or regulations on any claim the potential Bidder may make in case of failure to understand the requirements and respond to the RFP.

It is the Bidder's responsibility to:

- i. Properly understand and examine the RFP
- ii. Examine all other information available on reasonable inquiry, relevant to the risks, contingencies and circumstances affecting its response
- iii. Satisfy itself as to the completeness, correctness, and sufficiency of its response

3.2 Disclaimer

The information contained in this Request for Proposal("RFP") document or information provided subsequently to bidders or applicants whether verbally or in documentary form by or on behalf of Can Fin Homes Ltd (or CFHL), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This RFP document is not an agreement and is not an offer or invitation by Can Fin Homes Ltd to any parties other than the applicants who are qualified to submit the bids (hereinafter individually and collectively referred to as "Bidder" or "Bidders" respectively). The purpose of this RFP is to provide the Bidders with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each Bidder requires. Each Bidder may conduct its own independent investigation and analysis and is free to check the accuracy, reliability and completeness of the information in this RFP. Can Fin Homes Ltd makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. The information contained in the RFP document is selective and is subject to updates, expansion, revision and amendment. It does not purport to contain all the information that Bidder requires. Can Fin Homes Ltd does not undertake to provide any Bidder with access to any additional information or to update the information in the RFP document or to correct any inaccuracies therein.

Can Fin Homes Ltd reserves the right of discretion to change, modify, add to or alter any or all of the provisions of this RFP and /or the Bidding process, without assigning any reasons whatsoever. Such change will be published on the Can Fin Homes Ltd.'s website (<https://www.canfinhomes.com/live-tender.aspx>) and it will become part and parcel of RFP.

Can Fin Homes Ltd in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP. Can Fin Homes Ltd reserves the right to reject any or all the Request for Proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Can Fin Homes Ltd shall be final and binding on all the parties. No queries/ correspondence will be entertained in this regard.

The RFP document is not a recommendation, offer or invitation to enter a contract, agreement, or other arrangement in respect of the services. The provision of the services is subject to observance of selection process and appropriate documentation being agreed between CFHL and any successful bidder as identified after completion of the selection process as detailed under this document.

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

3.3 Cost Borne by the bidder

All costs and expenses incurred by the bidders in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, presentations, demonstrations and providing any additional information required by CFHL, will be borne entirely and exclusively by the bidders.

3.4 No Legal Relationship

This RFP document is neither an offer letter nor a legal contract, but an invitation for offers/ responses/ bids. No contractual obligation on behalf of CFHL whatsoever shall arise from the RFP and its evaluation process unless and until a purchase order is issued by CFHL to the successful Bidder after completion of evaluation. CFHL reserves the right to accept none, some or all the bids submitted. CFHL also reserves the right to reject any bid at any stage without assigning any reason whatsoever. CFHL will not have any obligation to communicate to the bidder in this regard. CFHL also reserves the right to accept a bid that is not the lowest commercial proposal.

3.5 Bid Validity

The Bid submitted and the prices quoted therein shall be valid for 12 months from the date of opening of Commercial Proposal. Bid valid for any shorter period shall be rejected by CFHL. The prices quoted in the Bid shall be fixed for the period the Contract.

3.6 Disqualification

Any form of canvassing/ lobbying/ influence/ cartelization by the Bidder may result in disqualification of such Bidder. One Bidder is expected to submit only one Bid.

CFHL will not be obliged to meet and have discussions with any bidder and/or to entertain any representations in this regard.

3.7 Bidder Obligation to Inform Itself

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

3.8 Liabilities of CFHL

This Invitation is not an offer by CFHL, but an invitation for Bidder responses. No contractual obligation on behalf of CFHL whatsoever shall arise from the invitation process unless and until a formal Purchase Order/Work Order is signed and executed by duly authorized officials of CFHL and the selected bidder

3.9 Evaluation of Offers

Each Bidder acknowledges and accepts that CFHL may, in its absolute discretion, apply whatever criteria it deems appropriate in the selection of the organizations, not limited to those selection criteria set out in this RFP document. The RFP document will not be construed as any contract or arrangement which may result from the issue of this RFP document or any investigation or review carried out by a bidder.

3.10 Errors and Omissions

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

3.11 Acceptance of Terms

The purpose of the RFP is to provide necessary information to the potential Bidders, who qualify and intend to submit their response to the RFP. Though the RFP has been prepared with sufficient care and diligence with an endeavor to provide all required information to the potential Bidders, Company acknowledges the fact that the potential Bidders may require more information than what has been provided in the RFP. Accordingly, in such cases, the potential Bidder(s) may seek additional information/clarification required from CFHL. CFHL reserves the right to provide such additional information/ clarification at its sole discretion. In order to respond to the RFP, if required, and with the prior permission of CFHL, each Bidder may conduct their own study and analysis, as may be necessary, at their own cost and expense ensuring they adhere to the timelines mentioned in the RFP. No additional time will be provided to Bidders to undertake any analysis or study.

A Bidder shall by responding to this RFP, be deemed to have accepted the terms and conditions mentioned in this RFP. CFHL makes no representation or warranty and shall incur no liability, whatsoever, under any law, statute, rules, or regulations on any claim the potential Bidder may make in case of failure to understand the requirement and respond to the RFP. CFHL may, in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information given in the RFP and specify additional user requirements or cancel the RFP at any time without assigning any reason thereof and without any notice. While due care has been taken in the preparation of this document, Company or any of its officials/representatives will not be held responsible for any inaccuracy in the information provided herein. The bidder must apply its judgment, care, and conduct its own investigation and analysis regarding any information contained in the RFP document including but not limited to the scope of work, Deliverables and timelines.

3.12 Rejection / Cancellation Criteria

CFHL reserves the right to reject any or all RFP response or cancel the RFP without assigning any reason whatsoever at any stage.

3.13 Language

The response of the RFP should be in English language only.

3.14 Bid Document Cost

The bidder should submit the bid document cost of INR 20,000 in the form of demand draft favoring “Can Fin Homes Limited”, payable at Bangalore along with Part-A Eligibility Criteria Submission. Non submission of the bid document cost may lead to rejection of the entire bid at the discretion of CFHL.

3.15 Earnest Money Deposit

EMD is required to protect CFHL against the risk of Bidder's conduct. The Bidder shall furnish EMD for the amount INR 75,00,000 (Rupees Seventy-Five Lakhs Only). Bid Security of unsuccessful Bidders will be refunded to the bidders only after successful onboarding (signing of the contract and submission of Performance Bank Guarantee) of the selected bidder. The EMD should be in the form of Demand Draft (DD) favoring "Can Fin Homes Limited", payable at Bangalore.

EMD must be submitted at the time of Bid submission by the bidders. No interest will be payable on the Bid Security amount. Bid security to selected bidder will be released after submission of the Performance Bank Guarantee.

EMD will be forfeited in the following cases:

1. If a bidder withdraws its bid during the period of bid validity and/or
2. In case of a successful Bidder if the Bidder fails:
 - a) To execute the Contract within the stipulated time and/or
 - b) To furnish Performance Bank Guarantee within the stipulated time
 - c) The Bidder refuses to accept purchase order or having accepted the purchase order, fails to carry out his obligations mentioned therein.

EMD should be enclosed with the Part A. Any Bid not accompanied by EMD for the specified amount as mentioned in this RFP will be rejected as non-responsive.

If EMD is forfeited for any reasons mentioned above, the concerned Bidder may be debarred from participating in the RFPs floated by the CFHL, in future, as per sole discretion of the CFHL.

3.16 Performance Bank Guarantee

The selected Bidder would be required to submit a Performance Bank Guarantee to CFHL for an amount equivalent to 10% of Total Cost of Ownership as mentioned in the purchase order within 45 (forty-five) days of purchase order acceptance date. The Performance Bank Guarantee(s) will be valid for entire contract duration of 9 years (7 years of project period plus 2 years of extended support) and one year of claim period and such other extended period as the CFHL may decide for due performance of the project obligations. The Performance Bank Guarantee(s) should be issued by any Indian Public Sector Bank. A format for Performance Bank Guarantee will be shared with the successful Bidder. The Performance Bank Guarantee is required to protect the interest of purchaser against the risk of non-performance of the successful Bidder in respect of successful implementation of the project which may warrant the invoking of Performance Bank Guarantee (PBG), also if any act of the bidder results in imposition of Penalties/Liquidated Damages then CFHL reserves the right to invoke the submitted Performance Bank Guarantee.

4. Instructions to Bidders

- i. Interested bidders are advised to study the document carefully. Submission of bid shall be deemed to have been done after careful study and examination of the document with full understanding of its implications.
- ii. Bidders are advised to attach a letter from an authorized signatory of the company owning the patent of the technology being offered clearly detailing the deliverables / ownerships and rights for implementation, services, warranty, and post-sales support.
- iii. Each offer shall specify solution which is cost effective and meeting the specifications and it is the responsibility of the Bidder to decide the best of breed solution.
- iv. CFHL reserves right to award the work/cancel the award without assigning any reason. In case of differences, if any, the decision of the CFHL shall be final.
- v. The Bidder must adhere to the time schedule of activities mentioned in the RFP and no request to change the last date or extend period / time for submission shall be entertained by CFHL. However, CFHL reserves the right to extend the date/time for submission of the responses without assigning any reason.
- vi. The shortlisted bidders qualified in Part A – Eligibility Criteria will be required to make presentation on technical and operational aspect including the demonstration of the system and Proof of Concepts (POC), if felt necessary by CFHL to complete the evaluation. Selected bidder should be able to do so at a very short notice with proper arrangements with OEMs.
- vii. Bidders to ensure/double check that submission of bids is proper in terms of section as mentioned in the RFP.
- viii. Bidder should refer to **Annexure – 7 (Checklist for bid submission)** for submission of bids. Any bidder who is not compliant will be disqualified.
- ix. Bidder, along with Part A: Eligibility Criteria should submit, a copy of Board Resolution or Power of Attorney, showing that the official who is signing on behalf of the Bidder has been duly authorized to sign the RFP document and related undertakings/declaration/non-disclosure undertaking or other similar documents.

4.1 Proposal Submission Guidelines

Detailed RFP will be uploaded on www.canfinhomes.com website and will be available under ‘Tender’ option to invite eligibility, technical & commercial proposals. The bidder shall download the RFP and go through all instructions, forms, terms and specifications. Bid shall be deemed to have been submitted after careful study and examination with full understanding of its implications. Bids should be precise, complete and in the prescribed format as per the requirement of this RFP. Only System Integrators will be allowed to submit the eligibility, technical and commercial proposals. Modes for bid submission are as mentioned below:

4.1.1 Hard Copy submission:

1. Eligibility Criteria: Hard copy in a sealed envelope superscribed as “Part A: Conformity to Eligibility Criteria” along with the tender number and date. Pages to be serially numbered.
2. Technical Documents: Summarized technical documents can be submitted with binding in a sealed envelope along with a soft copy in external storage media (standard USB Pen Drive only) superscribed as “Part B: Technical Proposal” along with the tender number. Both the hard copy and standard USB Pen Drive should be submitted in the same cover.

Pages of Technical Proposal to be serially numbered. USB Pen Drive should contain only the Technical Proposal. Any deviation will render the bid to be rejected. Submission of Technical Proposal in USB drive is only to facilitate speedy evaluation of the Proposal. Hence it is to be noted that the evaluation of Technical proposal will be done based on Hard Copy of the proposal submitted by the Bidder.

3. Commercial Proposal: Hard copy in a sealed envelope super scribed as “Part C: Commercial Proposal” along with the tender number. Pages to be serially numbered.

Note: Please note that no price schedule should be indicated in Part A - Conformity to Eligibility Criteria or Part B Technical Proposal or in the soft copy. The prices should be quoted only in the commercial Proposal. If the prices are quoted in any of the other documents other than in Commercial Proposal, such bids will be disqualified.

The bidders must qualify in the Part A - Eligibility criteria to get qualified for participating in further bidding process. Once the bidder is qualified in the evaluation of Part A Eligibility Criteria, qualified bidders will be intimated by CFHL. Technical proposals of only such bidders will be taken up for evaluation. Post technical evaluation, qualified bidders will be intimated by CFHL. Commercial Proposals of only such bidders will be taken up for evaluation. Final Bidder selection will be done by CFHL based on Eligibility criteria, Technical & Commercial evaluation and using Quality & Cost Based Selection (QCBS) rating/ranking process wherein, 70% weightage will be given to technical rating and 30% weightage will be given to Commercial rating. CFHL will perform the evaluation for final selection of the bidder and the bidder scoring the highest marks as above shall be declared as the successful bidder under this RFP.

4.2 Eligibility Criteria

4.2.1 Eligibility Criteria for Bidder – Part A

The bidder should follow and adhere to the eligibility criteria as mentioned in Annexure-1. Please Note that the bidders are required to submit necessary self-attested & valid copy of all the supporting documents & certificates confirming their compliance with the above eligibility criteria. The bidder is also required to submit the self-evaluation sheet mentioned in the annexure duly signed and sealed in company letter head.

The bidder must provide the details in a separate sealed envelope stating “Eligibility Criteria - Response to the Request for Proposal (RFP) for Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd” with RFP Number on the envelope.

4.3 Technical proposal Format – Part B

Evaluation of proposal is made easier when bidders respond in a similar manner. The following format and sequence should be followed to provide consistency in response and ensure each proposal receives full consideration. Technical proposal format should be in line with technical specification document shared in the RFP.

4.3.1 Section Title

- i. Preferred Applications/Products/Technologies
- ii. Executive Summary
- iii. Bidder Contact Information & commercial ask
- iv. Company Information
- v. List of Clients or References
- vi. Functional Description
- vii. Solution Design & Technical Description with details of non-functional requirements against requirement of CFHL
 - a. Proposed Business Applications to meet the business and functional requirements
 - b. Integration of application but not limited to API manager, database, cloud platform Infrastructure, SD-WAN, N/w Setup, SIEM, SOC, NOC
 - c. Proposed Deployment Architecture
 - d. Proposed Enterprise Architecture
 - e. Proposed Network Architecture
 - f. Proposed Security Architecture
- viii. Trainings and Documentation for products
- ix. Proposed Approach & Methodology, Project Activities, Timeline, Resources and External Dependencies
- x. Proposed Model for Ongoing application, Infrastructure & Security Operations, Maintenance and Support
- xi. Bidder should submit the details of the applications/infra/solution offered by OEMs along with the modules offered for use by CFHL under the license provided to CFHL in Annexure – 17. There shall not be any additional cost for all the native capabilities / features and functionalities for licenses procured as well as implementation of the same during the period of contract.

4.3.2 Preferred Applications/Products/Technologies

The bidder should choose Applications/Products/Technologies listed in Annexure-26 as applicable. Please note that there is no order of preference in the product / technologies listed therein.

4.3.2.1. Section 1: Executive Summary

This section should be limited to a brief narrative of the key contents of the proposal.

4.3.2.2. Section 2: Bidder Contact Information & commercial ask

- i. Identify Bidders primary contact person for the purpose of correspondence with CFHL during the RFP period
- ii. Include name, title/position, contact address, phone and email. Bidder details should be provided in reference to the Annexure 5 'Bidder Details'
- iii. Bid declaration as per Annexure 3
- iv. EMD Details along with bidder's bank details in which EMD amount to be refunded

4.3.2.3. Section 3: Company Information

- i. Supply information about Bidder company so that CFHL can evaluate the solution provider's stability and ability to support the commitments set forth in the submitted proposal and, if selected, in the ensuing contractual agreement.
- ii. Bidder details should be provided in reference to the Annexure 5 'Bidder Details'

4.3.2.4. Section 4: List of Clients or References

Provide a list of Bidder's top 5 Indian Banking / NBFC/ HFC clients where they are acting as a system integrator. Also provide the list of top 5 OEM's references/clients presently using the products. Bidder to share client credentials as per Annexure 4 'Bidder credentials for proposed Solutions'

Provide a list of financial organization where the solution provider performed successful implementation of their similar implementation including details for each reference.

Details for above should be submitted as follows:

- i. Name of Financial Organization
- ii. Name and title of contact person
- iii. Contact's email and telephone number
- iv. Description of work done for the Financial Organization
- v. When the work was performed and the duration
- vi. Please indicate in your proposal whether CFHL can contact your references. Note that CFHL does perform reference checks to inquire about the work performed and your client's experience in working with your organization.
- vii. Whenever deemed necessary by CFHL, the solution provider is also kindly requested to assist in facilitating site visits to any of the clients mentioned in the proposal.

4.3.2.5. Section 5: Functional Description

- i. Provide details of the proposed Business, Infrastructure and Security Solution for Enterprise Transformation, its functionalities and features that support the requirements as outlined in this RFP. Please share the functional details related to the product as per the format mentioned in Annexure 2.
- ii. Details of the software components which are readily available, and which are proposed to be built to meet CFHL requirements as per the format mentioned in Annexure 17.
- iii. Include any other functionalities and/or features (or value-added components) available in the proposed solution that may not have been specifically requested in the RFP. Additional consideration may be given by CFHL to solution providers whose software functionalities and features are found to be of value to the organization. Bidder, in co-ordination with CFHL should ensure that all the features/functionalities of the Applications are enabled for which CFHL has subscribed/licensed/received as a part of this RFP.
- iv. Please note that the selected bidder needs to provide the native capabilities of various OEM(s) / application(s) for sharing with CFHL business stakeholders for suitable implementation as required by the company.

4.3.2.6. Section 6: Technical Description with non-functional requirements against requirements laid down by CFHL

- i. Provide the details of technology stack used / proposed for the business and peripheral applications.
- ii. Provide system performance and capacity parameters like transaction handling capacity, end to end latency for processing the order, sustainability of the system in compliant with the details mentioned in Annexure-8

- iii. Provide complete Hardware/software (OS / DB / Utility / others) Infrastructure, Security required along with technical architecture.
- iv. The above should be provided in 2 variations of Minimum, Recommended. However, the commercial need to be submitted for Recommended technical specifications only.
- v. Describe in sufficient detail the technical (staging) environments required to support the Core Business Solution for test and production.
- vi. It is preferred that the test environment be designed to make the most efficient use of technical resources.
- vii. The bidder should provide an unlimited access to all APIs of the Bidders for all business and peripheral applications.
- viii. Should provide in detail the functionality provided by the proposed product, the technical environment required as well as other general features of the product such as customizability, security, reliability, interoperability, portability, scalability, ease of use, operational Solution independence, usage concurrency, number of users.
- ix. All applications and technical components provided by the bidder should be able to run on multi cloud infrastructure if required by CFHL.
- x. The deployment model should have the ability to capture performance metrics in real-time mode even for production environment.
- xi. Key content of this section should include infrastructure sizing requirements, database requirements, network requirements that details both for primary and secondary sites for high availability and DR. Provide the infrastructure sizing details in Annexure 14.
- xii. CFHL would like the bidder to provide a consolidated proposed Infrastructure costing in their commercial proposal.

4.3.2.7. Section 7: Trainings and Documentation for products

- i. List down the nature, level and amount of training that the solution provider will provide in each of the following areas:
 - a. Technical training (E.g code understanding, operations, application management)
 - b. User training
 - c. Others (if any)
 Details of training are as mentioned in section 5.2.8
- ii. It is important to note that knowledge transfer must take place to enable CFHL business, CFHL Branch Staff and CFHL IT / CFHL appointed third party advisors to use the software and operate in a timely manner. The knowledge transfer should be completed before the expiry of warranty period.
- iii. Also list down the documentations (e.g. design document, test criteria / cases, manuals, user guides, training materials, technical documents as part of the deliverables of the proposed solution's implementation and not limited to).
- iv. Indicate in the proposed project implementation plan (next section in your proposal) when these trainings will be expected to take place, and when the documentations will be delivered.

4.3.2.8. Section 8: Proposed Approach and Methodology, Project Activities, Timeline, Resources and External Dependencies

- i. Kindly note that CFHL desires to launch the Core Business Solution within timelines as mentioned in the section 4.4 Project timelines.

- ii. Submit an implementation plan, outlining the major project activities, work-effort estimates, deliverables, timeline and milestone chart based on the solution provider's understanding of CFHL's objectives and requirements, and their experience in implementing these applications. Refer to Annexure 9 for a sample format.
- iii. Activities to ensure the quality of the proposed solution's implementation and deployment must be clearly defined in the project plan.
- iv. Provide details of the solution provider's resources that will be committed to the project, if awarded a contract, with their respective roles and responsibilities and resume detailing the qualifications and experiences of each resource identified. For further details on resourcing, please refer to section 5.2.3.
- v. It is also important to note that in formulating the implementation plan for this project due consideration must be given to any dependencies, including the integration with existing/other systems, that may affect either the timing or the cost of the overall project.
- vi. Describe the possible impact that these dependencies will have on this project. The solution provider may propose other alternative approach(es) for implementation and identify the pros and cons of the proposed alternative approach(es).

4.3.2.9. Section 9: Ongoing Solution Operations, Maintenance & Support

- i. This proposal should include the information such as guaranteed response times, guaranteed maximum repair times, guaranteed uptime, procedures for reporting problems, support mechanisms to be used for resolving incidents, issues and not limited to.
- ii. It is preferred that the system integrator shall have an office (development and support team) presence in Bangalore, India.
- iii. Note that CFHL may require bidder to submit additional documentation to support and/or clarify a particular detail.

The bidder must provide the details in a separate sealed envelope stating "Functional and Technical - Response to the Request for Proposal (RFP) for Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd" with RFP Number on the envelope.

4.4 Commercial proposal Format – Part C

Bidder should submit commercial proposal as per Annexure 6 of this RFP document. Please note that the bidder should submit the Total Cost of Ownership (TCO) considering the following: 1 year cost including license cost of the application/ technologies, implementation including customization, integration and migration cost till go live; 1 year of warranty support cost and 5 years of Annual Technical Support cost which includes Annual Technical Support for infrastructure and security components and Annual Maintenance Cost for all applications. The cost for additional 2 years of extended ATS should be provided separately as defined in the commercial BOM template which will not be included in the overall TCO calculation.

Preferred Applications/Products/Technologies

The bidder should choose Applications/Products/Technologies listed in Annexure-26 as applicable and provide the commercials accordingly. Please note that there is no order of preference in the Applications/Products/Technologies listed therein.

The bidder should provide the commercial BOM as per the format mentioned in Annexure-6 in a separate sealed envelope mentioned as “Commercial Proposal - Response to the Request for Proposal (RFP) for Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd”

4.5 Proposal Evaluation Process

4.5.1 Eligibility Bid Evaluation Process

Only those proposals that meet all the Eligibility Criteria will be considered for Technical and Commercial evaluation. Bidders need to comply with all the eligibility criteria mentioned in Section 4.2 of this document. Non-compliance by the bidders to any of these criteria shall result in outright rejection of the Bidder’s proposal. The Bidder is expected to provide proof for each of the requirements for eligibility evaluation. The bidder to submit the eligibility checklist as mentioned in Annexure-1 with proper responses.

The decision of the CFHL would be final and binding on all the bidders to this document. CFHL may accept or reject an offer without assigning any reason whatsoever.

Please refer to Annexure-7 for the detailed check list of documents to be submitted for Eligibility Criteria

4.5.2 Technical Proposal Evaluation Process

RFP Evaluation Team will scrutinize the technical offers. CFHL / CFHL appointed agency will determine whether the technical details, presentation along with documents have been furnished as per RFP and requirement of the organization.

Bidders qualified under Part A Eligibility Criteria evaluation process will be informed by CFHL for presentation/demo/POC as a part of Part B Technical Proposal evaluation. Bidders should be able to do the same at a short notice.

Bidders should ensure that the suitable solution providers’ representatives/experts are available to conduct the requested presentations and walkthroughs/demonstrations during allotted time. No request for change of date/time will be entertained.

The RFP Evaluation Team is composed of the business, the technology teams and appointed consultants by CFHL. The presentation to the Team is expected to cover in-depth discussions on the proposed system’s business and technology capabilities. The solution provider is therefore expected to send expert(s) in both business and technology areas to ensure that all necessary details are adequately addressed during the discussions.

If necessary, CFHL may request for more than one round of presentations, walkthroughs and/or demonstrations and Proof of concepts of the proposed solution / product during this period.

A detailed evaluation process will be conducted by the RFP Evaluation Team across a set of criteria as defined below (not in order of priority):

Sl No	Evaluation Criteria	Description	Weightage (Marks)
1	Functional Requirements	Degree of compliance with CFHL’s functional requirements as	35.00

		mentioned in the project scope and as mentioned in Annexure-2	
		- Adherence to regulatory compliances - Performance during system Demo, Bidder presentation and POC	10.00
2	Technical Requirements	- Degree of compliance with CFHL's Technical requirements as mentioned in the project scope and Annexure-2 - Performance during system Demo, bidder presentation and POC including Modular and extensibility to other product segment, Quality of technology and seamless integration capabilities	35.00
3	Project Delivery Approach and Methodology as well as timelines	Methodology and timelines proposed for the project delivery along with support services Support center in Bengaluru, Karnataka, India	10.00
	Grand Total		100.00

4.5.2.1 Functional requirements

- Proposed solution's degree of compliance with CFHL's functional requirements as defined in this RFP and integration with existing/other system of CFHL
- For each requirement listed in Annexure 2, the Bidder must provide a response as to whether their solution meets the defined requirements readily and if not, provide the relevant response indicating the expected timeline by which it can be provided.
- Please note that the Bidder response as per Annexure 2 is to be entered in the "Bidder response" column. Bidders must organize responses in the given format, any other response will be considered as 'Unavailable'
- Proof of Concept and/or Product Walkthrough would be done on the areas confirmed by the Bidder in its response to the Functional Requirements. For this, CFHL may share a list of requirements/ test cases to be showcased before the visit to the Bidder's location. In the event of no such list being furnished by CFHL, the Bidder shall showcase all functional requirements in the order of criticality.
- CFHL and its consultants, if deemed necessary, may have a detailed Proof of Concept and/or Product Walkthrough through the test server hosted at the Bidder's location.

4.5.2.2 Technical Requirements

- Proposed solution's degree of compliance with CFHL's non-functional requirements as defined in this RFP and Annexure 2
- Technical Quality of the proposed solution
- Usability of the system
- Certifications of the Bidder (E.g. ISO, CMMI Level 5)
- Design & coding standards

- vi. Security Standards
- vii. Availability of standard system documentation
- viii. Unlimited access to API's for all proposed applications
- ix. Cloud Based solution
- x. SIEM, SD-WAN, SOC, NOC, Infrastructure and Cyber Security components

CFHL at its discretion can suggest to the successful bidder to make changes in the technical solution provided at the time of implementation without any extra cost to CFHL and the successful Bidder should comply for such requests.

4.5.2.3 Project delivery approach, methodology and timelines:

- i. Suitability of the methodology to be used to drive out the expected deliverables as outlined in the project descriptions and plans. Briefly describe how the engagement will proceed from beginning to end
- ii. Project delivery methodology –Agile
- iii. Highlight activities to be performed for BAU operations along with RACI matrix (Responsible, Accountable, Consulted and Informed matrix)
- iv. Approach and Plan for Application Integration
- v. Project Plan with timelines including:
 - a. A project plan in form of Gantt Chart showing duration of the project and tasks with estimates of beginning dates and end dates
 - b. Provide description of various tasks that needs to be completed for above project plan
 - c. Role and responsibility matrix across various tasks that needs to be performed
 - d. Provide details of key technical resources being utilized for the project
 - e. Project Deliverables
 - f. Existing application sunset plan
- vi. Application Architecture Specification and Diagram
- vii. Detailed data migration strategy and audit of data migration by the auditors as decided by CFHL.
- viii. Network Architecture Specification and Diagram (Enterprise, Technical, Integration, Data, Security, and channel architecture)
- ix. Detailed testing procedures and technical expertise by phases. Testing requirements include System Integration Testing, Load and Security Testing and UAT.
- x. Adequacy of proposed quality assurance on project deliverables
- xi. Suitability of proposed change management and issue resolution strategies
- xii. Proposed guaranteed maximum rectification time
- xiii. Proposed guaranteed response time
- xiv. Support mechanisms proposed
- xv. The proposed timeline should include VAPT assessment by the bidder for end-to-end solution and the remediation of any findings to be addressed by the bidder.
- xvi. Post this, bidder need to support an independent third party appointed by CFHL as and when required.
- xvii. Any value-added proposition as included in the proposal.
- xviii. Please refer to Annexure-7 for the detailed check list of documents to be submitted along with the technical proposal.

Organization Profile

- i. Bidders would be evaluated based on their organization's maturity and expertise in the area related to its capability as a system integrator.
- ii. Bidder is expected to provide Name, Designation and Contact details of at least three of the existing and/ or older customers from Indian Banking / NBFC / HFC where the bidder have been involved in acting as a System Integrator. Bidder is also required to submit the relevant credential letter duly signed and printed on the Bidder's Client letter head. CFHL may wish to have a reference site visit or may wish to interact with the Bidder's clients. The required details are to be provided as per the format defined in the sheet 'Bidder Details' of Annexure 5.
- iii. Key parameters that would be evaluated are:
 - a. Bidders should have in-depth knowledge of the Core Business Solutions as well as non-functional requirements and should be familiar with the relevant processes/terminology.
 - b. Experience as a system integrator in end-to-end solution development, integration and implementation.
 - c. Bidder partner to provide a Global Product roadmap for proposed Business Solution.
 - d. Bidder's partner to provide an India Product roadmap for the proposed application as well as End of sale & End of support date.
 - e. Related experience and capabilities in domestic and/or foreign markets, financial stability, business strategy, organization, differentiating factors.
 - f. Qualifications and experiences of solution provider's proposed project delivery resources.
 - g. Net worth, Turnover & profitability of the bidder and OEM partners in the last three financial years.
 - h. Bidder credentials & feedback of Reference site checks.
 - i. SI & OEM Offices in India and support center in Bengaluru.

The bidder who qualifies in technical evaluation by scoring at least 80% will only be short-listed for Part C - Commercial Proposal evaluation.

Bidders Presentation /Site Visits / Product Demonstration/POC

- i. As a Part of Technical Evaluation based on the technical proposals submitted by the Bidders, Company at its discretion may call the Bidders for conducting POC (Proof of Concept) of the Solution proposed by them. This exercise will be undertaken before opening of the Commercial Proposals of the Bidders whose Part B-Technical proposals has been opened.
- ii. CFHL at its discretion call for providing Proof of Concept (PoC) of proposed solution at the location which is identified by CFHL. Bidder should complete the PoC within stipulated time.
- iii. The presentation must include and not limited to capabilities, quality, usability, integration and feature set of the solution.
- iv. Bidders are further required to be in preparedness to demonstrate the proposed solution by arranging for product walk-through for installations/principals/ R&D labs of OEM duly meeting the specific requirements/issues raised by CFHL.

- v. Setting of evaluation criteria for product demonstrations shall be entirely at the discretion of CFHL. The decision of CFHL shall be final and in this regard, no correspondence shall be entertained.

Normalization of Bids

- i. CFHL may go through a process at its discretion, of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted bidders are more or less on the same technical ground. After the normalization process, if CFHL feels that, any of the Bids needs to be normalized and that such normalization has a bearing on the price bids; CFHL may at its discretion request all the bidders whose bid has been opened in Part-B to re-submit the technical and Commercial Proposals once again for scrutiny. The resubmissions can be requested by CFHL in the following manner:
 - a. Incremental bid submission in part of the requested clarification by CFHL OR Revised submissions of the entire bid in the whole
- ii. CFHL may repeat this normalization process at every stage of bid submission till CFHL is satisfied. The shortlisted bidders agree that they have no reservation or objection to the normalization process and all eligible bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to CFHL during this process.
- iii. The shortlisted bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

4.5.3 Commercial Proposal Evaluation Process

CFHL will open and scrutinize the commercial offers of the technically qualified bidders only.

- i. The commercial proposal must be clearly broken down as per Annexure-6 Bill of Material (BOM).
- ii. The proposed maintenance and support costs must cover all applications / modules / infra/resources entities specified in this RFP.
- iii. If the software is made up of multiple modules, quotation for each module must be submitted. It is highly preferred that a fixed price per module be quoted although CFHL may decide (based on business needs) to install some of the modules at a later phase.
- iv. The quote should be irrespective of number of installations for CFHL. Also, reinstallation/reconfiguration of applications/technologies in the existing environment or new environment should be done free of cost during entire contract period irrespective of number of reinstallations/reconfigurations.
- v. The solution provider is also required to specify a blended rate for the additional development of functionalities.
- vi. Any estimated travelling and related Out of Pocket expenses (OPE) required to deliver the project to be borne by Bidder.
- vii. Provide cost estimates for the proposed infrastructure sizing. This will help CFHL understand the scalability of your proposed system and the associated costs.
- viii. A detailed commercial evaluation process will be conducted by the RFP Evaluation Team across a set of criteria as mentioned in Annexure-6.
- ix. The Bidder is expected to provide infrastructure sizing in Annexure 14 - Infrastructure Sizing for the proposed solution keeping in view the volumetric as mentioned in Annexure 8.

- x. Please refer to Annexure-7 for the detailed check list of documents to be submitted along with Commercial proposal.

4.5.3.1 Correction of Error in Commercial Proposal:

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

- i. CFHL may waive off any minor infirmity or non-conformity or irregularity in a bid, which does not constitute a material deviation.
- ii. If there is discrepancy between the unit price and total price (which is obtained by multiplying the unit price by the quantity), the unit price shall prevail and the total price shall be corrected accordingly.
- iii. If there is discrepancy between percentage and amount, the amount calculated on percentage basis will prevail.
- iv. If there is discrepancy in the total arrived at Bill of Material (addition, subtraction, multiplication, division, and carryover of amount from one page to another), correct total will be arrived by CFHL and the same will prevail over the total furnished in the Bill of Material.
- v. If there is a discrepancy between words and figures, the rate/ amount in words shall prevail, unless the amount expressed in words is related to an arithmetical error in which case, the amount in figures will prevail, subject to the above two provisions.
- vi. If the bidder does not accept the correction of errors, the bid will be rejected. CFHL may at its discretion may ask the bidder to resubmit the commercial proposal correcting the errors.

4.5.4 Final Selection of the Bidder

The final selection of the Bidder will be based on technical and commercial evaluation process as per Combined Quality Cum Cost Based System. The technical proposals will be allotted weightage of 70% while commercial proposals will be allotted weightage of 30%. A combined score "Score (S)" will be arrived at after considering the nominal commercial quote and the marks obtained in technical evaluation with relative weights of 30 % for commercial proposal and 70 % for technical Proposal according to the following formula:

Evaluation formula

$$S = (C_{\min} / C_{\text{quoted}}) \times (W_{\text{FIN}}) + (T_{\text{scored}} / T_{\text{max}}) \times (W_{\text{TECOM}})$$

S = Final Score of the Bidder

$C_{\min}$ = Minimum quoted TCO amongst vendors for the entire scope of work covered in this RFP document.

C_{quoted} = TCO by the vendor for period of 7 years

T_{scored} = Marks scored by the vendor in the technical evaluation

T_{max} = Maximum marks scored amongst vendors in the technical evaluation

W_{FIN} = Weight of the commercial RFP Response for this RFP. W_{FIN} for this RFP is 30%

W_{TECOM} = Weight of the technical RFP Response for this RFP. W_{TECOM} for this RFP is 70%

E.g.

$$\text{Combined Score of A} = \left[\begin{array}{c} \text{Technical Proposal Score of A} \\ \\ 70 * \dots\dots\dots \\ \text{Highest Technical Score among} \\ \text{Bidders} \end{array} \right] + \left[\begin{array}{c} \text{Lowest Commercial Proposal} \\ \text{among bidders} \\ \\ 30 * \dots\dots\dots \\ \text{Commercial Proposal of A} \end{array} \right]$$

4.6 *Award and Signing of the contract*

- i. Only the successful bidder at each stage will be notified via e-mail for participation in the next stage.
- ii. CFHL will issue a purchase order to the successful Bidder and will be sent via e-mail. The selected Bidder must accept the purchase order and send it back to CFHL within 7 (seven) working days, duly Accepted, Stamped and Signed by Authorized Signatory in token of acceptance.
- iii. The successful Bidder shall be required to enter into a contract/ SLA with the CFHL within 21 days from the acceptance of the purchase order or within such extended period as may be decided by CFHL along with the letter of acceptance, NDA and other terms and conditions as may be determined by the CFHL to be necessary for the due performance of the work in accordance with the Bid and acceptance thereof.

5. Requirements and Project Scope

5.1 Project Objective

The Bidder shall Supply, Implement and Maintain Core Business Solution Infrastructure and Security Solution on Public cloud. The word “Core Business Solution” wherever referred, includes Lending Solution (LOS, LMS, Collection), Document Management System (DMS), Accounting, Borrowing, Risk, Deposits, ALM, HRMS solutions, Lead Management / CRM Implementation, underlying IT infrastructure on Public Cloud with proper DC/DR setup and all environment covering Development, Testing including SIT, UAT, Pre Prod and Prod, Data Architecture, Analytics tools, Cyber Security, Desktop Management System(DMS), SIEM, SOC, NOC, SD-WAN, M365, AD Integration with Privilege Access Management (PAM), ITSM Tool, API Manager, Data Loss Prevention (DLP), Hardware Security Module (HSM), Data and Analytics Tool as required by CFHL. In this connection, CFHL invites sealed offers ('Conformity to Eligibility Criteria', 'Technical Proposal' and 'Commercial Proposal') for selection of System Integrator for Supply, Implementation and Maintenance of Business, Infrastructure and Security Solution at Can Fin Homes as per the Terms & Conditions. Functional and Technical Requirements and Scope of Work are described in annexure-2 of this document. The Bidder will have the sole responsibility for procurement, supply, installation, configuration, customization, migration, integration, implementation and operation of the entire solution stack including business and support applications, deployment for DC and DR, branch/ offices, Regional/Head office technology infrastructure, communications and connectivity across locations and deployment centers, facility management. The standard features to cover both Functional & Technical requirement but not limited to the specification mentioned in the requirement. The word ‘Regulator’ wherever referred shall include Regulatory/ Statutory/ Supervisory/ Parent Bank/ CFHL policies or directions or guidelines.

5.2 Project Scope

5.2.1 Key Functional Solution Requirements

Sl. No.	Functional Solution Requirements
1	Loan Origination System
2	Loan Management System including Collection Module
3	Deposits
4	Finance & Accounts including Fixed Assets
5	HRMS
6	Document Management System
7	Company Borrowing and Investments
8	Risk Management and ALM
9	Third Party Insurance Tool
10	Procurement Management including Vendor Management
11	Lead Management / CRM Implementation
12	Legal
13	API Manager
14	Aadhar Data Vault
15	Reporting Requirements

Further details are mentioned in Annexure-2

5.2.1.1 Loan Origination System (LOS)

The bidder shall provide a robust system and mechanism that automates and manages the end-to-end steps in the loan process – from the product selection, application recording, through underwriting, managing deviations, approval, documentation, suggesting and revalidation loan conditions, generate and record loan sanction letter and acceptance, disbursements.

The bidder should provide approval modules at each stage (maker-checker process) and related workflows for the creation of loan account number and associated disbursement stages.

The bidder shall ensure integration of core business solution with de-duplication engine. The de-duplication engine shall identify and reflect duplicated records of customers and securities. The de-duplication solution engine should be flexible to incorporate business rules as per the needs of CFHL.

The bidder should also create workflows to provide access to systems of external vendors for legal and technical valuation reports, insurance partners and record Pre-Sanction Verification Request (PSVR).

The system shall end with a disbursement against the stated schedule and assign a loan account number to the customer for further reference.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.2 Loan Management System including Collection Module (LMS)

The bidder shall provide a robust system and mechanism to track and manage the entire life cycle of the loan account post disbursement. The data should be harnessed for better customer insights, understanding better loan terms and agreement to be offered to customer.

The LMS shall provide various operational transactions such as installment change, tenure change, due date change, pre-payment, tax calculation (GST & TDS), rate type conversion and more which will help in automating important functions in loan service lifecycle.

The bidder shall ensure integration of core business solution with de-duplication engine. The de-duplication engine shall identify and reflect duplicated records of customers and securities. The de-duplication solution engine should be flexible to incorporate business rules as per the needs of CFHL.

The bidder shall also provide a system to ensure tracking and management of collection and recovery process through the branch or possession through third party agencies.

The functionality should include collection of EMI payment through different modes, management of recovery process through auto-allocation of delinquency in buckets, roll forward and roll backward cases, NPA management, multiple notices (as configured), assigning to external agencies for possession and auction. Currently, the auction is conducted through the branches.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.3 Deposits

The bidder shall provide a robust system and mechanism to receive the deposit amount and create deposits at the behest of the customer. The workflows should include fixed and cumulative deposits, including deviations for retired and existing employees.

The deposit module shall be integrated with the lending module to create loan on deposits, basis the defined business rules. The system should also handle the pre-closure and deposit closure scenarios, including payout to the nominees.

The bidder shall ensure integration of core business solution with de-duplication engine. The de-duplication engine shall identify and reflect duplicated records of customers and securities. The de-duplication solution engine should be flexible to incorporate business rules as per the needs of CFHL.

The system shall end with a disbursal against the stated schedule and assign a loan account number for further reference and tracking. The system shall provide for tax deduction at source if interest for the customer across all deposit accounts is more than the threshold amount.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.4 Finance & Accounts

The bidder shall provide finance and accounting solution which must be integrated with various other business applications to avoid manual entries in the system and provide real time, error free data to different departments. The system shall be capable of recording the income and expenses and shall perform collection and payment corresponding to those income and expenses. The system shall provide accurate financial statement analysis report, at any point of time, as per the business needs.

The bidder shall ensure voucher generation for payment and collections along with automatic entries corresponding to those vouchers. Users should be able generate financial statements as per IND AS and other regulatory authorities/guidelines. The bidder shall provide a solution which will comply with IFRS and GAAP requirements that may be required during adoption of IFRS and GAAP standards in India.

The bidder shall provide a robust tax management system for automatic tax calculation) TDS & GST) and tax reporting and shall be customized as per the business requirements and changes in tax regulations.

The bidder shall provide a robust system for other administrative functionalities like Fixed Asset management, IT Asset Management, rent management, Phone bill maintenance, Vehicle insurance maintenance, capitalization of assets, annual maintenance of assets and much more. The system shall include these functionalities and ensure timely generation of reports. The system shall provide for the integration with different modules which include Finance and Accounting for posting of fixed asset entries – purchase of fixed asset, capitalization, depreciation, sale of fixed asset. Such entries are not limited to fixed asset only. The system shall also have the provision for maintenance of rent module, vehicle insurance and other miscellaneous activities conducted by Admin department.

Other integrations include HRMS for the seamless flow of information regarding the rent reimbursement of the staff quarters. This functionality shall not be limited to above mentioned points.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.5 HRMS

The bidder shall provide Human Resource Management solution to cater to the CFHL's need of recruitment and joining process, payroll process, leave management, attendance management and much more. The bidder shall provide solution covering all the HRM processes. The system shall be capable of managing all the employee data and should be integrated with other business solution.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.6 Document Management System

The bidder shall provide a robust Document Management system which must have capabilities to integrate with core business solution for storing, managing and sharing all types of documents. The system shall support upload of scanned documents, document categorization and shall automatically recognize and classify documents with complete accuracy. The system shall monitor and keep track of documents shared between branches and the document center (Centralized Document Storage center across India) using the barcode system.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.7 Company Borrowing and Company Investments

The bidder shall provide borrowing solution (Treasury solution) to cater to the borrowing and investment need of CFHL. The system shall be capable of managing CFHL's holding and track treasury transactions such as interest payments, interest receipt, bank investments, loan from NHB and other financial institutions with complete integration to accounting module.

The system shall be capable of recording and calculating tax on the borrowings and interests and shall ensure collaboration with the tax management system for timely reporting.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.8 Risk Management & ALM

The bidder shall provide risk management solution which should be capable of Asset Liability Management. The risk management solution shall also help in providing regression analysis and forecasting solution.

The risk management solution shall include calculation of liquidity coverage ratio, calculation of re-risk rating (revised risk rating) of customer, risk profiling of CFHL (risk rating for all types of risk – credit risk, market risk, operational risk, liquidity risk, earning risk, compliance risk, capital risk and management risk) and stress testing. The bidder shall also ensure a functionality for empanelment of valuers.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.9 Third Party Insurance Tool

The bidder shall provide a system to ensure tracking and management of insurance- third party insurance partners -ringfencing the regulatory and operations requirements.

The functionality should include onboarding of new insurance partners, management of specified persons (trained and IRDA registered personnel to sell insurance) and their lifecycle, issuance and funding of insurance premium, intimating customer about due renewal/EMI payments towards I-secure loans (loan to meet the insurance premium expenses to cover life, health, property), transfer and management of nominees and beneficiaries.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.10 Procurement Management including Vendor Management

The bidder shall provide a Procurement Management Solution including Vendor Management System to manage CFHL's relationship with third party vendors. The system shall facilitate the vendor acquisition process with vendor related information including contracts and maintenance of centralized vendor data repository and vendor payment transactions.

The bidder must ensure that the vendor management system is integrated with the finance and accounting solution.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.11 Lead Management / CRM Implementation

The bidder shall provide a robust system and mechanism for customer relationship management. It shall store all pertinent information about a customer's account. The CRM must have capabilities to integrate with core business solution for managing CFHL's relationships and interactions with existing customers (active and inactive) and potential customers. The CRM solution should improve sales by driving customer engagement programs; including but not limited to lead generation and its management. The CRM should capture sales and marketing campaigns, its effectiveness and integration with all communication channels.

The system shall be capable of de duplication check to perform search on the customer information file and securities and avoid duplication of customers and securities

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements

5.2.1.12 Legal

The bidder shall provide robust system to cater to the requirements of legal department of CFHL. The system shall have the provision to empanel the advocates with proper approval and scrutiny. The system shall provide for the legal scrutiny review of the loan documents. The system shall provide for the generation of various agreements like loan agreement, memorandum of deposit of title deeds with all the information auto fetched from the system. This can be achieved by seamless integration with the LOS and LMS solution.

The bidder shall provide a solution for Company Secretary requirements. This majorly include creation of a central repository for the purpose of storing the regulatory circulars and notices and creation and maintenance of compliance calendar to adhere to the compliance tasks. The bidder shall provide for a solution to store the investor information and the dividend details in the system. The secretarial services shall be integrated with document management system to store, maintain and retrieve regulatory and compliance related documents.

This functionality shall not be limited to above mentioned points. Please refer to Annexure-2 for detailed requirements.

5.2.1.13 API Manager

The bidder shall provide an API Manager tool which will integrate all internal and external applications for CanFin and centralize the API Management process across different business functionalities. The tool should be flexible to integrate with multiple external partner systems.

The bidder shall ensure that the API Management solution should provide a unified control over APIs and guarantee that the APIs are standard.

5.2.1.14 Aadhaar Data Vault

The bidder shall provide a system to ensure incorporate and integrate Aadhaar Data Vault (ADV) to store Aadhaar Numbers and any connected Aadhaar data (e.g. eKYC XML containing Aadhaar number and data) in a centralized storage accordance with the regulatory requirements.

The Aadhaar Data Vault should map the Aadhaar number to a unique reference key. The ADV shall ensure access to modules as per the need-to-know basis and ensure reduction in footprint of Aadhaar Number and corresponding information in the CFHL ecosystem, hence reduce the risk of unauthorized access.

5.2.1.15 Reporting Requirements

The bidder shall provide a system which will generate online and real time reports as per the business requirements. The system shall be capable of generation reports in a desired format with required headers and filtering conditions.

The system shall have the provision for generation of customized reports as per the needs of the business user. The bidder shall provide for self-service business intelligence tool to help the business users in designing and deploying their own reports and analyses thereby ensuring a flexible and self-reliant reporting system.

5.2.3 Technical Requirements

The Successful Bidder should undertake a complete infrastructure life cycle management

This would include:

- 1) Analyze
- 2) Design
- 3) Procure
- 4) Implement
- 5) Stabilize & Maintain

5.2.2.1. Schedule I- Analyze

Bidders should analyze the requirement, its present status, the applications hosting plan, the existing infrastructure, and any other relevant details before designing the public cloud-based DC, DR and SDWAN connectivity between DC-DR and Branches i.e across the organization.

Bidders to consider existing landscape as mentioned below to be migrated to the target landscape and design the solution accordingly

Total VM Count: 5

- o CKYC: 1 App, 1 DB
- o RBIA: 1 App, 1 DB
- o ADF: 1 App& DB

5.2.2.2. Schedule II- Design

- i. The Bidder shall design, implement, commission, and maintain the Cloud based Data Center and Disaster Recovery center. Refer the detailed requirements and technical specifications mentioned in the annexure 2.
- ii. The bidder must ensure that the target Data Center and Disaster Recovery Center must be in different geo location and cities (as on RFP release date).
- iii. The selected bidder shall also design, implement, commission, and maintain the SDWAN solution (SDWAN boxes and switches) on Opex model between DC-DR and CFHL branches initially with the existing branches/offices numbering about 200+. Refer the detailed requirements and technical specifications mentioned in the annexure 2
- iv. The selected bidder shall also design, implement, commission, and maintain the end-to-end security solution between DC-DR and CFHL branches. Refer the detailed requirements and technical specifications mentioned in the annexure 2
- v. The selected bidder must arrange the human resources as point of contact to resolve the SOC, NOC issues running at bidder's premises and make necessary technical arrangements. Refer annexure-21 for bidder to set up the NOC-SOC.
- vi. The bidder shall prepare detailed deployment design document and shall submit the same for approval within 2 weeks from the signing of the contract Agreement with the CFHL. However, a Solution design must be provided during the bid process. While preparing the design the Successful Bidder shall keep in mind the availability, scalability, performance, security requirements
- vii. Bidder has to map owner for each of the following: For each Application/ Module/ Screen/ Report and each element Data Element, business owner should be identified. Sign off should be obtained from the Business users for this mapping. This should be circulated amongst all the business users.
- viii. Any subsequent changes/modifications in the Module/Screen/Report/Data Element and other related components should be done only after obtaining permission from the concerned owner.
- ix. Bidder should provide the detailed Backup Strategy to CFHL and should include and not limited to the below points. Please refer to Annexure-2 Backup section for further details.
 - a) Backup plan should include databases, files, operating systems, applications, and configurations.
 - b) Types of backup: a) Daily b) Monthly c) Quarterly d) Yearly
 - c) Archival of Data, storage, retention, and access of archived data
 - d) It should elaborate the Backup Infrastructure required to carry on the activities in tune with the IT policies of CFHL
 - e) Periodic restoration check and validation of the restored data for types of backup required to be conducted by the bidder.
 - f) Backup retention policy
 - g) Backup Storage facility.
 - h) Available Backup options
 - i) Schedule of Backup
 - j) Step-by-Step Recovery Plan
 - k) Plan for testing of backup system. This should include the following
 1. File recovery
 2. VM recovery
 3. Physical server recovery
 4. Data recovery
 5. Application recovery
- x. Bidder must provide the detailed level design to CFHL as a response to the RFP part-B technical proposal document.

- xi. Database Requirement:
 - a) Bidder should consider enterprise version of Database over Open-Source for any application
 - b) Proposed solution of DB should have the VM based hosting as well as managed service on single public cloud.
 - c) The DB set up on cloud as part of managed service should be hosted on a single cloud and preferably on the cloud environment on which Application will be hosted
 - d) Bidder should take into consideration on the aspects of ease of migration of data from existing SQL server DB.
 - e) Type of licensing of the DB on target environment must be clearly specified in the solution.
 - f) The tools procured/ developed for data migration shall be at no additional cost to CFHL.
- xii. Hardware Security Module:
 - a) The bidder shall provide specialized tamper proof solution built for cryptographic operations or key management known as Hardware Security Module i.e., HSM. It can be integrated with Software-based KMS or KMS software can be embedded into the HSM as well. Cloud-based Key Management Service (KMS) having integration with managed HSM can be considered as a service offering from cloud service providers. In such case, bidder must ensure to provide services from same cloud provider where infrastructure is hosted. If cloud service provider is not having such solution, then in such case SI needs to host HSM solutions either on SI datacenter or needs to co-locate in Cloud service provider datacenter. The bidder has to ensure the integration & migration of the existing Aadhaar related user information.

5.2.2.3. Schedule III- Procure

- i. Procurement of any OEM product specified in the RFP will be bidder's responsibility. However, it should be noted that the bidder is expected to procure all the necessary equipment/service to install/commission as proposed in the solution submitted
- ii. Bidder to provide detailed procurement and delivery plan during this phase.
- iii. All the software's used for providing the entire services shall be licensed (Enterprise-wide licenses covering all instances and not limited to including production, pre-production, Dev, SIT and UAT) to CFHL, valid till the project duration and they shall be the property of CFHL. The bidder shall be responsible for end-to-end implementation and shall quote and provide/supply any items not included in the bill of material but required for commissioning of the cloud, network, non-IT equipment. CFHL shall not pay for any such items, which have not been quoted by the bidder in the bid but are required for successful completion of the project.

5.2.2.4. Schedule IV- Implement

- i. Bidders shall provide a complete end to end solution to CFHL as a part of their technical proposal. Any activity not mentioned here but required for the implementation of the entire solution shall also be carried out/implemented free of cost. The solution provided by the Successful Bidder shall meet all the service level requirements. While the basic bill

- of material will not change, any change in the basic BOM will be done in consultation with the CFHL, but CFHL shall not pay for any such items. It is recommended that the bidder should thoroughly go through the RFP, to adhere to the service levels as mentioned in the document
- ii. The selected Bidder shall procure and supply all IT and Non-IT components to set up the NOC and SOC on cloud and 24*7 support from bidder premises and 24*7 coordination and support from CFHL premises. Refer annexure 21 for basic facility requirement and responsibility
 - iii. Installation shall mean to install and configure / integrate every component and subsystem component, required for functioning of the NOC and SOC. Based on generic solution design, minimum capacities and specifications for the components have been worked out and described later in this RFP. However, these are only bare minimum requirements, and the Bidder is at liberty to suggest better solutions to meet the overall SLA requirements but must do so during the bid submission only.
 - iv. Bidder to install and configure of all the components mentioned in section in the cloud provider service and for entire SDWAN solution deployment (SDWAN Devices and Switches). Please note that the bandwidth provisioning is out of scope and will be provided by CFHL.
 - v. The CFHL shall review the detailed acceptance test plan (FAT Final Acceptance Testing) after taking in to account any comments / suggestions of the stakeholders. CFHL will define parameter for testing.
 - vi. Acceptance Testing to ensure that all functions as per requirements, approved designs, hardware equipment and software deployed are of the exact specifications given in the RFP and operates seamlessly in the cloud infrastructure in terms of performance, reliability, security and meets necessary requirement. The respective OEM must certify the installation of their products in the OEM letter head that the installation has been done as per the standard best practices and for any shortcomings/ defect/ malfunction found in the installation during warranty period will be taken care by the OEM.
 - vii. The selected bidder should conduct comprehensive System Integration Testing (SIT) before releasing to User Acceptance Testing (UAT).
 - viii. All the functionality of the Software installed by the bidder will be checked during Final Acceptance Test.
 - ix. Performance Testing: Ensuring that the application meets expressed performance requirements on the cloud infrastructure by using performance test tools and performance monitoring tools
 - x. Security Testing: Testing for exploitable application security weaknesses that undermine the application security or the security of the infrastructure.
 - xi. The CFHL or its agencies would also conduct audit of the process, plan and results of the Acceptance Test carried out by the System Integrator.
 - xii. VAPT must be done in Pre-Prod environment/Prod environment (DC and DR) and all assets procured/implemented under this project as decided by CFHL, by CERT-In empaneled vendors and VAPT report to be submitted for all applications before Go-Live. Pre-Prod and Prod environment must be identical.

5.2.2.5. Schedule V- Stabilize and Maintain

- i. Bidder must manage the end-to-end solution including DC, DR, SDWAN Infrastructure and all the Network, Security, and Infrastructure components through NOC and SOC
- ii. All the necessary tools and dashboard proposed in the solution must be available and working from the Go-Live date and adhere to the Service Level Agreement

- iii. In this phase human resources to be worked in 4 phases. Morning Shift (8 am to 5pm), Regular Shift (10 am to 7 pm), Extended shift (4 pm to 1 am) and Night Shift (12 am to 9 am).

5.2.4 Implementation Scope

For implementation of core business solutions, below mentioned approach shall be followed by the Bidder.

- i. CFHL at its discretion may request bidder to implement the solutions in phase during the contract period
- ii. Bidder has to work with CFHL or it's consultant for the prioritization of the implementation of the scope of work
- iii. CFHL at its discretion will decide to implement or not the next phase items during the contract period
- iv. Functional and technical requirements need to be detailed, documented and implemented by the bidder
- v. Bidder should ensure that as a part of every solution implementation, integration with Active Directory is mandated at no additional cost.
- vi. Implementation schedule for the same will be decided based on discussion with CFHL. All the implementations should be within the regulatory boundaries. Considering the dynamic environment any functional/ system changes coming during implementation, whether regulatory or market driven, needs to be implemented by Bidder free of cost in a time-bound manner as specified by CFHL to ensure that there is no regulatory violation or not meeting market expectation.
- vii. The bidder should ensure that they are compliance with the Master Direction on Outsourcing of IT Services as amended by the Reserve Bank of India as well as CFHL outsourcing policy of IT services as amended from time to time during the entire tenure. CFHL will perform and ensure due diligence to assess the capability of the service provider to comply with obligations in the outsourcing agreement on an ongoing basis. Due diligence shall take into consideration qualitative, quantitative, financial, operational, legal, and reputational factors, including but not limited to conflict of interest.
- viii. Bidder has to arrange to provide for separate schema and required views to pool data from various systems on periodic basis which can be accessed by visualization tools such as Power BI.
- ix. The bidder has to ensure that there should be a unique customer ID across all products of CFHL. All application should have required validation to ensure that no duplication ID exist in the application at any point of time.
- x. The priority of implementation of modules/applications/apps will be decided by CFHL. The successful bidder has to work along with CFHL and CFHL appointed agency for prioritization of implementation of modules/applications/apps.
- xi. The Successful bidder is expected to ensure that all statutory and regulatory changes for the entire contract duration of the respective solution is incorporated in the solution at no additional cost to the CFHL.
- xii. The scope of work includes defining the Business Continuity Plan in tune with CFHL policies and regulatory guidelines. The solution should support concept of DR across different seismic zone in India. The technical architecture, proposed by the bidder, should enable high availability (HA) with Zero fault tolerance

- xiii. The selected bidder needs to migrate and manage the existing infrastructure and environment (CKYC, RBIA, ADF and any other future application) and address all the concerns related to VAPT, advisories from various regulators from time to time also migration audit to be done and all the observations to be closed before moving to the production.
- xiv. The existing applications supported by other vendors like CKYC, RBIA and ADF to be moved to new tenant and proper integrations with core applications to be ensured as a part of core application implementation. Bidder to provide new VM's and related technologies at DC/DR for these applications and maintain the same.
- xv. The capacity planning for Infrastructure are as follows: DC, DR, Pre-production, and with same capacity. Two UAT environment should be minimal of 50% of DC capacity. One development environment and one SIT environment should be minimal of 30% of DC capacity.
- xvi. As a part of implementation, Bidder needs to provide resources for below mentioned roles, to ensure successful implementation of the proposed solutions. The below aspects need to be ensured by the bidder
- xvii. DR drill should be conducted at quarterly intervals. DR Drill activity should cover CKYC, RBIA and ADF applications as well. Please refer to Annexure-2 for further details.
- xviii. The key project team manpower allocated by bidder should have relevant and sufficient experience and qualifications to deliver the outcomes in a satisfactory manner.
- xix. Bidder is responsible for ensuring the availability of required manpower from SI/OEM at CFHL's office onsite/other CFHL designated locations during the entire project duration.
- xx. All resources of Bidder/OEM must be direct employee and mandatorily be on payroll (permanent) of bidder/bidder partner only.
- xxi. Name and details of key project team should be provided to CFHL as a part of the proposal along with escalation matrix, and this will be vetted and approved by CFHL.
- xxii. For cases where replacement of key project members is proposed by bidder due to non-availability of the originally proposed Named Resources; The replacement shall have similar or better qualifications and experience. CFHL reserves the right to interview the replacement candidate before giving its final go ahead.
- xxiii. The bidder must replace the manpower allotted for the project if specially asked by CFHL.
- xxiv. Bidder resources should be available onsite on all days (24*7) including holidays and non-working hours for troubleshooting any issues faced by CFHL or its customers.
- xxv. Bidder must have a well-defined quality process to manage quality of the solutions & services provided to CFHL.

Roles & responsibilities and minimum qualification required for Key Positions identified for this project as per annexure 18.

Please note that the Bidder to provide resources as per the Annexure-22.

5.2.5 Customization

- i. The Bidder shall suggest a solution architecture and rollout sequence with a detailed rationale for the same. CFHL shall suggest changes to the same, if required, to meet desired milestones. Any performance enhancements or changes to the core will be regression tested and deployed to CFHL free of cost post approval from CFHL.
- ii. Bidder should ensure that the product walk through mapping must be done with respect to RFP requirements.

- iii. Bidder should ensure that all the product level features which are available for the licenses which CFHL have procured, apart from the functional and technical requirements mentioned in Annexure-2 of the RFP should be made available at no additional cost without any change request. Any customization to such modules/functionalities, if any requested by CFHL, should be done without any additional cost to CFHL.
- iv. The Bidder shall give a detailed documentation on the gaps and customization required – module-wise. The document should contain both the technical and the functional details along with the timeline of the customization required
- v. Customization done to the Solution to meet requirements should be pluggable to the core product solution, such that future release of the core product Solution should not have an impact to the customized modules.
- vi. Bidder shall undertake an exercise to rationalize the report requirements to optimize the efficiency of the Applications.
- vii. The Bidder shall ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the timelines agreed, for the implementation and roll out.
- viii. All gaps identified must be resolved by work-around/ customization/ modifications/ enhancements to the proposed CBS.
- ix. During the period of contract, if any of the features/functionalities of the solution is found to be not compatible/meeting the requirements of CFHL due to OEMs product features, it shall be the responsibility of selected bidder to provide the functionality which meets the requirement of the users. Bidder shall be liable for any of the penalties/damages CFHL suffer due to nonavailability/non-satisfactory working of the functionality.
- x. CFHL may during the process of implementation (roll out), identify gaps that may not have come to light during gap analysis and the Bidder must also undertake modification/ customization of such gaps that may be brought to the notice of Bidder during project implementation. The Bidder must carry out all such modifications, customization at no additional cost. The customization effort is to be estimated and included within the scope of the project by the Bidder in their technical and commercial proposals. There mustn't be any charges to CFHL for all customizations, report creation/ modifications till go live and warranty period of 1-year.
- xi. All the modifications/ customizations/ enhancements for CBS and other in-scope applications should be performed with proper change management methodology with proper approval from respective business stake holders of CFHL in appropriate template format.
- xii. The Bidder should ensure that while applying software patches and during version migration, the customized software is migrated comprehensively and correctly to such higher versions or extended versions. Approach for the same shall be shared beforehand by the Bidder with CFHL.
- xiii. CFHL will not entertain any change requests from the Bidder for functionality which as per bidder's response is already present in a standard solution.
- xiv. The Bidder shall be responsible for identifying and providing the interface requirements for the existing as well as proposed software modules, including present and proposed delivery channels.
- xv. The Bidder must assess the interface requirements and add any further items required for interfaces as per existing IT environment and functional requirements of the CFHL concerned. Bidders need to mention in detail all the interfaces for various applications as per the table mentioned in Annexure 16.

- xvi. The Bidder shall be responsible for developing, testing, maintenance and compliance of all the interfaces related to peripheral solutions and external applications like CIBIL, NSDL, Automated Data Flow for NHB, CKYC, RBIA, and not limited to. The Bidder must also ensure that the interface enables all features available in the existing software/ third party software and Delivery Channels.
- xvii. The bidder shall develop, supply Aadhaar Data Vault software as per the specifications of UIDAI for HFC's and comply with audits by UIDAI /its authorized agencies conducted from time to time.
- xviii. While, developing the interfaces with the peripheral solutions and external applications, the Bidder must ensure and incorporate all necessary security and control features as per regulatory guidelines, business needs, OS, middleware, database, network. to maintain integrity and confidentiality of the data in all stages to the extent applicable. All interfaces with the proposed ancillary solutions should be in encrypted form.
- xix. All the parameters accepted and approved by the CFHL in the test environment should be configured by the bidder in the live environment. The Bidder shall be responsible for accuracy of the parameters set according to business needs of CFHL and bidder should ensure that a report is available in test and live environments to CFHL which contains all the parameters set in the system for comparison and confirmation. Bidder to ensure to provide facility to generate reports at any point of time, Reports for view/print on parameters set in each of the applications. Ex: ROI on Deposits and Loans, Delegation of Powers, Loan eligibility parameters and other related reports.
- xx. The implementation shall consist of implementing the proposed Core business solution and in-scope applications, including the customizations, data migration, interfaces, delivery channels and other solutions covered within the scope of the project. Bidder should complete the development and integration of all interfaces between Core Business Solution and all customizations before final rollout
- xxi. The Bidder shall be responsible for implementation and integration of Core Business Solution and in-scope applications with external solutions and not limited to CIBIL, CERSAI as defined in Annexure-2. The Bidder shall ensure that the customers are able to avail the services from proposed delivery channels. In the case of existing delivery channels, if there are any issues due to interfacing with proposed CBS and in-scope applications, the Bidder will work with existing vendors to solve the issues on priority and wherever necessary they must coordinate with existing Vendor.
- xxii. This is an end-to-end responsibility, and the Bidder must undertake all the necessary activities at DC, DR, Application, Infrastructure, Information and Cyber Security and provide necessary hand holding support to users.
- xxiii. The implementation phase shall be deemed as completed in all respects only after:
 - a) Proposed scope of work is complete
 - b) All the applications are live, and services are provided as per the intent of this RFP document and enabling all the functionalities mentioned therein to the satisfaction of CFHL
 - c) Data is migrated from current system to the Target System and Data Migration issues are resolved and Data Migration Audit report is closed.
 - d) Infrastructure as per proposed scope is set up in Target environments is live. The Bidder and CFHL team shall jointly decide the roll out methodology including Pilot and/or parallel run.

5.2.6 Module Integration

- i. The selected bidder is expected to build integration between the modules under the scope.
- ii. The selected bidder should provide unlimited access to API for the proposed solutions. CFHL will access then as and when required during the tenure.
- iii. The selected bidder would have to make a system study, identify gaps, resolve the same, test all such scenarios and then implement the same into production.
- iv. To ensure integration of the system, the selected bidder needs to integrate all the software modules. The selected bidder will be responsible for fault detection and rectification.
- v. The selected bidder is responsible to ensure that the systems are fully functional the way they are expected to operate and behave.
- vi. The bidder should ensure the ease of integration with multiple components and ease of migration from current cloud environment to future state cloud environment.
- vii. Before every integration is moved to production, selected bidder has to conduct an exhaustive information system audit / security audit and close all the observation before the same is moved to production. The same should be mentioned in the production release note and the relevant compliance closure report after complying all observations to be enclosed to the release note.

5.2.4.1. Gap Identification and Resolution

- i. The selected bidder must provide all functionalities as mentioned in the Appendix 02 – Technical and Functional Specification, meet the Technical Requirements & provide all functionalities as mentioned in the RFP. Basing on the bidder's response to specifications in Appendix 02, Bidder has to setup, configure, customize the specifications to meet the requirement of the users. The sign off sheet from each of the users/functionalities for the modules should contain compliance to each of the specifications of this Appendix 02.
- ii. The bidder must ensure that a well-defined SIT (System Integration Test) is conducted before conducting the UAT and the SIT/ UAT test cases are to be provided by the bidder and shared with CFHL for feedback/ inputs.
- iii. The selected bidder shall provide CFHL and their consulting partner with gap identification report along with the necessary solutions to overcome the gaps and the time frames within the overall project timelines.
- iv. Selected bidder shall ensure that all gaps identified at the time of system testing will be immediately resolved. Bidder to submit Standard Operating Procedure for resolving each of the issues reported basing on Criticality.
- v. The selected bidder shall ensure that gaps pointed out by the audit and inspection teams, statutory and regulatory bodies, or any other third-party agency engaged by CFHL will be immediately resolved.
- vi. The selected bidder shall resolve gaps by proposing a suitable temporary work around or customizing the proposed solution by way of modifications / enhancements, as necessary, to the proposed software solution.
- vii. Selected bidder shall give adequate time to CFHL for reviewing the gap report
- viii. Selected bidder shall incorporate all suggestions made CFHL to gap report.
- ix. The selected bidder shall ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the timelines agreed, for the implementation and roll out.

- x. The cost of all customizations as mentioned above is required to be included in the price bid and CFHL will not make any additional costs for such effort till all the Offices are live. While costing the customization effort required, the selected bidder should exclude the effort required from CFHL. The selected bidder will understand the priorities/implications and accordingly plan the gap remediation.
- xi. The selected bidder is expected to document all gaps observed by CFHL at various stages of implementation including their solution and monitor and track the status of the same till closure.

5.2.7 System Integration Testing (SIT)

- i. System Integration Testing (SIT) is the overall testing of the whole system which is composed of many sub-systems. The main objective of a bidder for System Integration Testing (SIT) is to ensure that all software module dependencies and Interfaces/APIs are functioning properly, and that data integrity is preserved between distinct modules of the whole system.
- ii. The system contains various components or modules that cannot be unit tested independently. Even though the unit is independently tested, it is possible that it will fail when integrated into the system due to the various problems that occur when subsystems interact with one another. As a result, SIT is essential & the bidder must do the required testing as per the standard defined process and provide the test cases to CFHL/CFHL's consultant.
- iii. To achieve the desired outcome, the bidder must coordinate and collaborate with the necessary system stakeholders.
- iv. Bidder must document all challenges observed during SIT & must keep a record of all system dependencies for a system to work as a whole.

5.2.8 User Acceptance Testing (UAT)

i. Objective of User acceptance Testing

To provide the required assurance on the solutions to be implemented, the Bidder is required to assist CFHL/CFHL's consultant to achieve User Acceptance Testing (UAT) objective of successful testing of the solution components configured and customized for CFHL's requirements.

ii. User Acceptance Test Process

CFHL users/ CFHL's consultant will conduct an end-to-end User Acceptance Testing for all the proposed solutions (including all necessary interfaces, customizations and other applications required for the successful rollout of the Core Business Solution and other ancillary solutions). Bidder to coordinate and collaborate with the business user for getting the UAT sign offs. The User Acceptance Testing process shall incorporate the below indicative stages, but not limited to:

- a) Test Strategy
- b) Test Planning & preparation of test cases
- c) Test Data Set Up

- d) Testing (performance and load testing)
- e) Reporting – Daily status report on UAT.
- f) Reviewing
- g) Sign-off

CFHL/ CFHL appointed Agency shall provide a consolidated test summary report at the end of the testing including assessments of the quality of the testing effort, the quality of the solutions under test, and statistics derived from the defect reports. CFHL / CFHL's consultant shall be required to sign off the consolidated test summary report to indicate that the proposed solution fits the requirements of the CFHL.

iii. Review

The Bidder would fix the bugs identified by the CFHL and carry out the necessary rectifications wherever necessary and deliver patches/version upgrades towards changes effected. The Bidder is also responsible for addressing the observations noted during application security review conducted by the CFHL/ CFHL nominated agency. The Bidder shall make the necessary rectifications within the time frame set by the CFHL, depending on the severity of the bug and its impact on business. CFHL/CFHL's consultant shall test patches/versions to ascertain the changes made, bugs fixed and to ensure that there is no regression in the software.

iv. Sign-off

Post required instances of testing and successful resolution provided by the Bidder, a consolidated Test Summary Report shall be submitted to CFHL Users/CFHL's consultant. Bidder to coordinate with business and obtain the timely sign off.

The bidder, while submitting any UAT/production release note, should incorporate a confirmation to the effect that SSDLC (Secure Software Development lifecycle) is followed in each of such releases.

v. Timelines

The User Acceptance Testing shall be carried out in accordance with the roll out plan laid out by Bidder in conjunction with CFHL Business, CFHL IT. The User Acceptance Testing shall be performed after the release of solutions by the Bidder post completion of the configuration, customization, and all necessary interfaces. The Bidder is expected to factor in all efforts including SIT, UAT, NFR, Pilot/Parallel Run, Rollout required to adhere to the timelines. CFHL will not accept any plea by the Bidder at a later date for deviating from these timelines on the pretext that the same was not explicitly mentioned in the RFP.

5.2.9 Data Modelling, Data Migration and Data Archival

Data Modelling step involves writing, running and refining the programs to analyze and derive meaningful insights from data & conducts statistical modelling and experiment design. Machine Learning techniques may be applied to the data to identify the machine learning model that best fits the business needs. All the contending machine learning models are trained with the training data sets

Data migration will be the responsibility of the Bidder. All necessary activities required for extraction/ transformation and migration must be performed by the Bidder. It is the bidder's

responsibility to ensure accuracy, integrity, security, confidentiality, and completeness of the data migration from legacy applications to new proposed Core Business Solutions and peripheral applications. The Bidder shall formulate the detailed data migration strategy and methodology and submit the same to CFHL/CFHL's consultant for its approval before commencement of data migration task. Bidder should ensure that all Data Migration should be included along with the data validation.

Data Migration is broadly divided into following sub-components:

- i. Planning and scoping the data migration (*Obtain mutual agreement on overall approach, seek agreement on highlighting business/technical issues and ways to mitigate the same, data modelling, analysis on source systems*). Provide the data requirement, access requirement and timelines for data migration to the current vendor. Facilitate smooth migration of the data.
- ii. Analysis Phase (*map source data elements with destination system requirements defined in migration template, identify data disparity, review business agreement from previous phase*)
- iii. Extracting Phase (*Develop extraction routines, prepare test scripts, perform random sampling tests*)
- iv. Import Phase (*Migration of data extracted from source systems into flat files, run one or multiple upload process, perform data quality health checks, generate recon reports*)
- v. Mock Migration (*Extensive testing of migrated data on target systems, perform iterations of migration and testing activities with schedule*)
- vi. Dress rehearsal (*Control reports authorization, commence data migration progress, business agreement and sign-off*)
- vii. Migration Phase (*Migration strategy finalization and template mapping, data extraction & cleansing, import and iterations, dress rehearsal and production cutover*)
- viii. Reporting Phase (*Source to Target Data Model, Fields, Data field and Validation comparison report*)

The Bidder should provide facility for capturing the data through data entry module/ screen, which arises out of the gap between the data available in the existing applications and that required by the proposed Core Business Solution. The data entered through such screens is to be before it is to be uploaded by the Bidder. The Bidder should ensure that all required fields available in the existing system and required for the new Core Business Solution are accurately migrated.

In case the data must be committed through data entry, then the Bidder shall be fully responsible for data entry and data accuracy. Confidentiality of data must be maintained, and the Bidder shall be fully responsible for any act of omission or commission by the Bidder and/or its employees. The Bidder must inform all the mandatory fields required for migration and provide the facility to upload the data with default value for mandatory fields if the same are not readily available. There must also be a facility to modify these mandatory fields subsequently by CFHL. In case default value mapping for any field is to be done, such default values which shall be used are to be approved by CFHL business users. Bidder shall cleanse data under guidance of CFHL's business and IT teams. Bidder shall submit the cleansed datasets for validation and signoff. Audit trail of the cleansed data i.e. pre cleansing and post cleansing should be provided to the CFHL for the audit requirements, if any. The Bidder must conduct mock data migration to confirm the accuracy of the data migration tool developed.

Data Set up: There is a potential of losing out on important insights / patterns in data from this approach. It also means that analysts will not be able to use an exploratory experimental workbench for data analysis. The model of data processing focuses on reporting needs and captures data needed for end of day reports / credits - debits / assets - liabilities. Data setup will have landing and staging layers, and hence will support daily data ingest from all Source Systems. Data should be capable of real-time data ingestion and very low-latency processing.

The entire historical data pertaining to master creation, management, and transactional level should be made available in the reporting tool. Availability of the historical / present data in the respective universe will facilitate CFHL users to retrieve the data / information for longer time period to meet regulatory timelines at ease. Over 400 reports are routinely extracted which the bidder should provide as part of the proposed solution.

The Bidder will be responsible for end-to-end Data Migration (one-time load as well as delta loads for incremental data) from the existing Solution to the new Solution. The data migration responsibility would include but not limited to target data modeling in line with the source data model, data mapping between existing and new system, 100% data quality & accuracy, 100% data integrity and report to ensure there is no data loss.

It is clarified that the ownership of data shall always remain with CFHL and the Bidder shall be responsible to maintain complete confidentiality of the same. Bidder shall be responsible for all loss, inaccuracies, and discrepancies in data arising out of data migration. CFHL reserves the right to audit data migration by an external/ internal auditor. It is Bidder's responsibility to provide full assistance and inputs to auditors for performing data migration audits. Any gaps/ discrepancies found during the audit are to be rectified by the Bidder within stipulated time. A report on the Status of Data Migration to be shared daily to the stake holders with recommendations if any.

5.2.10 Training

The Bidder shall be responsible for training CFHL employees on the application(s)/ system operations, error handling, system administration, configuration, routine maintenance, data backup, archival, daily jobs, batch uploads, interface with respect to the Core Business System. Bidder should conduct all trainings onsite in hybrid model. Onsite training should be conducted in CFHL premises. Bidder should be responsible of preparing the User Manual, Product fitment document (PFD), Business Requirement Document (BRD) and the System Requirements Specifications (SRS).

The Bidder is expected to provide training to following broad teams as and when so requested by CFHL:

- i. **Core Team Training:** The Bidder is expected to provide training to core team users for Core Business System each from CFHL around all the functionalities, master setups, MIS parameterization setup, error handling, administrative privileges and other key activities.
- ii. **Creation of User Manual:** The bidder along with its OEM partner is expected to create a detailed User Manual including technical and functional manual across all implemented systems. The bidder is also expected to create wiki pages and provide wiki link to CFHL for reference

- iii. **Technical Team Training:** The Bidder is expected to provide technical training to CFHL's IT team on the IT related aspects of the application including batch job setup, error handling, administrative privileges, end to end IT related aspects.
- iv. **End User Training:** The Bidder is expected to provide periodic training to all the end users of the application across all modules around the application functionalities, master setups, report generation. The end user must be trained on all functionalities required for efficient, daily and period end operations of CFHL (including month, quarter and year end operations).

With regard to activities under the scope of the Bidder in this RFP; the Bidder needs to provide a comprehensive training methodology document and the training should cover including but not limited to the following areas:

- i. Functionality available in the solution
- ii. Customization development
- iii. Parameterization
- iv. Data Structure
- v. All Integration elements
- vi. Advanced trouble shooting techniques
- vii. Exception reporting
- viii. Deployment of various products/ packages as part of the solution
- ix. Techniques of generating various MIS reports from the solution provided
- x. Development and deployment of existing and new products using the proposed solution
- xi. Use of all the auditing features being provided
- xii. Data replication and near site implementation
- xiii. Developing new audit reports/ tools using the proposed solution
- xiv. Log analysis and monitoring
- xv. Incidence analysis and reporting
- xvi. Training for report writer facility to create new reports and modify existing reports
- xvii. Tools developed during the transformation exercise
- xviii. Back up & restoration, DC/DR synchronization, Cyber security
- xix. License Management
- xx. Centralized ticketing tool usage

The Bidder needs to provide the details of number of people, expected experience and time frames for which the people will be required from CFHL for training. CFHL will be responsible for identifying the appropriate personnel for all the training requirements.

The Bidder shall be responsible to train all the users as identified by CFHL. All the employees of CFHL who would be working on the new Core Business System are required to be trained by the Bidder on the new application/solution. All the trainings should be completed before Go-Live of the solution.

The Bidder shall be responsible for providing the users with the requisite training material in both hard and soft copies for the core team/ implementation training, technical training and end user training. The onus of preparing the training material shall be on the Bidder. The Bidder shall be responsible for preparing, circulating and collecting training feedback forms from the participants. The feedback forms shall be prepared by the Bidder, reviewed and given to CFHL.

The changes, if any, suggested by CFHL or its consultants, should be incorporated and implemented by the Bidder.

The Bidder shall provide a detailed training methodology & schedule to CFHL for review and sign – off prior to commencement of the training. The Bidder shall be responsible for providing ongoing training at defined intervals to the identified CFHL personnel. The Bidder at no point should entrust the responsibility of training the users to CFHL employees, however the Bidder can request for any assistance from CFHL employees to impart training to other users. The Bidder shall ensure that training materials and other documents are updated on an ongoing basis when so required and once in a year on a mandatory basis during the life of the contract.

5.2.11 Roll-Out

- i. The Bidder needs to ensure that all customizations, interfaces for CBS agreed to be delivered as part of implementation are ready before the final rollout.
- ii. A dedicated support team (for Target setup) shall be provided by the Bidder to support from a central location to be advised by CFHL.
- iii. Before the final phase of rollout, the Bidder must complete all the customizations recorded as per the Functional and Technical Specifications agreed with the CFHL.
- iv. The Bidder shall ensure, that the CBS roll out is completed as per the project schedule in all the offices of CFHL.
- v. The roll out is an end-to-end responsibility of Bidder with total planning, Data Migration, production parallel run, hand holding support as per the scope of work.
- vi. CFHL reserves the right to change the list of installations for roll out of the proposed solutions by the Bidder. The Bidder would be informed of any such decision in advance.
- vii. In case of the implementation/rollout delays by the Bidder, the financial penalty will be imposed on the Bidder. Please refer to section 8.24.1 for further details.
- viii. The parallel running of the CBS will last till satisfactory performance approved by the CFHL before the discontinuation of the existing system.
- ix. The Bidder should propose detailed parallel run plan by considering complexity of the implementation. CFHL shall suggest changes to the same, if required, to meet desired milestones
- x. All timelines are from the first month which is the date of issuance of PO.

5.2.12 Sign-off

Before roll out, Bidder has to prepare and submit a comprehensive release note, including Information/Cyber Security aspects, before moving the code to production. The format shall be finalized in consultation with CFHL. A formal release meeting should be held with all the stake holders including business department representatives (Business Owners for the modules/screens/Reports/Data Elements and other related components). The benefits and implications of the release are to be discussed thoroughly in the meeting.

5.2.13 Post Implementation

The Bidder is required to develop a change management methodology to ensure all application changes and technical changes are reviewed, tested, approved, implemented, and verified post implementation. Any standard functionality available in the proposed solutions would not form part of the Change Request submitted by the Bidder.

All change requests should be documented and should have a numerically assigned number in sequential order. Bidder should set up Change Control Board. Bidder should prepare the approach document based on the discussions with the business department. A meeting should be held along

with all the stake holders including Business for understand and freezing the requirements. The approach document should be circulated well in advance to all the stake holders, including Information/Cyber Security team before a meeting is called. A database of all change requests should be maintained, and the Bidder should deploy an automated change management application. All change requests should be classified; approval and escalation mechanisms should be defined as per classification. Bidder should ensure all change requests are run through change control board. The change request should ensure that an appropriate roll back mechanism is identified and tested if changes are not successful. CFHL would invoke penalty clause in case of repeated roll-back of change request. The financial penalty will be imposed on the Bidder during the warranty period post go-live as well as support phase post warranty period. Please refer to section 8.24.3 and 8.24.4 for further details. All roll backs should be well documented.

Considering the dynamic environment any functional/ system Changes post go-live, whether regulatory or market driven, need to be implemented by Bidder in a time-bound manner as specified by CFHL to ensure that there is no regulatory violation or not meeting market expectation. Post successful go-live, system would be closely monitored by CFHL/CFHL's consultant and observations if any shall be noted and communicated to the Bidder.

The Bidder should include the following in their commercial TCO costing which would be utilized by CFHL during the contract period of 7 years:

- i. 600 (Six Hundred) man-months for additional customizations/ change requests identified by CFHL at a later date post rollout and warranty.
- ii. Creation of 100 new additional reports post warranty period
- iii. Additional Onsite resources as per Annexure 22
- iv. Additional Offshore man month costing for 720-man month post warranty period
- v. Unplanned DR Drill – CFHL may opt to conduct unplanned DR drill as a part of regulatory requirement / as desired by CFHL.

During the warranty and ATS period bidder has to set up a data analytics team at on-site, exclusively for supporting CFHL for all their data, report, rationalization requirements to meet the needs of the users/regulators. This team shall be a single point of contact for any data requirement. The bidder has to take care of necessary underlying infrastructure including but not limited to data model, database, data mart to meet the requirements of CFHL.

The detailed change request time & effort estimation methodology should be provided by the bidder. The Bidder must quote the unit costs (man day & man month charges) for affecting the Change Requests. This quote would be valid for the entire contract period of 7 (seven) years and can be carryforward to the next renewal of contract as per CFHL discretion. Please note that one man month equals 26 days. The bidder should note that the payment for all the above three mentioned items will be paid on pro rata basis as and when required by CFHL across the contract period.

CFHL shall pay the same unit rate on pro-rata basis for any additional man days during the contract period. Changes should be implemented in a controlled manner and should be tested in a non-production environment prior to implementation. The impact of technical changes on application environment should also be performed and documented. Dependencies of changes should be documented. All changes should be reviewed, and the databases of changes should be reviewed for any actions taken post implementation. Emergency change requests should follow a defined and controlled process. A release schedule should be maintained for all changes, to

provide minimum disruption to business services. The Bidder will be required to perform quarterly analysis of change requests to observe trends and review frequently occurring issues and provide a quarterly analysis report to CFHL.

Bidder should adopt agile methodology for change request. Classification of Major, Minor enhancement and bug fixes. Bidder should be transparent in estimation methodology applied like Function Point Analysis (FP) or User story-based estimation and provide the justification on the estimation to the satisfaction of CFHL. Bidder should also highlight the expected productivity factors for underlying technology for major enhancements, minor enhancement & bug fixes.

During the contract period, in case of relocation of any of the devices, the scope of work of the bidder should decommission/uninstall/unmount such devices from current location and commission/reinstall/mount at the new location at no extra cost to CFHL including transportation/incidental costs. The Bidder is required to get prior approval of all the project plans and process from CFHL before commencement of the project. Bidder must follow change request management system put in place by CFHL before making any changes in the environment. The Bidder is responsible to notify the CFHL about any updates, patches and upgrades for the solution as and when released by the OEM. After taking approval from the CFHL. Bidder has to ensure installation of the updates, patches, signatures, version upgrades and any other upgrades for the solution as and when released by the OEM during the contract period with no additional cost to CFHL.

The Selected Bidder has to submit inventory of the services provided by them to CFHL/ consultant and also map dependency of such services on the third party in the format mutually agreed between the bidder and CFHL on periodic basis. The same will be evaluated by CFHL. The Selected Bidder is required to maintain central database of all IT outsourcing arrangements and any modifications as directed by CFHL/ Consultant. This has to be part of vendor master, accessible for CFHL/ consultants, Auditors. The Selected Bidder is required to identify risks as and when arise, monitor, mitigating / managing and reporting on such risks to CFHL/consultant. The Selected Bidder shall ensure that incidents, including cyber incidents and those resulting in disruption of service and data loss/ leakage are to be reported to CFHL immediately but not later than thirty minutes of detection. In the event of Bidder/ Bidder's partner relationships where two or more Partner's collaborated to deliver an end-to-end solution, the selected Bidder remains responsible and be accountable for the entire environment and solutions of all Bidder partner's that have access to the CFHL's data, systems, records or resources.

Monthly Status Report submission by the Bidder:

Monthly report shall contain the sections covering status of entire gamut of the Project implementation. The format of monthly report shall be finalized in consultation with CFHL. Some of the important sections to covered are as below. The list is only indicative.

- i. Executive summary
- ii. Status of Implementation with respect to RFP deliverables.
- iii. Status on Bugs reported.
- iv. Status on Change Requests.
- v. Status on Validity of licenses/subscriptions/all type of contracts/guarantees and other related documents with respect CFHL and also SI
- vi. Status on End of Sale, End of Life, New releases/updates/upgrades by OEMs.

- vii. Status on Infrastructure including networking.
- viii. Status on Applications.
- ix. Status on Information/Cyber Security.
- x. Status on Action Taken Reports (ATRs)/Audits/VAPT/Inspections/Compliances.
- xi. Status on DR Drill
- xii. Status of UAT sign off

Weekly Status Report submission by the Bidder:

Weekly status report shall contain progress of the Project implementation. The format of weekly status report shall be finalized in consultation with CFHL. Some of the important sections to covered are as below. The list is only indicative but not limited to.

- i. Progress update on various activities by Bidder/OEMs
- ii. Key Risks & Mitigation plan
- iii. Key Issues & approach to address them
- iv. People Movements

5.3 Project Deliverables

The indicative list of deliverables is as mentioned below:

Sl. No.	Milestone	Deliverables
1	Signing of Agreement	Agreement will include but not limited to: i. Enterprise License Agreement for the software and all its components without any limitation on number of environments ii. Implementation Agreement (includes Warranty) a. Service Level Agreement iii. AMC Agreement a. Service Level Agreement
2	Study of Business Processes and preparation of BRD / FSD preparation / Systems and Preparation of Control Specification Document for Core Business Solution and ancillary solutions	i. Project Charter ii. Project Plan for carrying out the implementation iii. Gap Assessment Report iv. Business Requirement Document v. Functional Specification Documents vi. Data Migration Strategy Document vii. Production Parallel Run Strategy Document viii. Target State Enterprise Architecture ix. Target State Technical Architecture x. Target State Functional Architecture xi. Target State Cloud and Infrastructure Architecture xii. Target State Integration Architecture xiii. Target State Channel Architecture xiv. High level design of the proposed solution end to end

Sl. No.	Milestone	Deliverables
		xv. Detailed level design of the proposed solution end to end xvi. Data Models
3	Implementation Phase	i. Test plans, Test scenarios, comprehensive set of UAT Test Cases and sample test data ii. Load generators and testing tools iii. Software Test Report for all types of testing iv. Submission of System Integration Testing report v. UAT Acceptance and sign off from CFHL vi. Application Security Testing and Compliance Report vii. Performance Benchmarking sign off viii. Systems documentation in the form of architecture, design documents, installation guides, user and administration manuals, data migration scripts, deployment scripts & manual, customization code artifacts, APIs documentation ix. Data Migration and Data Validation Report x. Training Material and Wiki Pages xi. Training Feedback from users xii. Knowledge transfer to CFHL employees. xiii. Standard Operating Procedure (SOP) for each of the issues reported basing on the criticality.
4	Ongoing Deliverables	i. Security Audit ii. VAPT for the entire applications and underlying infra by a CERT-In empaneled vendor for DC/DR/Pre-prod environment and submit the compliance report to CFHL. Submit VAPT compliance report, including but not limited to, for each application/functionality/configuration before moving to production through Grey box testing method. iii. License renewal and management wherever necessary. iv. Procurement/Renewal and Configuration of SSL certificates at no cost. Scope includes procurement of new security certificates as per regulatory guidelines.

Sl. No.	Milestone	Deliverables
		v. Ad-hoc query/Report support for business & operations vi. Incident & Root Cause Analysis report vii. SLA adherence report viii. GAP assessment of IT security guidelines of the company and the guidelines issued by regulators from time to time and recommendations. ix. Compliance to recommendations of Group Information Security Committee of Canara Bank. x. Any other Regulatory & Statutory requirement from RBI/NHB/any other regulatory/statutory organization.

5.4 Project Timelines

CFHL envisions the Core Business Solution to Go-Live within 12 months from date of acceptance of the purchase order by the successful bidder. The below mentioned are indicative timelines proposed to the Bidder for the implementation of the Core Business System. Kindly refer to the Annexure 9 and please share a detailed implementation schedule as part of the proposal. Bidder is expected to provide a detailed project implementation plan along with the timelines as part of technical RFP response submission keeping below indicative milestones in view. Proper templates to be designed in coordination with CFHL and CFHL appointed third party agencies for each sign off by the users.

Sl. No	Project Milestones	Remarks
1	Project kick-off System Configuration and installation	It is desirous to complete the end-to-end configuration and installation of the proposed solution along with SIT within 3 months before releasing the solution to UAT. This will also include publishing of all APIs to external vendors & ancillary applications.
2	SIT Round	System Integration Testing (SIT) is an essential part of the software testing process & the bidder must do the required testing as per the standard software testing defined process and provide the test cases to CFHL/CFHL's consultant within the stipulated time. To achieve the desired outcome, the bidder must coordinate and collaborate with the necessary system stakeholders. Bidder must document all challenges observed during SIT & must keep a record of all system dependencies for a system to work as a whole.

Sl. No	Project Milestones	Remarks
3	UAT Round	UAT of incremental logically completed modules (bidder to provide the approach) shall happen in this phase. Also, end to end integrated solution testing should get completed by end of this round. This will also include testing with external vendors such as banks, API, repository API & ancillary applications. Non-functional testing like performance, security. All the bugs identified during previous UAT Round shall be fixed plus final integrated end to end testing of the solution including non-functional testing. There will be several rounds of UAT testing till all the acceptance criteria are met and sign off received from respective stake holders. Bidder must plan accordingly. After each UAT round, regression testing should be performed.
4	Data Migration & test parallel run Audit & certification of the System Mock Run	It will include: • Complete data migration & test parallel run • Data Migration Audit • Certification of the entire Solution, data feed vendors • Mock run with entire ecosystem
5	Production parallel stable run	3 months of production parallel stable run
6	Go-Live	The new system will become the primary system.
7	Warranty	Knowledge transfer and proper API handover to be completed within warranty period.

In case bidder is proposing agile delivery method then UAT can commence early for the modules which are implemented. CFHL/CFHL appointed testing agency may conduct several rounds of UAT before providing sign-off by business departments as per acceptance criteria agreed during the signing of the contract. However, UAT of end-to-end system implementation. Similarly, entire data migration, integrated parallel run and mocks will be performed by the Bidder within the timelines mentioned above before Solution Go-Live.

Kindly note that the above-mentioned timelines are indicative in nature and bidder is required to take necessary assumption and provide a detailed implementation plan along with the timelines.

Bidder must provide a detailed User Acceptance Test cases to CFHL and CFHL / CFHL appointed consultant for feedback. UAT will be conducted based on the finalized Test cases.

Acceptance of any of the module/functionality by CFHL does not absolve the bidder from any of the penalties/ liabilities arising out of malfunctioning of the any component of the Software/ Hardware/ Solution offered by the bidder and accepted by CFHL. In such cases if CFHL is penalized by Regulators or CFHL has suffered losses then the bidder has to make good such losses/ penalties within 30 days from date of communication from CFHL to SI.

5.5 Project Completion Criteria

The project will be deemed as completed only after the project scope and requirements are met in full and the proposed CBS and allied applications and infrastructure meets all technical

specifications and delivers all the requirements, as per the terms of the RFP to the satisfaction of CFHL and its appointed consultant.

The project will be deemed incomplete when the mutually agreed acceptance and completion criteria are incomplete or not met or not fulfilled. CFHL reserves the sole right to accept or reject the acceptance of any product / service in the event the agreed acceptance and completion criteria are not met to the satisfaction of CFHL and its appointed consultant.

A proper template for project completion sign off to be designed in consultation with the CFHL and CFHL appointed third party agencies.

6. Post Implementation Support Requirements

6.1 Warranty – Duration of the Contract

- i. The Bidder shall offer comprehensive warranty for core business solution and ancillary solutions from the date of acceptance by CFHL. Acceptance of solution will be evaluated post implementation of the solution and ancillary solutions in the last branch /office of CFHL.
- ii. Warranty period for one year will commence post implementation & Go-Live of each of the proposed application/ infrastructure/ security to the satisfaction of CFHL and its appointed consultant.
- iii. There should not be any additional cost to CFHL during the warranty period for the services provided by the bidder.
- iv. The bidder shall submit the Escalation matrix upto Managing Director of the bidder one month before the start of Warranty period. Updated Escalation Matrix to be provided every 6 months and also as and when there are changes in the bidder's HR setup/ as and when requested by CFHL.
- v. CFHL expects all support during the warranty period to be available on a 24-hour basis on all days of the year for maintaining the accepted performance level.
- vi. The Bidder shall submit the call log-in procedures and escalation procedures for maintenance during warranty periods.
- vii. The Bidder shall be responsible for, support, customization, maintenance, version upgrade for the proposed solutions, during Warranty period and contract period.
- viii. Without prejudice to the warranties given for individual products or services, the Bidder shall warrant to CFHL that:
 - a. The systems represent a complete, integrated solution for CFHL's requirements detailed in the functional and technical specifications and shall provide for meeting the stipulated service levels and the performance set forth therein. The Bidder shall accept responsibility for the selected inter operations and integrations in accordance with requirements of functional and technical specifications of all products provided under the context.
 - b. The systems specifications, capabilities and performance characteristics are as stated in the RFP and Bidder's bid and product documentation.
 - c. Bidder should Increase the support team's capacity by 5% Y-o-Y
 - d. The Bidder shall offer to CFHL all services required during warranty and provide the required licenses (of all software installed) in CFHL's name.
 - e. The Bidder shall offer all possible assistance to CFHL to seek warranty services or remedial action from OEMs for licenses of products included in the system/ solutions.
 - f. The Bidder also warrants that all systems supplied under the contract shall have no defect arising from design or from any act of omission by the Bidder. The Bidder shall make necessary efforts (including replacement of the system) to correct the defects in the systems that constitute deviations from the technical specifications.
 - g. Bidder shall be responsible for warranty repair or replacement service and to process warranty claims as applicable.

- h. If the Bidder fails to rectify the defect within reasonable period as per SLA defined in section 6.5 or does not provide support as per the terms of RFP, CFHL may invoke the performance bank guarantee and/ or proceed to take reasonable remedial actions as may be necessary.

6.2 Annual Technical Support

- i. Annual Technical Support will include AMC for Infrastructure and security components and ATS for applications. Hence $ATS = ATS + AMC$.
- ii. The bidder to submit the Escalation matrix upto Managing Director of the bidder one month before the before the start of ATS/AMC period. Updated Escalation Matrix to be submitted every 6 months and also as and when there are changes in the SI HR setup or and when requested by CFHL.
- iii. Annual Technical Support (ATS) will start immediately after the completion of Warranty phase of Applications/ Software/ Hardware/ Devices procured under the project including but not limited to Routers, Switches, SDWAN boxes.
- iv. ATS for all Applications/ Software/ Hardware/ Devices shall be independent of each other.
- v. The Bidder shall offer comprehensive support under ATS for Applications/ Software/ Hardware/ Devices supplied at DC, DR and other locations where Core Business Solution and ancillary solutions that are proposed to be implemented as part of this RFP document.
- vi. The Bidder should provide support to the application on an ongoing basis and take total responsibility and provide assistance for special activities i.e., month-end, quarter-end, half year – end, year-end and others as requested by CFHL.
- vii. The Bidder should provide highly parameterized and configurable solution so that access can be provided based on functions of different user groups.
- viii. The scope of application software management includes bug correction, enhancements, modifications, customization and upgrades due to statutory, regulatory, industry and CFHL specific changes.
- ix. In case of release of newer version of software, CFHL reserves its option to move to higher version. Until CFHL moves to the newer version, the Bidder must continue to support the current version as per the intent of this RFP and fix bugs and provide any enhancements, modifications with the scope of RFP in the current version only.
- x. In the event of installation of the new version, the Bidder must ensure that the version contains the entire CFHL specific customizations carried out in the current version with minimum effort from CFHL.
- xi. The Bidder should ensure that appropriate access control mechanisms are available on the Software for all users as per the requirements of the CFHL.
- xii. The Bidder will be required to test the software before delivering to the CFHL. The media on which the software is delivered will be subjected to Antivirus checks to detect and to eliminate any viruses or worms designed to damage, disrupt, disable, harm, or otherwise impede the orderly operations of the software in any manner. The Bidder will ensure that the remedy is initiated at no additional cost to the CFHL.
- xiii. The Bidder shall ensure that the software shall not contain any computer code or any other procedure, routine or mechanism to:
- xiv. Cause the software to damage or corrupt any of CFHL or Clients' data, Storage Media, Programs, Equipment, or otherwise interfere with the operations of CFHL

- xv. Permit the Bidder or licensors or any other third party, to access the software to cause such disruption, disablement, harm, impairment, damage, corruption.
- xvi. Should not apply code other than the ones authorized by CFHL/Bidder.
- xvii. As a part of Software Maintenance Services during the contract period, the Bidder should provide (free of charge):
 - a. Product Upgrades – Bidder shall ensure that consolidated bug fixes, remediation of the vulnerabilities, enhancement requests and Technological changes are incorporated as a part of the Product. If supporting software is declared End of Service (EOS) by the OEM, it is responsibility of the Bidder to provide tested and approved product upgrades to suit new software at no additional cost to the CFHL during the contract period. All the proposed solutions (software) should not have EOS during the contract period (12 months for implementation + 1 year warranty post go live + 5 years for Annual Maintenance Cost and Annual Technical Service + 2 years of optional additional ATS).
 - b. Version Upgrades – Bidder shall ensure that software is migrated comprehensively and correctly to higher or extended versions without any cost to CFHL
 - c. Modifications – Include minor changes/ enhancements, bug fixes, error resolutions that are incidental to proper and complete working of the Application
 - d. Enhancements – Include changes required due to statutory and regulatory changes in the industry or in India (wherever applicable).
 - e. Any changes to comply with Regulatory / Statutory/ Supervisory/ Parent Bank/ CFHL policies, directions and guidelines must be provided free of cost to CFHL.
 - f. All regulatory reporting and compliance requirements must be provided by the bidder free of cost without any change request.
- xviii. ATS cost/Resource cost for the solution/components of solution, will be for a period of 5 years post implementation and warranty period. This should be quoted as an optional item in the Bill of Material and will not be considered while calculation of Total Cost of Ownership (TCO) and arriving at commercial evaluation. CFHL may avail this additional Support (ATS/Resource) service at its discretion.
- xix. As the go-live dates of applications, infrastructure and security may vary, the ATS will be paid proportionally till the succeeding financial year.
- xx. No customization and subsequent implementation charges shall be payable by CFHL for any of the above services.
- xxi. Bidder should ensure that the Upgrades or Enhancements would not affect the current working of the licensed software and all current functionalities shall be provided in the upgraded or enhanced version as well and CFHL will bear no cost for migrating the existing functionality to the new version
- xxii. Bidder shall have the responsibility to ensure that the OEM undertakes to perform all obligations with respect to RDBMS/OLAP CUBE, Application Software and other software contemplated as a part of CORE Business Solution and ancillary solutions subject to the same terms and conditions as agreed in case:
 - a. Bidder is unable /refuses to perform the obligations
 - b. Expiry or Termination of the agreement
- xxiii. Bidder should install or commission the software at the designated locations or changed locations at no additional costs/ fee/ expenses to CFHL. This is also applicable for upgrades.
- xxiv. For any software bugs that are identified, the Bidder would undertake to resolve them as per the identified criticality of the issue without any additional cost. However, if the Bidder

can comprehensively demonstrate that the issue is not traceable to the application software, the Bidder is expected to provide necessary guidance to resolve / work around for such an issue.

- xxv. The Bidder would ensure that all bugs are fixed as per the Service Levels. In case of any discrepancies, the Bidder will undertake to compensate CFHL appropriately for any financial loss suffered. The overall penalties are limited to the Cost of the Project.
- xxvi. The Bidder shall factor costs to support business operational hours for entities as mentioned below.
 - a. CFHL – 24X7X365 hours
 - b. On demand ad-hoc basis
- xxvii. The Bidder shall offer ATS for software post warranty period with price break-up for each year till the expiry of the contract
- xxviii. CFHL shall release the ATS payment quarterly in arrears.
- xxix. At the end of the contract period, Bidder must submit inventory of all the assets and satisfy CFHL that they are in good working condition.
- xxx. The Bidder shall provide a Single Point of Contact to End Users for resolution of application software related problems or consultation

The bidder to provide the resource allocation as mentioned in Annexure-22 of resources during the warranty and support phase of the project.

The onsite support will be commenced after successful project sign-off/acceptance. However, Bidder need to onboard L1 and L2 resources based on the project schedule to that complete hand over should take place in advance by implementation team.

The selected bidder shall confirm that every person/resource deployed by them on the project has been vetted through a third-party background check prior to their engagement. The selected bidder shall manage the activities of its personnel engaged in the project and shall be accountable for all the personnel/resources engaged in the project.

The Bidder has to submit following KYC documents for all onsite resources:

- i. Resume latest (Candidate Photograph should be part of Resume only) and Print should be in color only.
- ii. Address Proof (Local and Permanent)- Duly attested photocopy by candidate and Bidder HR
- iii. Aadhar Card - Duly attested photocopy by candidate and Bidder HR
- iv. Relieving Certificate of Previous employer - Duly attested photocopy by candidate and Bidder HR
- v. Passport - Duly attested photocopy by candidate and Bidder HR
- vi. Background Police Verification report - Duly attested photocopy by candidate and Bidder HR

The resources without having above documents shall not be considered for screening. CFHL will be conducting the screening/technical interviews for onsite resources before onboarding, the bidder is required to submit the KYC documents before one week prior of screening. The bidder is required to onboard the onsite resources after successful screening. Bidder shall be responsible

for attending complaints during all hours 24x7x365 basis of contract period. Support must include advising CFHL and implementing controls for the risk advised by regulators.

In case the performance of the selected bidder/any personnel deployed/engaged by the bidder is not satisfactory or is detrimental to the interests of CFHL, the selected bidder shall have to replace the said person/resource within the time limits stipulated by CFHL. No right to employment in CFHL shall accrue or arise to the employees/personnel of the selected bidder, by virtue of their engagement for any assignment under this project. The selected bidder shall exercise due diligence and only engage persons having established identity, integrity, requisite qualifications and skills and deployment experience for all critical activities.

6.3 Help Desk Management

- i. The Bidder is expected to have a centralized Helpdesk at their premise (Bangalore, Karnataka) and on-site at CFHL for operational/technical/functional assistance (including Level 1, Level 2, & Level 3 support) in case of any service disruption or degradation or any operational/ technical/functional issues faced by the users.
- ii. The Bidder must provide the resolution/ service as per the defined service levels. The Bidder must make sure that the methodology proposed for addressing and resolving problems is aligned to the required and defined service levels.
- iii. The Bidder must ensure that the agents deployed for Level 1 support are conversant with English. The Bidder must staff the service desk with persons who are conversant with the solutions deployed and can resolve routine problems and queries through the service desk application or over the phone.
- iv. The proposed helpdesk should have an online call logging portal/ITSM tool to log all calls raised by CFHL users. The bidder has to monitor and manage the ITSM ticketing tool on 24X7X365 day basis.
- v. The below pointers (indicative but not limited to) provide the broad expectations from the Helpdesk support to be provided by the Bidder:
 - a. 24/7 availability of support team (Application, Infrastructure and Security)
 - b. Provide Mock Support
 - c. Onsite assistance for DR migration
 - d. Latency monitoring
 - e. Provide reasonable support during audit / inspection
 - f. Issue Tracking for UAT/Live
 - g. Provide competent person(s) for reasonable assistant onsite to extract data from databases for any regulatory purpose, which is not possible to extract through software provided by software vendor
 - h. Recommend necessary changes required in hardware, Operating System, third party software, network solution required for effective and efficient operation of the proposed solution
 - i. Refer annexure 21 to find the responsibility matrix to setup the facility

6.4 Backup As A Service

The bidder has to follow the below mentioned requirements as mentioned below under backup as a service

- i. Daily, Monthly, Quarterly, and Yearly backup from both DC and DR must be done

- ii. Daily, Monthly, Quarterly, and Yearly backup restoration from both DC and DR must be done
- iii. The solution must enable the Interoperability between DC and DR
- iv. Backup taken from DR must be restored in DC
- v. The bidder has to submit the consolidated (Daily, Monthly, Quarterly) compliance certificate of Backup and Restoration on a quarterly basis to CFHL.

6.5 Software License Management

- i. The Bidder must furnish a comprehensive list of the licenses that the Bidder proposes to procure to implement the proposed Core Business Solution and related infrastructure and security. However, CFHL will prefer to go with enterprise-wide perpetual licensing model.
- ii. The Bidder shall provide and shall be responsible and accountable for software license management and control. Bidder must ensure that there is no misuse of licenses. Any cost/penalty due to misuse of licenses must be borne by the Bidder. The Bidder shall perform an inventory of software licenses in place as on a particular date. The Bidder must develop and maintain a software license inventory data base to include the licenses for software procured through the Bidder or procured by CFHL for the purpose of this bid.
- iii. The Bidder must maintain data regarding entitlement for software upgrades, enhancements, refresh, replacements and maintenance.
- iv. The Bidder should perform periodic audits to measure license compliance against the number of valid End user software licenses consistent with the terms and conditions of License agreements.
- v. The Bidder to ensure that the licenses provided by OEM/SI should be compatible with both on premise & Cloud deployments.

6.6 Service Level Management and Escalation

CFHL expects that the Bidder shall be bound by the Service levels described in this document for providing Services and support wherever applicable. The SLA parameters are listed below and shall be binding on the selected Bidder who shall execute the contract with the CFHL. CFHL may add/append the SLA's during the contractual phase.

Business Operational Hours for CFHL is as below:

CFHL – 24*7*365 hours

6.6.1. SLA Definition Model

Terminologies used and requirements

- i. “Business Utility” of the solution is described as the ratio of “System Available for Actual Business Hours” to the “Scheduled System Availability for Business”
- ii. Business Utility (%) = {Scheduled Business Operation Hours (SBOH) – Business Downtime (SBDT)} / Scheduled Business Operation Hours (SBOH)*100
- iii. The “Scheduled Business Operation Hours” for a given time frame are calculated after deducting the planned downtime.
- iv. “Business downtime” subject to the SLA, means accumulated time during which the System is not available to the CFHL’s users or customers due to system or infrastructure failure, and measured from the time the CFHL and/or its customers log a call with the Bidder Help Desk of the failure or the failure is known to the Bidder from the availability

- measurement tools to the time when the System is returned to proper operation. Any denial of service to the CFHL users and CFHL customers would also account as “System downtime”
- v. The “Business Operational Hours” are 24 Hours on any calendar day that the CFHL’s offices are operational. CFHL may change these times at their discretion to suit business needs. The Bidder however recognizes the fact that the offices will require to work beyond the business hours and holidays on need basis.
 - vi. “Downtime” will commence from the time any application / Service / Infrastructure component/ DC/ DR is down till the time the same is up.
 - vii. “Average Business Utility” would be computed for a given frequency, say, Weekly, Monthly, Quarterly, Half – Yearly and Yearly. It is expected that the Bidder provides the “Business Utility” as agreed in each of these time periods and not at average as a whole.
 - viii. Uptime will be computed based on availability of the applications to the CFHL’s users irrespective of availability of server individual servers/clusters. Also, non-compliance with performance parameters for business, network and environmental infrastructure and system / Service degradation will be considered for downtime calculation.
 - ix. In the event of any hardware equipment supplied by the bidder going faulty/bad/wear & tear, during the project implementation/warranty period/ATS period, the bidder shall arrange for standby equipment immediately for bringing up the location for smooth working of the branches/offices/users by replacement of faulty equipment with new devices within 1 calendar day at the respective places. Spares should be kept with the bidders at bidder locations to achieve the same. However, the original equipment should be repaired and put into use at the same location within 7 calendar days. If the faulty equipment is not repairable, the bidder must ensure that the faulty equipment is replaced with the new one at no additional cost to CFHL. It is also the responsibility of the bidder to pick up the faulty equipment, packing, dispatching, providing stand by material, delivering the new device and replacement of faulty equipment with new one at no additional cost to CFHL. The configuration of the device should be done by the bidder during standby arrangement, replacement and put back the original equipment.
 - x. Critical and Key infrastructure of Data Centre and Disaster Recovery Centre will be supported on 24 (twenty-four) x 7 (seven) x 365 (three hundred and sixty-five) basis.
 - xi. Response may be telephonic or onsite. In case the issue cannot be resolved telephonically, the Bidder will need to provide onsite assistance within response resolution window.
 - xii. Service Levels should be complied with irrespective of the customizations that the applications would undergo during the tenor of the Contract.
 - xiii. Bidder should comply with the Disaster Recovery requirements as mentioned below:
 - a. The DR should be operational in case of a disaster at the DC.
 - b. The Bidder must have a suitable strategy for recovery of data and application in case of a disaster with necessary procedures for the same in the solution with RTO of 30 minutes and 10 minutes RPO. There should be zero data loss in case a disaster recovery has to be invoked, either intraday or start of day. In case of disaster the DR site should be up and operational with no manual intervention.
 - c. The Bidder is expected to provide appropriate data replication strategy and technology recommendation to replicate data between DC and DR.
 - d. The below mentioned criticality table is applicable for application, cloud services, DC, DR, SOC, NOC, SDWAN and all other areas as per the scope of work mentioned in the RFP document.
 - e. The proposed solution should be sized for active-active cluster solution.

- f. The Bidder should carry out the periodical (one drill per quarter or as and when required) DR drill or as per CFHL's policy to test the readiness and effectiveness of business continuity plan as proposed. During DR drill, DC must be in synced with DR on real time basis, the same should be a part of the backup solution. Bidder should take the responsibility for all observations during the DR drill and should rectify within stipulated time.
- g. CFHL does annual review of IT & Information Security/ Cyber Security/ CCMP/ Audit related policies including BCP and DR policy. The bidder must undertake updating of all these policies as per the directions/ guidelines received from time to time from Regulators. These reviews on yearly basis or as and when required by CFHL. These updates should comply with the guidelines from the Regulator.
- h. The audit of the IT systems by the CFHL or an independent third-party will be held on a periodic basis (annual, semi-annual, quarterly or ad-hoc).
- i. A business impact can be defined on level of severity in terms of the magnitude of business disruption, an indicative list of issues covered under various levels is provided below:

Criticality	Description	Response Time	Resolution Time
Priority 1 – Critical Threat/ Severe Incident	1. Direct threat or impact to the credibility of the CFHL 2. Immediate widespread and large-scale customer impact and there is no workaround available. 3. Severe outage or major degradation affecting one or multiple lines of business or locations and there is no workaround available. 4. Direct threat or damage to client, core business processes, users accessing the system, regulatory or servicing capabilities 5. Serious and / or widespread customer impact resulting in material damage, reputation loss and media attention 6. Any problem due to which 10 or more internal users cannot access the business systems. 7. Failure of any of the co-existence software component due to which the end-to-end solution is not functioning	15 min	45 min

Criticality	Description	Response Time	Resolution Time
	8. The solution cannot function normally without this issue being resolved. 9. Delay in Start/End of day BAU activities. 10. Breach of deadline which will lead to any regulatory violation. 11. Any technical/functional glitch in any of the application, infra, security components.		
Priority 2 – Significant incident	1. Any problem due to which 5-9 users cannot access the business systems 2. Any incident which is classified as “Critical” for which an acceptable (by CFHL) workaround has been provided by the Bidder and there is no material damage & reputational loss to CFHL 3. CFHL experiences a loss of Service. Certain features are unavailable. However, operations can continue in a restricted manner 4. Unavailability of application during non-business hours	45 min	90 min
Priority 3 / Limited Incident	1. Minor degradation to a service, business process or location which will not result to any material damage or reputational loss to CFHL 2. Has the potential to turn into a significant incident if not resolved within the defined time 3. Any problem due to which 1-5 users cannot access the application 4. Impact to internal workflow systems with limited risk to critical systems or processes 5. Unavailability of Help Desk Applications	60 min	120 min

Root Cause Analysis (RCA) for Priority-1 issues should be provided within 24 hours and for Priority-2,3 and all others within 3 (three) calendar days along with the Fish bone diagram and preventive steps taken by bidder.

Irrespective of the above classification, if any incident that occurs is affecting the business of the CFHL, the same will be treated as a Priority 1 issue only.

The Bidder shall have to enter into an agreement with CFHL as a part of this RFP to address the Business Utility issues arising out of each of the problems encountered within the stipulated time. It is expected that the Bidder provides an immediate solution / work around for “Show Stopper” issues so that CFHL can continue to function normally and then resolve the issue on priority by conducting a “Root Cause Analysis”.

Service Levels

- i. Service levels will include Availability measurements and Performance parameters.
- ii. The Bidder shall provide Availability Report on monthly basis and a review shall be conducted based on this report. A monthly report shall be provided to the CFHL at the end of last month containing the summary of all incidents reported, TAT for resolution and associated Bidder performance measurement for that period.
- iii. The bidder shall submit both hard copy and soft copy of comprehensive monthly Status report on the transformation project by 5th of every month covering progress made during the previous month and the plan for the upcoming month. The full list of renewal due dates of Licenses/Subscriptions/ Fees /Support contracts and other related components shall necessarily form part the monthly report.
- iv. The Hard Copy of the report shall be duly signed by the competitive authority of bidder. The Report format/ Annexures shall be decided in consultation with CFHL along with the mailing list.
- v. Performance measurements would be accessed through audits or reports, as appropriate to be provided by the Bidder e.g. utilization reports, response time measurements reports. Audits will normally be done on regular basis or as required by CFHL and will be performed by CFHL or CFHL appointed third party agencies.
- vi. Cost Reference that is mentioned is cost for the referenced item for the complete tenor of the Contract.

6.6.2. Performance Management

Type of Infrastructure	Measurement	Service Level	Minimum Tools
Data Centre and Disaster Recovery Day – end, month – end, year – end	During these periods all delivery channels and all offices operations should be available and there should be no performance degradation at that time. Time window for EOD / EOM / EOQ / EOY batch operations for the	99.99%	CFHL will measure this through periodic audits, based on logs to be provided by Bidder

Type of Infrastructure	Measurement	Service Level	Minimum Tools
	Business Applications to be 120 minutes excluding back-up time. In case the time window for batch operations is exceeded the additional time will be considered for system downtime calculation		
System Response Time	Latency & Throughput (as mentioned in Annexure) Support peak concurrent users as mentioned in Annexure 8	99.99%	CFHL will measure this through periodic audits, based on logs to be provided by Bidder
Disaster Recovery Site Availability	Business operations to resume from Disaster Recovery Site at the earliest with the Data Centre failing. All applications as part of the Solution should be designed with the following parameters RPO: 10 minutes RTO 30 minutes	99.99%	CFHL will measure this through periodic audits, based on logs to be provided by Bidder
Down time for servicing	Each planned down – time for application, database and operating system servicing, Networking, delivery channels, cloud services, SOC, NOC, SDWAN, interface servicing (up gradation, bug fixing, patch uploads, regular maintenance) and all other application as well as infrastructure & security as per the scope of work mentioned in the RFP document will not be more than 4 hours. This activity will not be carried out during business hours.	99.99%	CFHL will measure this through periodic audits, based on logs to be provided by Bidder

Type of Infrastructure	Measurement	Service Level	Minimum Tools
	However, such activities which require more than 4 hours in non-business hours or required time to be carried out during business hours will be scheduled in consultation with the CFHL. In case the downtime exceeds the planned hours, the additional time taken for servicing will be considered for infrastructure or system downtime as per availability measurements table.		
System Security	Number of security breaches: 0 security breach	100%	CFHL will measure this through periodic audits based on logs to be provided by Bidder
System Backup	Zero Data Loss	100%	CFHL will measure this through periodic audits based on logs to be provided by Bidder

6.6.3. Communication and Escalation

Bidder to submit the escalation matrix as per Annexure 23.

6.6.4. Service Debits

- Business Utility and Business Downtime would be the key considerations for determining the “Penalties” that would be levied on the Bidder for “Non-Adherence” to the SLA for the Services offered.
- If failure of any component leads to Business down time more than thrice within a rolling span of six months, then Bidder is expected to replace the component/ equipment at Bidder’s own cost with the root cause analysis document.
- The “Penalties” applicable for issue based on the criticality have been detailed in the Matrix below. The applicable “Penalties” would be the same irrespective of the root causes.
- Change Request: CFHL shall release the payment for Change Request as per the man-day charges quoted during the submission of the commercial BOM and the number of man-days for each CR should be backed up with the transparent estimation model, productivity parameter and shall be on mutually agreed terms with the successful bidder. In case of any

delay in delivering the change request, financial penalty is applicable as mentioned in section 8.24.5.

- v. The bidder should not charge additional cost for the change request in their Annual Maintenance cost (includes Annual Technical Support as well)
- vi. Bidder must guarantee a minimum uptime of 99.90% calculated on monthly basis with an availability of 24x7x365 basis. The percentage uptime is calculated on monthly basis as follows:

(Total contracted minutes in a month – downtime minutes within contracted minutes) X100

Total contracted minutes in a month

Contracted minutes of a month = Number of days in that month * 24*60

- vii. If the bidder fails to maintain the guaranteed Uptime during Warranty and AMC (includes AMC and ATS) period, the penalty for Uptime will be deducted as under:

Level of availability calculated monthly	Penalty amount (excluding applicable taxes)
99.90% to 100%	No Penalty
99.00% to 99.89%	0.10% of the annual maintenance cost
98.00% to 98.99%	0.20% of the annual maintenance cost
97.00% to 97.99%	0.30% of the annual maintenance cost
96.00% to 96.99%	0.40% of the annual maintenance cost
95.00% to 95.99%	0.50% of the annual maintenance cost
Less than 95%	1.00% of the annual maintenance cost

The uptime percentage would be calculated on monthly basis and the calculated amount would be adjusted from every subsequent annual payment. Financial penalty is applicable due to non-adherence of the defined SLA. For further details please refer to Section 8.24 for further details.

In addition to above penalties, in case of any technical or functional glitch in the software, including but not limited to core business solution, peripheral applications, underlying infrastructure and cyber security, CFHL or Regulatory authorities during audit might impose a penalty which needs to be borne by the bidder without any limit. The bidder needs to adhere to SLAs mentioned below in terms of report submission about occurrence of glitch, root cause analysis and corrective action taken. The bidder is responsible for any fine imposed by the Regulator without any limit. The bidder should submit a detailed root cause analysis report to CFHL within the timelines specified by CFHL. Failure to submit the RCA would attract a penalty as per section 8.24

	Preliminary report submission within 24 hours of the occurrence of the glitch
	Comprehensive root cause analysis and corrective action taken to address the glitch within 3 calendar days of the incident or as defined by CFHL

Penalty clause on technical/ functional	In case of failure to timely submit root cause analysis, a financial penalty as per section 8.24 will be imposed by CFHL for each working day of delay from the timeline specified
	Technical or functional glitch should be addressed within the timeline specified
	In case of Technical/ functional glitch not getting resolved within the timeline specified in section 6.6.1 for application, Infrastructure and security, financial disincentive applicable as mentioned in Section 8.24

7. Payment Terms

CFHL reserves the right to reduce the in-scope activities to be performed by the successful Bidder. The payment will be made by CFHL only for the services availed and materials procured by CFHL from the successful Bidder during the course of the engagement.

Payment shall be made as given below for delivering, installing, commissioning and monitoring the Solution / deliverables as mentioned in RFP.

A. Payment of implementation & customization of the proposed solution, cloud services, networking services and ITSM:

Payment will be made in phases as per terms of Purchase Order and clearance for Payment from the concerned dealing group/user group of CFHL. CFHL will follow a staggered payment system based on progress of the work as follows:

The IT Applications subscription costs would be effective upon installation, configuration of all IT Applications under the “Subscription Model” on the Cloud infrastructure with integrations as per RFP and successful completion of Data Migration.

For IT Applications, Cloud Services, Networking Services and IT Service Management

Sl. No	Milestone	Opex Based Model	Capex Based Model	
		Subscription Cost for applications- / software's / infrastructure	License Cost – Enterprise Type covering all instances (Applicable only in case of IT Applications provided under Enterprise License Model)	Implementation Cost for applications- / software's / infrastructure
1.	Supply, Delivery, Installation and Configuration of the application as per business requirements gathered and as detailed in the Technical Proposal document.		100% of the License Cost of the installed application	NIL

		Opex Based Model	Capex Based Model	
Sl. No	Milestone	Subscription Cost for applications- / software's / infrastructure	License Cost – Enterprise Type covering all instances (Applicable only in case of IT Applications provided under Enterprise License Model)	Implementation Cost for applications- / software's / infrastructure
2.	UAT Sign-off	One-time installation and configuration cost		60% of the implementation Cost
3.	Successful completion and Go-Live of all issues raised during the testing phase	Quarterly Subscription Cost in arrears for applications under production		25% of Implementation Cost
4.	Resolution of all issues encountered and after completion of warranty period of one year from the Go-Live date			15% of the implementation cost

All Invoice to be raised in the name of CanFin Homes Limited, Bengaluru on a Quarterly basis in arrears for all the Services Subscribed for on the Cloud. Amount shall be paid by the CFHL quarterly in arrears within Sixty (60) days from the date submission of invoice along with satisfactory sign-off from CFHL and after deduction of penalty, if any.

All Invoices should necessarily be accompanied by comprehensive Status report on the project. The format of the report shall be finalized in consultation with CFHL.

B. Payment of Facility Management Service (FMS):

The Facility management charges means the on-site resources deployed at CFHL premise for support services. The Facility Management charges shall be paid in equal quarterly instalments in arrears within Sixty (60) days from the date of submission of invoice along with sign-off from CFHL and after deduction of penalty if any.

C. Payment of ATS (ATS+AMC)

The ATS & support amount shall be paid by the CFHL quarterly in arrears within Sixty (60) days from the date submission of invoice along with satisfactory sign-off from CFHL and after deduction of penalty if any.

But this is to be noted that the ATS for 1st year will be calculated on Pro-Rata basis depending on the Warranty end date and ATS start date proportionally till the succeeding financial year.

D. Payment of licenses

Payment will be processed within Sixty (60) days from the date submission of invoice along with satisfactory sign-off from CFHL and after deduction of penalty, if any.

Note:

- i. All out of pocket expenses, traveling, boarding and lodging expenses for the entire contract period of this RFP and subsequent agreement is included in the amounts quoted in Annexure 6 – (Commercial Bill of Materials) and the Bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging.
- ii. The invoice(s) should be clear and with all supporting documents else the payment processing shall be delayed and CFHL will not be responsible for any delay in non-payment beyond stipulated time.
- iii. CFHL reserves the rights to dispute/deduct payment/withhold payments/further payment due to the successful bidder under the Contract if the successful bidder has not performed or rendered the Services in accordance with the provisions of the Purchase Order / Contract / Agreement which the CFHL at its sole discretion adjudge. For this, successful bidder shall permit CFHL to hold or deduct the amount from invoices, for non-performance or part performance or failure to discharge obligations under the Purchase Order / Contract / Agreement. Penalties / liquidated damages, if any, shall be deducted from the invoice value
- iv. Applicable TDS will be deducted during releasing of payment.

8. Terms and Conditions

8.1 General

The Bidder shall adhere to the terms of this RFP and shall not deviate from the same. If the Bidder has genuine issues only then should they provide their list of deviations in the format defined in Annexure 11. CFHL reserves the rights to not accept such deviations to the RFP terms, at its sole and absolute discretion, and shall not be obliged to furnish any reason for exercising such right.

CFHL intends that the Bidder appointed under the RFP shall have the responsibility for fulfilling all obligations and providing all deliverables and services required for successful management of the Project, notwithstanding the fact that they may after procuring written consent of CFHL, appoint/ procure services of third party suppliers to perform all or part of the obligations contained under this RFP and that CFHL may for convenience enter into arrangements, including tripartite agreements, with such third party Vendor, if required at no additional cost. The Project agreement shall be governed by Indian statutes including taxation.

Unless specifically agreed in writing by CFHL for any changes to the RFP issued, the proposed changes (including deviations) by Bidder would not be incorporated automatically in the RFP document.

Unless expressly overridden by the specific agreement to be entered into between CFHL and the selected Bidder, the RFP shall be the governing document for arrangement between CFHL and the Bidder.

All responses including Commercial and Technical Proposals will be deemed to be irrevocable offers/proposals from the Bidder and might (if accepted by CFHL) form part of the final contract between CFHL and the Bidder.

Filling up of the information using terms such as 'OK', 'Accepted', 'Noted', 'As per brochure'. is not acceptable to CFHL. The Bidder should provide detailed information wherever applicable.

The responses should be clear and not ambiguous. Bidder should not respond to any section like 'Clarifications', 'As orally told', 'to be discussed', 'interpretations'.

To assist in the scrutiny, evaluation and comparison of offers, CFHL may, at its discretion, ask any of the Bidders for clarifications to their offer.

In case of any difference of opinion in interpretation of any functionalities/ requirements between Bidder and CFHL, the decision of CFHL shall be final and should be abide by the Bidder.

CFHL shall have the right to cancel the RFP process at any time prior to award of contract, without thereby incurring any liabilities to the affected Bidder(s). Reasons for cancellation, as determined by CFHL in its sole discretion include but are not limited to, the following:

- i. Services Contemplated are no longer required
- ii. Scope of work were not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments
- iii. Proposed prices are unacceptable to the Work
- iv. The Project is not in the best interest of CFHL

- v. Any other reason

8.2 Rules for Responding to this RFP

All responses should be in English language. All responses by the Bidder to this RFP document shall be binding on the Successful Bidder until a formal contract is executed and in respect of certain terms/ provisions contained in this RFP but not in the agreement executed between the parties, the terms of this RFP shall prevail. The Bidder must acquaint themselves fully with the conditions of the responses. No plea for insufficient information will be entertained at any later date.

All responses including technical and commercial responses would be deemed to be irrevocable RFP responses from the Bidder and may if accepted by CFHL form part of the final contract between CFHL and the selected Bidder. Bidders are requested to attach a letter from an authorized signatory authorized to bind the Bidder to the terms and conditions of the RFP, attesting the veracity of information provided in the responses.

Any functional, technical or commercial response to the RFP submitted cannot be withdrawn/ modified after the last date for submission of the responses unless specifically permitted in writing by CFHL.

The Bidder may withdraw its RFP response prior to the opening of technical proposal on submission of a written notice to CFHL. No RFP response (including a modified RFP response) can be modified by the Bidder after the closing date and time for submission of the RFP responses. Additionally, no RFP response can be withdrawn after the closing date and time for submission of the RFP response. For any valid withdrawal of RFP response, the request for withdrawal must be received by CFHL prior to the closing date and time for submission of the RFP response.

Bidders are required to quote for all the components mentioned in the Section 5.2 of this document. In case any Bidder does not quote for any of the components, for purpose of determining total cost the response would be deemed to include the quote for such unquoted components as average of the cost quoted by the other Bidders for that component. This additional amount is only for evaluation purposes and will not be actually payable to the Bidder.

It is mandatory to submit duly filled and signed functional and technical details in the formats, specified in Annexures, given along with this RFP. CFHL reserves the right to not permit changes and not to evaluate the RFP response in case of non-submission of the requested details in the required format or partial submission of functional and technical details.

Based on CFHL's requirements as listed in this RFP, the Bidder should identify the best-suited solution that would meet CFHL's requirements and quote for the same. The Bidders should not give options to CFHL to select from their RFP response. The Bidder is expected to select the best option and quote the same in their RFP response. Any non-compliance with this term of the RFP would render the response incomplete and liable to be rejected.

CFHL is not responsible for any assumptions or judgments made by the Bidders for arriving at any type of sizing or costing. CFHL shall at all-time benchmark the performance of the Bidder to the RFP documents circulated to the Bidders. In the event of any deviations from

the requirements of these documents, the Bidder must make good the same at no extra costs to CFHL, to achieve the desired service levels as well as meeting the requirements of these documents.

CFHL ascertains and concludes that everything as mentioned in the RFP documents circulated to the Bidders and responded by the Bidders, have been quoted for by the Bidders, and there shall be no extra cost associated with the same other than the cost quoted by the Bidder.

In the event CFHL has not asked for any quotes for alternative prices, and the Bidder furnishes the alternative price in the Bidder's commercial response, the higher of the prices will be taken for calculating and arriving at the Commercial score for the purpose of evaluation.

All out of pocket expenses, travelling, boarding and lodging expenses for the entire completion of the project should be a part of the financial response submitted by the Bidder to CFHL. No extra costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging shall be payable by CFHL. The Bidder cannot take the plea of omitting any charges or costs and later lodge a claim on CFHL for the same.

The Bidders, at no point in time, can excuse themselves from any claims by CFHL whatsoever for their deviations in conforming to the terms and conditions, payments schedules, time frame for implementation as mentioned in the RFP documents circulated by CFHL. Bidder shall be fully responsible for deviations to the terms & conditions, project schedule. as proposed in the Section 5 of the RFP.

8.3 Evaluation of Bids

CFHL shall scrutinize the technical offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been enclosed, whether the documents have been properly signed by authorized signatories. However, CFHL may at its discretion waive any minor non-conformity/ minor deviation in any offers or rejects the bid completely. This is binding on all Bidders and CFHL decision in the matter shall be final.

CFHL may at its discretion call for clarifications from all/any of the Bidder and CFHL reserves its right to disqualify the Bidder whose clarification is found not suitable to the proposed project.

CFHL shall also verify whether the Bidder has responded in full to RFP or not.

8.4 Commercial Response

The Bidder is requested to quote its price in Indian Rupees ('INR'). All quoted prices should be in INR only. This rate would be applicable only for commercial proposal evaluation purpose.

The prices quoted by the Bidder shall include all costs such as, taxes, VAT, levies, cess, excise and custom duties, migration, insurance. that need to be incurred. The payment by CFHL to the selected bidder will be made in INR only.

8.5 Commercial Comparison

CFHL will go through a process of functional and technical evaluation and normalization of the responses to the extent possible and feasible to ensure that Bidders are more or less on the same functional ground. After the normalization process, if CFHL feels that any of the responses needs to be normalized and that such normalization has a bearing on the price responses, CFHL may at its discretion ask some/ all the Bidders whose RFP responses are meeting the technical requirement, to resubmit the commercial responses to the extent incomplete. CFHL can repeat this normalization process at every stage of functional submission till CFHL is satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the short-listed Bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to CFHL during this process. The Bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process. CFHL reserves the right to change the parameters considered for commercial comparisons, if required.

8.6 General Terms of Reference

The selected Bidder should note that the terms of this RFP are inclusive and indicative and CFHL reserves the rights to modify, delete or expand the terms at its sole discretion.

8.7 Solution Provider Warranties and Representation

The solution provider warrants and represents that:

- i. The software is thoroughly tested for functionality, performance, integrity, security, prior to delivering it to CFHL and that it is suitable for the purposes intended and specification & requirements of CFHL under this proposal.
- ii. The solution provider is the sole owner and has full legal rights to license / sell the IPR of the software to CFHL and that there are no known infringements of any intellectual property rights, patents, copyrights, trademarks in the software, including pending ones. In any case, the solution provider shall agree to fully indemnify CFHL against any and all settlements, judgments, claims, loss, associated costs and expenses sought against CFHL by any third party for infringement of any patent, copyright, design, layout design, trademark, trade secret or any other intellectual or industrial property rights of the solution provider's software.
- iii. The software is free of malicious codes and scripts that could be activated to perform unauthorized activities, intrude into, monitor or compromise CFHL's systems or IT infrastructure. CFHL should be indemnified for all losses for the misuse of the software/ hardware/ all IT resources provided to CFHL by the successful bidder.
- iv. The software is free of any codes or logic, inserted willfully or negligently, that could be invoked without CFHL's knowledge of its existence to disable or otherwise shut down all or any portion of the software. The solution provider further agrees that, with respect to any disabling code that may be part of the software, the solution provider shall not install or invoke or cause to be installed or invoke such disabling code at any time, including upon expiration or termination of the contractual agreement arising out of the RFP for any reason.
- v. The solution provider will perform its obligations under the contractual agreement with reasonable skill, care and dispatch and in accordance with best industry practices.

- vi. Respondent shall abide by its proposal for the period of 365 days from the date fixed for receiving the same or extended period under this document.

8.8 Sub-contracting

The Selected Bidder shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the selected Bidder under the contract without the prior written consent of the Company apart from OEM.

8.9 Erasures or Alterations

The Offers containing erasures or alterations, or overwriting may not be considered. There should be no hand-written material, corrections or alterations in the offer. Technical details must be completely filled. Correct technical information of the product being offered must be filled in. Filling up of the information using the terms such as “OK”, “accepted”, “noted”, “as given in brochure/manual” is not acceptable. CFHL may treat such Offers as not adhering to the tender guidelines and as unacceptable.

8.10 Assumptions/Presumptions/Modifications:

CFHL would like to expressly state that any assumption, presumptions, modifications, terms, conditions, deviation and the like, which the bidder includes in any part of the Bidder's response to this RFP, will not be taken into account either for the purpose of evaluation or at a later stage, unless such assumptions, presumptions, modifications, terms, conditions, deviation and the like, have been accepted by CFHL and communicated to the Bidder in writing. The Bidder at a later date cannot make any plea of having specified any assumption, presumptions, modifications, terms, conditions, deviation and the like in the bidder's response to this RFP document. No offer can be modified or withdrawn by a bidder after submission of Bid/s.

8.11 Confidentiality

The Bidders shall acknowledge that while performing the obligations under this RFP and subsequent contract, the Bidder shall be exposed to or acquire information of CFHL, which the Bidder must treat as confidential and shall not disclose such confidential information (“Confidential Information”) to any third party.

Without limiting the generality of the foregoing, Confidential Information shall mean and include any information, data, analysis, compilations, notes, extracts, materials, reports, drawings, designs, specifications, graphs, charts, studies, memoranda or other documents, and function specifications, analysis and performance information, planning processes. or any existing or future plans, forecasts or strategies in respect thereof.

“Confidential Materials” shall mean all tangible materials containing Confidential Information, including, without limitation, written or printed documents and computer disks or tapes, whether machine or user readable.

The Bidders shall keep in confidence all Confidential Information, whether given in writing, oral or visual, and whether or not such writing is marked to indicate the claims of ownership and/ or

secrecy or otherwise. Except as otherwise provided in this RFP, the Bidder shall not use, or reproduce for use in any way, any Confidential Information. The Bidder further agrees to protect such Confidential Information with the same standard of care and procedures used to protect its own Confidential Information.

Any information considered sensitive must be protected by the selected Bidder from unauthorized disclosure, modification or access.

Types of sensitive information that the Bidder might have access to include, but are not limited to Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations.

On termination of the RFP and subsequent Agreement, the Bidder must immediately return to CFHL and certify to have deleted or destroyed all Confidential Information of CFHL (including copies of them) containing the Confidential Information in its possession or control, unless as required by the regulator or law.

The confidentiality obligations for the RFP shall be for a period of 5 years for all bidders. For the successful bidder, the confidentiality obligation shall be for a period of 5 years post the expiry of the agreement and extensions if any.

8.12 Tenure of Agreement / Contract

- i. CFHL intends that the contract, which is contemplated herein with the selected Bidder, shall be considered valid until terminated in terms of termination clause set out in Section 8.41 Termination. The total period of contract would be 7 (Seven) years including 12 months for Go-Live ,1 year of warranty and 5 years of support and maintenance services.
- ii. Bidder is supposed to implement the entire solution within as per the timelines mentioned in section 5.4 from the date of awarding the contract.
- iii. The solution provider shall provide a software warranty period of no less than 1 year commencing from the Sign-off of the solution. The solution provider shall provide prompt support and maintenance of the software, including rectification of any and all defects, free of charge during the Warranty Period.
- iv. The commencement of the solution provider's support and maintenance services and related charges shall be effective after completion of warranty period.

8.13 Awarding of Contract

The contract shall be awarded and the order shall be placed on selected Bidder. CFHL reserves the right to release the order either in Full or in part or place more than one order towards the contract.

The selected Bidder shall submit the acceptance of the order within seven working days from the date of receipt of the order. No conditional or qualified acceptance shall be permitted. The effective date for start of provisional contract with the Selected Bidder shall be the date of acceptance of the order by the Bidder.

On failure of the selected Bidder to accept the order within stipulated time, CFHL shall be at liberty to proceed with the other technically qualified Bidder within the purview of the same RFP either by calling for fresh commercial quotes or considering the existing commercial quotes. The initially selected Bidder stands disqualified for further participation in the subject bid.

It must be understood that this document is merely a 'Request for Proposal' containing the minimum requirements to be complied with each Bidder and is not conclusive of all the terms and conditions in respect of engagement of services of the Winning Bidder. The Winning Bidder shall be required to execute an agreement with CFHL on mutually agreed terms and conditions, failing which any payments to the Winning Bidder shall be withheld until execution of the final agreement. Until execution of the final agreement/ service level agreement, as the case may be, the services contemplated herein shall be governed by the terms and conditions contained in this RFP.

Within 30 days from the date of acceptance of the purchase order by the selected Bidder, the Bidder shall sign a duly stamped Service Level Agreement (Contract/Agreement) referred to as Contract in this RFP, with CFHL, at the time, place and in the format prescribed by CFHL. All stamp duty charges applicable on the agreement shall be borne by the selected Bidder.

8.14 No Liability

All employees engaged by the bidder as well as OEM shall be in sole employment of the Bidder or the OEM. Bidder and the OEM shall be solely responsible for their salaries, wages, statutory payments. Under no circumstances, CFHL shall be liable for any payment or claim or compensation (including but not limited to compensation on account of injury/death/termination) of any nature to the employees and personnel of the Service Provider.

CFHL shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third-party software or modules supplied by the bidder as part of this Agreement.

Under no circumstances CFHL shall be liable to the bidder for direct, indirect, incidental, consequential, special, punitive or exemplary damages arising from termination of this project, even if CFHL has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business.

Defense of Suits:

If any action in court is brought against the Company or any of its officers or representatives of the Company, for the failure, omission or neglect on the part of the Bidder to perform any acts, matters, covenants or things during the period of Contract or damage or injury caused by the alleged omission or negligence on the part of the Bidder, his agents, representatives or in connection with any claim based on lawful demands of its employees/partners or its employees, the Bidder shall in all such cases indemnify and keep the Company and/or their officers/representatives harmless from all losses, damages, expenses or decrees arising out of such action.

8.15 Compliance with Laws

The selected Bidder shall be required to undertake, to observe, adhere to, respond by, comply with and notify CFHL in writing about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees and/or their obligations towards them and all purposes of this RFP and shall indemnify, keep indemnified, hold harmless, defend and protect CFHL, its sponsors, and its directors/ employees/ officers/ staff/ personnel/ representatives/ agents from any failure or omission on its part to do so and against all claims or

demands of liability and all consequences that may occur or arise for any default or failure on its part to confirm or comply with the above and all other statutory obligations arising there from.

The Bidder undertakes to provide to CFHL, any and/ or all details pertaining to any statutory warnings/ notices/ claims/ demands received by the Bidder from any regulatory authority, which is likely to have an adverse effect on the functioning of the Bidder.

The Bidder further undertakes to provide to CFHL details of all pending litigations, enquiry/ adjudication/ prosecution by regulatory/ statutory authorities/ Courts or any other action against the Bidder or their affiliates or any of its respective directors.

In case of arbitration, the preference country will always be India and location will be Bengaluru, Karnataka, India and all Indian laws will be applicable.

8.16 Arbitration

Any dispute, controversy or claims arising out of or relating to this RFP, its validity, breach or termination thereof, shall be settled by arbitration in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996.

All questions, claims, disputes or differences arising under and out of, or in connection with the RFP/ subsequent contract or carrying out of the work, whether during the progress of the work or after the completion of the work, and whether before or after the determination, abandonment or breach of the RFP/ subsequent contract shall be referred to arbitration by a sole Arbitrator to be appointed by CFHL.

The place of arbitration shall be at Bengaluru, Karnataka, India.

The arbitral procedure shall be conducted in the English and any award or awards shall be rendered in English. The procedural law of the arbitration shall be the Indian law.

The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enter judgment thereon in any one or more of the highest courts having jurisdiction. The Parties further agree that such enforcement shall be subject to the provisions of the Indian Arbitration and Conciliation Act, 1996 and neither Party shall seek to resist the enforcement of any award in India on the basis that award is not subject to such provisions.

The rights and obligations of the Parties under or pursuant to this Clause, including the arbitration clause in this RFP, shall be under the exclusive jurisdiction of the courts located at Bengaluru, Karnataka, India only.

If a notice must be sent to either of the parties following the signing of the contract, it must be in writing and shall be first transmitted by facsimile transmission or by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) the expiry of five days after posting if sent by registered post, or (iii) the business date of receipt, if sent by courier.

8.17 Escrow Mechanism

Successful Bidder must propose a single escrow agent acceptable to CFHL to provide escrow mechanism for the deposit of the source code for the software products and tools procured by the Bidder to CFHL in order to protect its interests in an eventual situation.

The decision to enter into an escrow agreement with the successful bidder is solely up to CFHL to decide. In case of a disagreement between CFHL and the Bidder regarding appointment of an escrow agent, CFHL shall appoint an escrow agent in its entire discretion which shall be final and binding on the Bidder. CFHL and the Bidder will have to enter into a tripartite escrow agreement with the designated escrow agent, which shall 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 Bidder is also expected to provide a detailed code documentation of the solution which has been duly reviewed by an external independent organization. Also, bidder must comply with regulatory guidelines of audit with respect to annual validation of the source code or in case of version change, the regulator may audit the source code as they deem fit.

8.18 Escrow arrangement during Contract period

The Bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow, with a reputable agency, acceptable to both the parties and yearly thereafter or as and when any major release is implemented or as requested by CFHL from time to time. The modalities of the versions should be kept and, can be finalized at the time of lodging the software for escrow. The escrow will be released to CFHL in the event of the Contract being terminated for either default or Insolvency of the Bidder or should the Bidder cease or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be effected by the agent within 15 days of receipt of written demand from the purchase therefore. The cost of verification of the software payable to Escrow Agent and annual subscription fee shall be payable by the owner of the software meaning that CFHL shall not be liable to pay any amount to Escrow Agent taking from verification to its annual subscription to fee update. The application software should mitigate Application Security Risks; at a minimum, those discussed in OWASP top 10 (Open Web Application Security Project). The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify CFHL against any levies / penalties on account of any default in this regard. The Bidder should provide Application Security Certificate along with report of the proposed solution to CFHL. However, CFHL in its discretion to conduct Code audit to check the vulnerability associated with proposed software/solution if in case any observations are found, then bidder has to take up with OEM immediately to attend the same for closure before project acceptance/signoff. The cost of Escrow arrangement including deposit of source code along-with flow diagrams and technical write up for the Software, validation and audit shall be borne by the bidder during the entire contract period and also two years of extended ATS period.

8.19 Governing Law and Jurisdiction

This RFP and subsequent agreement with the Selected Bidders shall be governed and construed in accordance with the laws of India and courts in Bengaluru, Karnataka, India will have the exclusive jurisdiction to determine the issues arising out of this RFP.

8.20 Assignment

The Bidder agrees that they shall not be entitled to assign any or all of its rights and obligations under this RFP and subsequent contract to any entity including Bidder's associates/ affiliates without the prior written consent of CFHL & its subsidiaries.

If CFHL undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, this RFP shall be considered to be assigned to the new entity and such an act shall not affect the rights, duties, obligations of the Bidder under this RFP.

8.21 Indemnity

The Bidder shall indemnify CFHL and its related entities, and shall always keep indemnified and hold CFHL, its related entities (including its employees) personnel, officers, directors, harmless from and against any and all direct losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly, from or in any way arising out of any claim, suit or proceeding brought against CFHL because of:

- i. CFHL's authorized/ bona fide use of the deliverables and/ or the services provided by Bidder under this RFP; and/ or
- ii. An act or omission of the Bidder, its employees, agents, sub-contractors in the performance of the obligations of the Bidder under this RFP; and/ or
- iii. Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against CFHL; and/ or
- iv. Breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Bidder under this RFP; and/ or
- v. Any or all deliverables or services infringing any copyrights or such other Intellectual Property Rights; and/ or
- vi. Breach of confidentiality obligations of the Bidder contained in this RFP; and/ or
- vii. Gross negligence or willful misconduct attributable to the Bidder or its employees or sub-contractors or agents.

The Bidder shall at its own cost and expenses defend or settle any third-party claim against CFHL if the Deliverables and Services delivered or provided under this RFP infringe a patent, utility model, industrial design, copyright, trade secret, mask work or trademark in the country where the Deliverables and Services are used, sold or received, provided CFHL:

- a. Notifies the Bidder in writing; and
- b. Co-operates with the Bidder in the defense and settlement of the claims.

The actual losses shall be borne by the Bidder and the overall cap for all the penalties, excluding actual losses direct or third party due to the proposed Core Business Solution, shall be 20% of the Total Cost of Ownership over the contract period or the actual penalty whichever is higher.

8.22 **Publicity**

Any publicity by the selected Bidder in which the name & logo of CFHL is to be used should be done only with the explicit written permission of CFHL and its discretion.

8.23 **Cancellation of the Order**

CFHL reserves its right to cancel the order in the event of one or more of the following situations with prior notice to the selected bidder/bidder partner, which are not occasioned due to reasons solely and directly attributable to CFHL alone:

- i. Delay in customization/implementation beyond the specified period that is agreed in the contract that shall be signed with the successful Bidder; and
- ii. Serious discrepancy in the quality of service/ software experienced during the implementation, rollout and subsequent maintenance process.
- iii. In case the Bidder is declared insolvent
- iv. Proposed prices are unacceptable to CFHL
- v. The progress made by the selected bidder is found to be unsatisfactory.
- vi. Services contemplated are no longer required.
- vii. If found blacklisted, including but not limited to, by any Govt. Department/PSU/NBFC/HFC/CERT-IN during the course of Contract period.
- viii. In case of order cancellation, any payments made by CFHL to the Bidder will necessarily have to be returned to CFHL with interest within 30 days from the date of such notification.
- ix. In the event of cancellation of the order, CFHL will provide a cure period of thirty days from the date of such notification by CFHL, to rectify the breach.
- x. Repeated defaults in meeting the deliverable due to lack of expertise/ competence from Bidder's resources.
- xi. Any other such reason, by which continuing the business with the Winning Bidder may cause material adverse effect on the business of CFHL.

8.24 **Penalty / Liquidation Damages**

CFHL expects the selected Bidder to provide all the services as mentioned in the RFP document. However, in case the selected bidder fails to deliver any or all of the Service(s) / Systems or perform the Services within the time period(s) specified in the Contract / Agreement / fails to meet the Service Level Requirements, CFHL shall, without prejudice to its other rights and remedies under and in accordance with the Contract / Agreement, deduct from the Contract price, as liquidated damages defined in Section 6.5. Please note that the overall penalty under this project is capped at 20% of the overall TCO submitted by the bidder. Once the maximum is reached, CFHL may consider termination of Contract pursuant to the conditions of contract. Please note that all penalties are excluding GST and applicable taxes.

Summary of Penalty/Liquidated damages (LD) under various circumstances are as under:

Sl. No.	Penalties/Liquidated damages (LD) Category	Penalty / LD (Amount in INR)
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1	Delay/non-compliance in Implementation. <i>Please refer to Section 8.24.1</i>	10,000/Instance/Calendar Day
2	Delay/non-compliance in delivery of hardware including replacement/Software items/licenses/subscriptions. <i>Please refer to Section 8.24.2</i>	10,000/Instance/Calendar Day
3	Delay/non-compliance in installation of hardware including replacement/software items/ licenses/ subscriptions. <i>Please refer to Section 8.24.2</i>	10,000/Instance/Calendar Day
4	Delay/non-compliance during Warranty period. <i>Please refer to Section 8.24.3</i>	10,000/Instance/Calendar Day
5	Delay/non-compliance during Support (ATS/AMC) period. <i>Please refer to Section 8.24.4.</i>	10,000/Instance/Calendar Day
6	Delay/non-compliance during Customization / Change request. <i>Please refer to Section 8.24.5</i>	10,000 /Instance/calendar Day
7	Penalties/Liquidated damages for Onsite / Offshore Resources. <i>Please refer to Section 8.24.6</i>	10,000/ Calendar Day/ Resource
8	Delay/ non-compliance in Renewal of Licenses/ Subscriptions/ Fees / Support contracts as applicable, during the period of Contract. <i>Please refer to Section 8.24.8</i>	10,000 /Instance/ Calendar Day
9	Delay/failure/non-compliance to Regulatory guidelines regarding Backup / Restoration; VAPT; IS Audit; Source Code; Other Audits; Regulatory Reporting; App and DB sync with DC & DR (vice versa). <i>Please refer to Section 8.24.9</i>	10,000 /Instance/ Calendar Day
10	Delay / Non-submission of root cause analysis report for any technical/ functional glitch. <i>Please refer to section 6.6.4 for further details</i>	10,000 / Instance/ Calendar Day
11	Delay/Non-compliance to timelines and accuracy in responding to data/report requests by CFHL/regulator/management as per clause 5.2.12	10,000/Instance/ Calendar Day
12	Delay in submission/ compliance to the due dates as applicable for any of the activities not covered anywhere in the document. <i>Please refer to Section 8.24.9</i>	10,000 /Instance/ Calendar Day
13	Delay in non-resolution of technical/functional glitches within the timeframe specified by CFHL. <i>Please refer to section 6.6.4 for further details</i>	1,00,000 /Instance/Calendar Day
14	Delay/failure/non-compliance to Regulatory guidelines on DR Drill activity, either partial/full non-compliance /failure/delay. <i>Please refer to Section 8.24.9</i>	1,00,000 /Instance/Calendar Day
15	Penalties / Liquidated damages for Non-Performance. <i>Please refer to Section 8.24.7</i>	Cancellation of order or a penalty of suitable amount as decided by CFHL

Explanations in brief:**8.24.1. Delay/noncompliance in Implementation**

In case of the implementation/rollout delays by the Bidder, the financial penalty will be imposed on the Bidder at the rate of INR 10,000 per instance per calendar day.

8.24.2. Delay/non-compliance in delivery and installation of hardware/ Software items/licenses/subscriptions

In case of delay in delivery as per the RFP section 5 a penalty of INR 10,000 per instance per calendar day or part thereof will be charged.

In case of delay in installation as per the RFP section 5, a penalty of INR 10,000 per instance per calendar day or part thereof will be charged.

8.24.3. Delay/non-compliance during Warranty period

The financial penalty will be imposed on the Bidder of INR 10,000 per instance per calendar day because of non-adherence to the SLA as mentioned in section 6.6 of the RFP document.

8.24.4. Delay/ non-compliance during Support (ATS/AMC) period

The financial penalty will be imposed on the Bidder due to non-adherence in the SLA (as mentioned in section 6.6 of the RFP document) at the rate of INR 10,000 per instance per calendar day. If the bidder materially fails to meet an uptime of 99.00% for three (3) consecutive terms, CFHL may have the right to terminate the contract.

8.24.5. Delay/non-compliance during Customization / Change request

In case of any delay in delivering the change request, CFHL will impose penalty of INR 10,000 per instance per calendar day delay after one weeks beyond the agreed timelines for the change request.

8.24.6. Penalties/Liquidated damages for Onsite/ Offshore Resources

In case any of the resources go on leave/absent for more than 2 days continuously replacements having equivalent or more experience and qualification must be arranged by the Bidder to ensure that regular functioning of the branch/office does not hamper. Also, in case of resignations by any bidder / bidder partner resources, replacement having equivalent or more experience and qualification must be arranged with 6 weeks handholding of the replaced resource. In case of delay in replacement of resource/ 6 weeks handholding criteria, CFHL shall also impose a penalty of INR 10,000 (Ten Thousand Only) per calendar day per resource and the same will be deducted out of any payment payable to the bidder including invocation of Performance Bank Guarantee. For further details on resourcing, please refer to Annexure-22 mentioned in the document.

8.24.7. Penalties/Liquidated damages for Non-Performance

If the specifications of the RFP are not met by the bidder during various tests, the bidder shall rectify the same at bidders cost to comply with the specifications immediately to ensure the committed uptime, failing which CFHL reserves its right to invoke the Bank Guarantee. The Bidder shall perform its obligations under the agreement entered into with CFHL, in a professional manner. If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if CFHL has to take corrective actions, to ensure functionality of its property, CFHL 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, CFHL reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable by CFHL as Penalty / Liquidated Damage for non-performance. Any financial loss to the Company on account of fraud taking place due to Successful Bidder, its employee or their services provider's negligence shall be recoverable from the Successful Bidder along with damages if any regarding CFHL's reputation and goodwill. CFHL 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. The liquidated damages/penalties shall be deducted / recovered by CFHL from any money due or becoming due to the bidder under this purchase contract or may be recovered by invoking of Bank Guarantees or otherwise from bidder or from any other amount payable to the bidder in respect of other Purchase Orders issued under this contract, levying liquidated damages without prejudice to CFHL's right to levy any other penalty were provided for under the contract.

All the above liquidated damages are independent of each other and are applicable separately and concurrently. Liquidated Damage is not applicable for the reasons attributable to the Company and Force Majeure.

8.24.8. Delay/non-compliance in Renewal of Licenses/ Subscriptions/ Fees / Support contracts as applicable, during the period of Contract

In case delay is observed in renewal of licenses/ Subscriptions/Fees / Support contracts, as applicable during the period of the contract, CFHL shall also impose a penalty of INR 10,000 per instance per calendar day and the same will be deducted out of any payment payable to the bidder including invocation of Performance Bank Guarantee. For further details on resourcing, please refer to Annexure-22 mentioned in the document. Thus, the bidder, through the OEM, should ensure timely renewal of such Licenses/Subscriptions/Fees /Support contracts or any other support services during the period of the contract.

8.24.9. Other penalties

The below mentioned are the other penalties levied on the bidder during implementation, warranty and support period.

1. **Backup / Restoration:** The bidder has to submit a compliance certificate for Backup / Restoration as per RFP terms and guidelines or orders of Regulatory/ Statutory/

Supervisor/ Parent Bank/ CFHL Policies issued from time to time. A penalty of INR 10,000 per instance per calendar day for each of such instance will be levied.

2. **DR Drill:** CFHL can request the bidder to conduct DR Drill any number of times during the Contract period, in compliance to the guidelines/ orders of Regulatory/ Statutory/ Supervisor/ Parent Bank/ CFHL Policies issued from time to time. A penalty of INR 100,000 per instance per calendar day for each of the following noncompliance will be levied in case of the following:
 - Any failure to conduct DR Drill.
 - DR Drill fails either in full or in part.
 - DR Drill issues are not addressed fully within 15 days from the date of DR Drill.
3. **VAPT:** CFHL can get VAPT done by internal/ external professionals/ agencies any number of times during the period of contract, in compliance to the guidelines/ orders of Regulatory/ Statutory/ Supervisor/ Parent Bank/ Company Policies issued from time to time. The bidder has to address the observations of each of such Assessment/ Testing as per the timelines mentioned below. Any noncompliance for the above for each of such VAPT, will attract a penalty of INR 10,000 per instance per calendar day. Similar penalty clauses (INR 10,000 per instance per calendar day) will be applicable in case of repeated VAPT observation reported which were patched/fixed earlier.

Observation Type	Critical	High	Medium	Low	Info
No of days for closure*	10 days	15 days	20 days	25 days	Can be assessed for implementation

**The above timelines may change based on compliance to the guidelines/orders of Regulatory/Statutory/Supervisor/Parent Bank/CFHL Policies issued from time to time.*

4. **IS Audit:** CFHL can get IS Audit of the IT setup done by internal/ external Professionals/ Agencies any number of times during the period of contract in compliance to the guidelines/ orders of Regulatory/ Statutory/ Supervisor/ Parent Bank/ CFHL policies issued from time to time. The bidder has to address the observations of each of such Audit as below. Any noncompliance for the above for each of such Audit, will attract a penalty of INR 10,000 per instance per calendar day will be levied.

Risk Type	High	Medium	Low	Info
No of days for closure*	10 days	15 days	20 days	Can be assessed for implementation

** The above timelines may change based on compliance to the guidelines/orders of Regulatory/ Statutory/ Supervisor/ Parent Bank/ CFHL Policies issued from time to time.*

5. **Source Code:** Escrow arrangement to be enabled for the company for the applications provided under this contract. A penalty of INR 10,000 per instance per calendar day for the following noncompliance will be levied.
 - i. Any failure to enable to escrow arrangement.
 - ii. Annual (Calendar Year) updates of source code of applications provided under this contract within the following quarter and submission of proof for the same
 - iii. Escrow of source code of all applications to be done within 90 days from the date of Go-Live and submission of proof for the same
6. **Other Audits:** CFHL may be audited by Regulator/ Statutory authorities/ Supervisor/ Parent Bank/ others at any number of times during the period of contract. The bidder has to close all reported observations within the stipulated timeline provided by CFHL. Any noncompliance for the above for each of such instance, will attract a penalty of INR 10,000 per instance per calendar day will be levied.
7. **Regulatory Reporting:** CFHL may be audited by Regulator/ Statutory authorities/ Supervisor/ Parent Bank/ others at any number of times during the period of contract. The bidder has to close all reported observations within the stipulated timeline provided by CFHL. Any noncompliance for the above for each of such instance, will attract a penalty of INR 10,000 per instance per calendar day will be levied.
8. **App & DB Sync with DC & DR (Vice-Versa):** App & DB sync should happen as per RFP terms. Any noncompliance for the above for each of such instance, will attract a penalty of INR 10,000 per instance per calendar day for each interval defined in RFP will be levied.
9. **Non-compliance to timelines and accuracy in responding to data/report:** Delay/Non-compliance to timelines and accuracy of data in responding to data/report requests by CFHL/regulator/management as per clause 5.2.12, will attract a penalty of INR 10,000 per instance per calendar day.
10. **Other Penalties:** Penalty for any delay in submission/ compliance to the due dates as applicable for any of the activities not covered above will be INR 10,000 per instance per calendar day.

General terms and conditions for penalty clauses

In the event the project timeframes are impacted due to delays caused solely by CFHL, the Bidder shall be given additional time (proportionate to the time lost due to the delay) to complete the activity and further the Bidder shall not be responsible for any penalties for such delay or resultant extension.

Penalties on delay will be applicable when the delay is attributable to the Bidder. For the purpose of clarity, no such penalty will be applicable on the Bidder under the clause above, for inability occasioned, if such inability is due to reasons entirely attributable to CFHL.

The rights to invoke the penalty clause is in addition to and without prejudice to other right available to CFHL such as termination of contract, invocation of indemnity and recovery of amount paid.

8.25 Information Ownership

All information will be processed, stored, or transmitted by selected Bidder for the services provided belonging to CFHL. By having the responsibility to provide service, the Bidder does not acquire rights to redistribute the information. The Bidder understands that civil, criminal, or administrative penalties may apply for failure to protect information appropriately.

Bidder is not authorized to sell any proprietary and CFHL specific customization of software to any other party.

8.26 Intellectual Property Rights

CFHL shall own all intellectual property rights to all design, software and/or systems created specifically for implementation at CFHL under this contract. The Bidder shall fully protect CFHL including its related entities from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes supplied by the Bidder.

Bidder must warrant that all their inputs and deliverables (including Hardware/Software) provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.

In the event that deliverables become the subject of claim of violation or infringement of a third party's intellectual property rights, bidder shall at its choice and expense:

- a) procure for CFHL the right to continue to such deliverables;
- b) replace or modify such deliverables to make them non-infringing, provided that the same function is performed by the replacement or modified deliverables as the infringing deliverables; or
- c) if the rights to use cannot be procured or the deliverables cannot be replaced or modified, accept the return of the deliverables and reimburse CFHL for any amounts paid to bidder for such deliverables, along with the replacement costs incurred by CFHL for procuring an equivalent equipment in addition to the penalties levied by CFHL. However, CFHL shall not bear any kind of expense, charge, fee or any kind of costs in this regard. Notwithstanding the remedies contained herein, the bidder shall be responsible for payment of penalties in case service levels are not met because of inability of CFHL to use proposed solution.

The bidder acknowledges that business logics, work flows, delegation and decision making processes of CFHL are of business sensitive nature and shall not be disclosed/referred to other clients, agents.

8.27 Privacy and Security Safeguards

The selected Bidder shall not publish or disclose in any manner, without CFHL's prior written consent, the details of any security safeguards designed, developed, or implemented by the Bidder or existing at any CFHL location. The Bidder shall develop procedures and implementation plans to ensure that IT assets leaving the control of the assigned user (such as

being reassigned, removed for repair, replaced, or upgraded) are cleared of all CFHL data and sensitive application software.

8.28 Rights to Data

The rights in and to the CFHL's transactional data/ information residing at the Bidder's premises, including at the Disaster Recovery Centre (DRC) even in the event of disputes shall always solely vest with CFHL.

8.29 Sensitive Information

Any information considered sensitive must be protected by the selected bidder from unauthorized disclosure, modification or access. Types of sensitive information that will be found on CFHL's systems that the selected bidder may support or have access to include but are not limited to: Information subject to special statutory protection, legal actions, disciplinary actions, complaints, IT security, pending cases, civil and criminal investigations.

8.30 Industry Advancements

The Bidder will have to take reasonable and suitable action, considering the economic circumstances, to provide the services to CFHL at a technological and functional level that shall enable CFHL to take advantage of advancements in the industry from time to time and be in-line with the changing regulatory requirements.

8.31 Bidder's Liability

The selected Bidder's aggregate liability in connection with obligations undertaken as a part of this Project regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actuals and limited to the annual payment made/ expected to be made under this contract. The Bidder's liability in case of claims against CFHL resulting from fraud, willful misconduct, gross negligence, regulatory non-compliance, confidentiality violations of the Bidder, its employees and subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.

CFHL shall not be held liable for and is absolved of any responsibility or claim/ litigation arising out of the use of any third-party software or modules supplied by the Bidder as part of this RFP.

8.32 Force Majeure

Neither the Bidder nor CFHL shall be liable for delay in performance or failure to perform its respective obligations under the contract which results from an event of Force Majeure.

For purposes of this Clause, "Force Majeure" means an event explicitly beyond the reasonable control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include Acts of God or of public enemy, acts of Government of India in their sovereign capacity and acts of war.

If a Force Majeure situation arises, the Bidder shall promptly notify CFHL in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by CFHL in writing, the Bidder shall to continue to perform Bidder's obligations under the Contract as far as is reasonably practical, and shall to seek all reasonable alternative means for performance not prevented by the Force Majeure event.

In such a case the time for performance will have to be extended by a period(s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, CFHL and the Bidder will have to hold consultations in an endeavor to find a solution to the problem.

8.33 Resolution of Disputes

CFHL/ CFHL appointed consultants and the Bidder will have to make every effort to resolve amicably, by direct informal negotiation, any disagreement or dispute arising between them under or in connection with the contract. In any such instances, CFHL and the bidder will have to immediately escalate the dispute to the senior authorized personnel as refereed in the escalation matrices. Even if the dispute is not resolved amicably between the parties, either parties may refer the dispute for formal arbitration.

8.34 Notices

If a notice must be sent to either of the parties following the signing of the contract, it must be in writing and shall be first transmitted by facsimile transmission or by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on:

- i. The business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or
- ii. The expiry of five days after posting if sent by registered post or
- iii. The business date of receipt, if sent by courier.

This RFP document shall be governed and construed in accordance with the laws of India.

Notwithstanding the above, CFHL shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction (the preference country will always be India), should it find it expedient to do so.

8.35 Corrupt and Fraudulent Practices

It is required that Bidders observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

- i. “Corrupt Practice” means the proposing, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution
- ii. “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of CFHL and includes collusive practice among Bidders (prior to or after opening of technical proposal) designed to establish response prices at artificial non-competitive levels and to deprive CFHL of the benefits of free and open competition. The bidder shall be debarred from participation from further bidding and EMD will be forfeited.
- iii. CFHL reserves the right to declare a Bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract

8.36 Waiver

No failure or delay on the part of either party relating to the exercise of any right power privilege or remedy provided under this RFP or subsequent agreement with the other party shall operate as a waiver of such right power privilege or remedy or as a waiver of any preceding or succeeding

breach by the other party nor shall any single or partial exercise of any right power privilege or remedy preclude any other or further exercise of such or any other right power privilege or remedy provided in this RFP all of which are several and cumulative and are not exclusive of each other or of any other rights or remedies otherwise available to either party at law or in equity.

8.37 Violation of Terms

CFHL clarifies that CFHL shall be entitled to an injunction, restraining order, right for recovery, specific performance or such other equitable relief as a court of competent jurisdiction may deem necessary or appropriate to restrain the Bidder from committing any violation or enforce the performance of the covenants, obligations and representations contained in this RFP. These injunctive remedies are cumulative and are in addition to any other rights and remedies which CFHL may have, at law or in equity, including without limitation a right for recovery of any amounts and related costs and a right for damages.

8.38 Visit Rights

CFHL and its authorized representatives, including auditors, consultants and regulators shall have the right to visit any of the Bidder's premises without prior notice. The Bidder will have to cooperate with the authorized representative/s of CFHL and will have to provide all information/ documents required by CFHL/ authorized representative(s). Recognizing the authority of regulators to perform inspection of the bidder and any of its bidder partners. The Selected Bidder to allow CFHL or person(s) authorized by CFHL to access the Selected Bidder's IT infrastructure, applications, data, documents, and other necessary information given to, stored or processed by the Selected Bidder and/ or its Partners/OEMs in relation to the contract with CFHL. The selected bidder has to facilitate audit of DC/DR sites as requested by CFHL as and when required by CFHL or its appointed representatives.

8.39 Performance Review

The performance of the Winning Bidder shall be subject to review/ audit by CFHL on an annual basis and/ or in accordance with any statutory laws. Accordingly, action in terms of penalty/ termination, if any, may be initiated by CFHL. The Selected Bidder neither impede/ interfere with the ability of the CFHL/ consultant to effectively oversee and manage its activities nor impede the supervising authority in carrying out the supervisory functions and objectives.

8.40 Addition / Deletion of Qualified Offerings

CFHL reserves the right to accept the services and products defined in Section 5.2 of this document either in whole or in part at sole discretion of CFHL. CFHL would pay only for the services or products procured or/ and implemented in CFHL's production environment. Both parties should agree that the intent of this RFP is to establish an initial set of service offerings. CFHL recognizes that, as the use of these services expands, it is possible that additional services and/ or service categories shall be needed. CFHL may request a change order in the event of actual or anticipated change(s) to the agreed scope of work, services, deliverables and schedules. The Bidder will have to prepare a change order reflecting the actual or anticipated change(s) including the impact on deliverables schedule which shall be confirmed by CFHL. The Bidder shall have to carry out such services as required by CFHL at mutually agreed terms and conditions.

The Bidder shall have to agree to submit the request to add new services or service categories on its letterhead signed by a representative authorized to bind the organization.

CFHL is under no obligation to honor such requests to add service categories or amend this contract.

As a method for reviewing Bidder's services and CFHL's requirements, CFHL will conduct regular reviews to allow an exchange of requirements and opportunities.

CFHL will reserve the right to enter into pricing discussions with the chosen Bidder at more favorable terms in case such terms are prevalent in the industry at that time, for projects of similar and comparable size, scope and quality.

8.41 Termination of insolvency

CFHL may at any time, terminate the Contract by giving written notice to the bidder, without compensation to the bidder, if the bidder becomes bankrupt or otherwise insolvent, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to CFHL.

8.42 Termination

CFHL shall have the option to terminate this RFP and any subsequent agreement, in whole or in part by giving the Bidder at least 30 days prior notice in writing. It is clarified that the Bidder has no right to terminate the RFP response and the subsequent agreement. CFHL shall also have the option to explore any other software vendor during the contract period and discontinue any module provided by the bidder in part or in whole. The payment will be made by CFHL only for the services availed and materials procured by CFHL from the successful Bidder during the course of the engagement. Any services, module discontinued to be used during the engagement period shall not be entitled for payment post notice of 30 days' notice in writing.

Notwithstanding what has been stated, CFHL will be entitled to forthwith terminate this RFP and any subsequent agreement if:

- i. Bidder breaches any of its obligations set forth in this RFP and any subsequent agreement with CFHL;
- ii. Where such breach is not cured within thirty (30) days after CFHL gives written notice;
- iii. Where such breach is not of the type that could be cured within thirty (30) days, failure by Bidder to provide CFHL, within thirty (30) days, with a reasonable plan to cure such breach, which is acceptable to CFHL;
- iv. Failure of the selected Bidder to accept the order within the time stipulated;
- v. Delay/ failure in executing the contract/ Agreement between CFHL and Winning Bidder;
- vi. Failure to furnish the performance guarantee within 30 days, as mutually agreed, after signing the contract agreement;
- vii. Failure to maintain guaranteed uptime;
- viii. Breach of terms and conditions of the contract.
- ix. A governmental, regulatory, or professional entity, or an entity having the force of law has introduced a new, or modified an existing, law, rule, regulation, interpretation, or decision, the result of which would render the Bidder's performance of any part of this RFP or the subsequent contract/ agreement illegal or otherwise unlawful or in conflict with independence or professional rules and/ or;
- x. Circumstances change (including, without limitation, changes in ownership of the Bidder such that its performance of any part of this RFP or the subsequent contract/

agreement would be illegal or otherwise unlawful or in conflict with independence or professional rules.

The cancellation of the contract will be, besides CFHL's right to invoke performance guarantee or without prejudice to its rights to initiate any other action, as CFHL may deem fit. CFHL shall be the sole judge to decide about the happening of one or more of the conditions mentioned above.

After the award of the contract, if the selected bidder does not perform satisfactorily or delays in execution of the contract, CFHL reserves the right to get the balance contract executed by another party of its choice by giving one month notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which CFHL may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by CFHL within reasonable limits & at comparable price prevailing in the market. This clause is also applicable, if for any reason, the contract is cancelled.

CFHL reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit/Guarantee, if any, under this contract.

Immediately upon the date of expiration or termination of the RFP and subsequent Agreement, CFHL shall have no further obligation to pay any fees for any periods commencing on or after such date.

Without prejudice to the rights of the Parties, upon termination or expiry of this RFP and subsequent Agreement, CFHL shall pay to Bidder all the undisputed fees outstanding till the date of termination within ninety (90) days after reverse transition services are provided.

- i. Upon the termination or expiry of this RFP and subsequent Agreement, the rights granted to Bidder shall immediately terminate upon CFHL's request, with respect to any agreements for maintenance, disaster recovery services or other third-party services, and any Deliverables not owned by the Bidder, being used by Bidder to provide the Services shall be returned to CFHL before the termination of contract.
- ii. The assignable agreements, Bidder shall, use its reasonable commercial endeavors to transfer or assign such agreements and Bidder Equipment to CFHL and its designee(s) on commercially reasonable terms mutually acceptable to both Parties.
- iii. Upon CFHL's request in writing, Bidder will have to be under an obligation to transfer to CFHL or its designee(s) the Deliverables being used by Bidder to perform the Services, free and clear of all liens, security interests, or other encumbrances at a value calculated as stated.

8.43 Exit Option

CFHL reserves the right to cancel the contract in the event of happening of one or more of the following conditions mentioned below:

- i. Failure of the selected Bidder to furnish the Performance Guarantee within 30 days of receipt of Purchase Order, as mutually agreed;
- ii. Serious discrepancy in services provided or the performance levels agreed upon or fraudulent practices, which have an impact on the functioning of CFHL;

- iii. Total value of penalties arising of the SLA (defined in Section 6.5.1) accounting for more than 20% of the of the proportionate Annual Contract Value over the contract period;
- iv. Any other situation, which warrants cancellation of the contract, which may otherwise adversely affect the interest of CFHL.

Notwithstanding the existence of a dispute, and/ or the commencement of arbitration proceedings, the Bidder shall be expected to continue the services. CFHL and the Bidder shall jointly prepare the Reverse Transition Plan including the Data Migration strategy. However, CFHL shall have the sole decision to determine whether such Plan has been complied with or not.

Reverse Transition mechanism would include services and tasks that are required to be performed/ rendered by the Bidder to CFHL or its designee to ensure smooth handover and transitioning of CFHL's deliverables.

8.44 Exit Management

8.44.1. Exit Management Plan

- i. The Bidder shall submit a structured & detailed Exit Management plan along with the technical proposal for both bidder or its partner's exit initiated either by the bidder/ bidder partner or CFHL. The Bidder needs to update the Transition and Exit management on half yearly basis or earlier in case of major changes during the entire contract duration. This plan and the format needs to be discussed and approved by the CFHL.
- ii. The exit Management plan shall deal with at least the following aspects of exit management in relation to the SLA as a whole and in relation to the Project Implementation, the Operation and Management SLA and Scope of work definition:
 - a) A detailed program of the transfer process that will be used in conjunction with a Replacement Vendor including details of the means to be used to ensure continuing provision of the services throughout the transfer process or until the cessation of the services and of the management structure to be used during the transfer;
 - b) Plans for the communication with such of the System Integrator, staff, suppliers, customers and any related third party as are necessary to avoid any material detrimental impact on the Project's operations as a result of undertaking the transfer;
 - c) Plans for provision of contingent support to the Project and Replacement Vendor for a reasonable period (minimum three month) after transfer or as decided by CFHL
 - d) Plans for training of the Replacement System Integrator/OEM/CFHL staffs to run the operations of the project. This training plan along with the training delivery schedule should be approved by CFHL. The delivery of training along with handholding support and getting the sign off on the same would be the responsibility of selected Bidder.
- iii. At the end of the contract period or during the contract period, if any other agency is identified or selected for providing services related to the Bidder scope of work, the Bidder shall ensure that a proper and satisfactory handover is made to the other agency.
- iv. All risk during transition stage shall be properly documented by the Bidder and mitigation measures shall be planned in advance so as to ensure a smooth transition without any

- service disruption. The Bidder must ensure that no end of support products (software/hardware) exist at time of transition.
- v. The transition & exit management period will start minimum three (3) months before the expiration of the contract or as decided by CFHL. The Bidder will provide shadow support for at least forty-five (45) days and secondary support for an additional forty-five (45) days or as decided by CFHL before the end of the ATS period or expiry of the contract, as applicable at no additional cost to CFHL.
 - vi. In case of termination, the exit management period will start from effective date of termination or such other date as may be decided by CFHL and shall be communicated to the Bidder.
 - vii. Bidder must ensure closing off all critical open issues, data integrity, VAPT, any audit observation as on date of exit. All other open issues as on date of Exit shall be listed and provided to CFHL.
 - viii. The Bidder shall provide necessary knowledge transfer and transition support to the satisfaction of CFHL. The deliverables are indicated below:
 - a) Updated transition plan on periodic basis
 - b) Entire back-up History
 - c) Change Request Logs
 - d) Dump of database (Raw and Processed) contents including the Asset Register, problem management system and operating procedures. For the avoidance of doubt this shall not include proprietary Software tools of Service Provider which are used for project management purposes generally within Bidder's business
 - e) Complete documentation for the entire system handed over to the CFHL/replacement System Integrator/identified agency
 - f) Handover of all AMC & ATS support related documents, credentials and the like, for all OEM products supplied/maintained in the system. Handover MOUs signed, licenses, subscriptions for taking services taken from third parties such as digital signature agencies should also be done.
 - g) Handover of the list of complete inventories of all assets created for the project
 - h) Assisting the new System Integrator/CFHL with the complete audit of the system including licenses and physical assets.
 - i) Detailed walk-throughs and demos for the solution should be done by the SI.
 - j) Hand-over of the all-project deliverables, entire software including but not limited to source code, program files, configuration files, setup files, project documentation, user IDs, passwords, security policies, scripts
 - k) Hand-over of the user IDs, passwords, including but not limited to, security policies, scripts should be done to the replacement System Integrator.
 - l) Knowledge transfer of the system to the incoming System Integrator to the satisfaction of the CFHL
 - m) The Bidder shall be released from the project once successful transition is completed by meeting the parameters defined for successful transition.
 - n) The Bidder shall ensure that the CFHL data, assets, images in the cloud must be preserved for a period of 6 months from the end of contract. This shall not be deleted / destroyed without the prior consent of CFHL.
 - o) During the exit management period, the Bidder shall use its best efforts to deliver the services.
 - p) Payments made during the Exit Management period shall be made in accordance with the Payment Terms mentioned in Section-7 of the RFP document

8.44.2. Training, handholding and knowledge transfer

- i. The Bidder shall hold technical knowledge transfer sessions with designated technical team of Business and/or any designated agency in the last three (3) months of the project duration or as decided by CFHL
- ii. The Bidder shall hold operational hand-holding sessions on all applications, infrastructure and security components with the designated officers/ staff members, so that businesses can continue with the applications, infrastructure and security even after Bidder exits the project.

The following officials will facilitate in receiving the bid documents.

First Official	Alternate Official
Mr Sunil Kumar Pasupuleti Can Fin Homes Ltd, Registered Office, 29/01, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560 004 Tel: +91 80 4204 6075	Mr Santosh Kumar Desai Can Fin Homes Ltd, Registered Office, 29/01, Sir M N Krishna Rao Road, Basavanagudi, Bangalore 560 004 Tel: +91 80 4204 6075

9. Annexures

List of Annexures are as mentioned below

Annexure No.	Name
Annexure-1	Eligibility Criteria
Annexure 2	Functional and Technical Requirements
Annexure 3	Technical Proposal
Annexure 4	Bidder credentials for Proposed solutions
Annexure 5	Bidder Details
Annexure 6	Commercial Bill of material
Annexure 7	Checklist For Bid Submission
Annexure 8	Indicative Users and Growth Rate
Annexure 9	Implementation Schedule
Annexure 10	Regulatory Sanction conformity letter and/or Accolades received from Regulators
Annexure 11	Pre-Bid Query format
Annexure 12	Team Profiles
Annexure 13	Undertaking of Information Security-
Annexure 14	Infrastructure Sizing
Annexure 15	OEM Details
Annexure 16	Interfacing Application Details
Annexure-17	Proposed Solution
Annexure-18	Support Staff Conformity Letter – OEM
Annexure-19	Undertaking from OEM
Annexure-20	Performance Bank Guarantee
Annexure-21	Responsibility Matrices
Annexure-22	Resource Requirements
Annexure-23	Escalation Matrix along with Technical Proposal
Annexure-24	Undertaking from the Bidder
Annexure-25	Manufacturer / Authorized Distributor in India Authorization Form

Annexure-26	Preferred Applications/ Products/ Technologies
Annexure-27	Authorization Letter Format
Annexure-28	Undertaking on Non-Disclosure

9.1 Annexure-1: Eligibility Criteria

Eligibility Criteria for bidders

Sr. No	Eligibility Criteria	Response and Supporting Documents
1	Bidder must be a company registered in India under the Companies Act 1956/Companies Act 2013, LLP or Partnership Firm, HUF a company/statutory body owned by Central / State Government with at least 7 years of operations.	A. Document Proof Attached (Certificate of Incorporation) B. Bidder should submit a copy of Board Resolution or Power of Attorney, showing that the official who is signing on behalf of the Bidder has been duly authorized to sign the RFP document and related undertakings/declaration/non disclosure undertaking or other similar documents.
2	The Bidder should have an annual turnover of INR 15,000 crore or more for last three consecutive financial years viz 31-03-2019,31-03-2020,31-03-2021	Certified copies of Audited Financial Statements for last three consecutive financial years 31-03-2019,31-03-2020,31-03-2021 And Certificate from Bidder's Statutory Auditors in original providing turnover details for last three consecutive financial years ending 31-03-2019,31-03-2020,31-03-2021
3	The Bidder should have a positive net worth and should be more than Rs 3,000 Crore in last three consecutive financial years ending 31-03-2019,31-03-2020,31-03-2021. <i>(The Net Worth should be calculated as Total Equity i.e by adding Equity and Other equities)</i>	Certified copies of Audited Financial Statements of last three consecutive financial years ending 31-03-2019,31-03-2020,31-03-2021 and Certificate from Bidder's Statutory Auditors in original providing net worth details for last three consecutive financial years ending 31-03-2019,31-03-2020,31-03-2021

Sr. No	Eligibility Criteria	Response and Supporting Documents
4	The bidder must have been involved in acting as a System Integrator with at least two clients in Indian Banking/ NBFC/ HFC during the last 10 years.	Relevant Credential letters OR Purchase Order from Financial Institution along with confirmation on having executed the PO Successfully
5	Bidder must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) since 1st April 2019 till date.	Letter of Confirmation from the Bidder duly signed by the authorized signatory

Sr. No	Eligibility Criteria	Response and Supporting Documents
6	The Bidder as well its partners (OEM/OEM Partner) combined should provide a hybrid staffing arrangement of minimum 50 (Fifty) resources (including 30% minimum resources should be from OEM/OEM partners) onsite at CFHL premises and remaining should be supporting offsite location within Bangalore to support implementation, customization, installation, integration and migration of the proposed business applications, infrastructure, and security solutions as per the scope. During warranty phase of one year, bidder should provide minimum 40 resources onsite of which minimum 25% of the resources should be from the proposed OEM or OEM partners. Post Implementation, the bidder along with OEM should provide mandatory onsite resources as per Annexure-22 as a part of ATS support, of which minimum 25% should be from OEM. All resources supporting the project from offsite during implementation, warranty and support period should be located within Bangalore. The onsite resources mandatorily provided under ATS period should be increased by 10% YoY. The resource type shall be decided in consultation with CFHL.	An undertaking with details of the resources allocated for the project to be submitted by Bidder as per the template mentioned in Annexure-18 and Annexure-22.
7	Bidder should be CMMI Level 5 certified organization	The bidder to provide certifications
8	Bidder should have an office registered in India and support office in Bengaluru	Letter to be provided by the bidder on their letter head

Self-Evaluation Sheet

The below mentioned are the proof to be submitted against each of the points mentioned in the eligibility criteria. Bidder to do a self-evaluation as per the below mentioned table along with the documents required for eligibility criteria.

Self-Evaluation Sheet:

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Evaluation of Part A – Eligibility Criteria:

Name of the Bidder:

Clause no	Eligibility Criteria			
1	A. Bidder must be a company registered in India under the Companies Act 1956/Companies Act 2013, LLP or Partnership Firm, HUF a company/statutory body owned by Central / State Government with at least 7 years of operations.			
	a	Constitution of Bidder (Company/LLP/Partnership/HUF including but not limited to)		
	b	Date of Incorporation		
	c	Certificate issued by and date		
	d	Name of the Bidder as per Certificate		
	e	No of years in operation		
	B. Bidder should submit a copy of Board Resolution or Power of Attorney, showing that the official who is signing on behalf of the Bidder has been duly authorized to sign the RFP document and related undertakings/declaration/non-disclosure undertaking or other similar documents.			
2	The Bidder should have an annual turnover of INR 15,000 crore or more for last three consecutive financial years viz 31-03-2019,31-03-2020,31-03-2021			
	Sl No	Annual Turn over	Amt in Rs crores	Certificate from Bidder's Statutory Auditors in

				original providing turnover details Enclosed
	a	Financial Year 31-03-2019		Yes/No
	b	Financial Year 31-03-2020		Yes/No
	c	Financial Year 31-03-2021		Yes/No

3	The Bidder should have a positive net worth and should be more than Rs 3,000 Crore in last three consecutive financial years ending 31-03-2019,31-03-2020,31-03-2021. <i>(The Net Worth should be calculated as Total Equity i.e by adding Equity and Other equities)</i>			
	Sl No	Annual Turn over	Amt in Rs crores	Certificate from Bidder's Statutory Auditors in original providing positive net worth details Enclosed
	a	Financial Year 31-03-2019		Yes/No
	b	Financial Year 31-03-2020		Yes/No
	c	Financial Year 31-03-2021		Yes/No

4	The bidder must have been involved in acting as a System Integrator with at least two clients in Banking/ NBFC/ HFC during the last 10 years.			
	Sl No	Name of Bank/NBFC/HFC	Period From To	Relevant Credential letters OR Purchase Order from Financial Institution along with confirmation on having executed the PO Successfully enclosed
	1			Yes/No
	2			

5	Bidder must not be blacklisted / debarred by any Statutory, Regulatory or Government Authorities or Public Sector Undertakings (PSUs / PSBs) since 1st April 2019 till date				
	Supporting Documents Attached (Yes/No)	List of supporting Documents	FY19 (Blacklisted Yes/No). In case of Yes, please provide details with	FY20 (Blacklisted Yes/No). In case of Yes, please provide details with	FY21 (Blacklisted Yes/No). In case of Yes, please provide details with

			official documentation	official documentation	official documentation

6	The Bidder as well its partners (OEM/OEM Partner) combined should provide a hybrid staffing arrangement of minimum 50 (Fifty) resources (including 30% minimum resources should be from OEM/OEM partners) onsite at CFHL premises and remaining should be supporting offsite location within Bangalore to support implementation, customization, installation, integration and migration of the proposed business applications, infrastructure, and security solutions as per the scope. During warranty phase of one year, bidder should provide minimum 40 resources onsite of which minimum 25% of the resources should be from the proposed OEM or OEM partners. Post Implementation, the bidder along with OEM should provide mandatory onsite resources as per Annexure-22 as a part of ATS support, of which minimum 25% should be from OEM. All resources supporting the project from offsite during implementation, warranty and support period should be located within Bangalore. The onsite resources mandatorily provided under ATS period should be increased by 10% YoY. The resource type shall be decided in consultation with CFHL.				
	Supporting Documents Attached (Yes/No)	List of supporting Documents	Combined staffing from Bidder and OEM during implementation till Go-Live Period	Combined staffing from Bidder and OEM during Warranty period of 1 year	Combined staffing from Bidder and OEM during the support period of 5 years
					Year-1: Year-2: Year-3 Year-4: Year-5:

7	Bidder should be CMMI Level 5 certified organization				
	Sl. No	Supporting Documents Attached (Yes/No)	List of supporting Documents	CMMI Level 5 Certification (Yes/No)	Type of Certifications in CMMI Level 5

8	Bidder should have an office registered in India and support office in Bengaluru
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Supporting Documents Attached (Yes/No)	List of supporting Documents	Bidder has a registered office in India (Yes/No)	Bidder has a support office in Bengaluru, Karnataka, India (Yes/No)	Bengaluru Address	Bidder have an office registered in India and support office in Bengaluru

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.2 Annexure-2: Functional and Technical Requirements

This annexure gives the detailed functional and technical requirements expectation of CFHL from the new Core Business Solution and peripheral applications as well as related infrastructure and security requirements.

For each requirement listed in functional and technical requirement excel, the Bidder must provide a response in Annexure 2 - Functional and Technical Requirements as to whether their solution meets the defined requirements readily and if not, provide the relevant response in the Bidder Clarification/Comment column indicating the expected timeline by which it can be provided.

Please note that the Bidder response as per Annexure 2 - Functional and Technical Requirements (Annexure 2 Enclosed separately) is to be entered in the “Bidder response” column. Bidders must organize responses in the given format, any other response will NOT be considered.

The Bidder should fill the below mentioned table and attach along with the technical response as a checklist

Self-Evaluation Sheet:

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Evaluation of Part B – Technical Proposal:

Name of the Bidder:

I (Bidder Name) confirm that I have provided the following responses as a part of Part-B: Technical Response

Annexure-2 (Functional and Technical Requirements)				
Sr. No.	Particulars	Brief Description	Responded (Yes/No)	Reason (In case not responded)
<u>Functional</u>				
1	LOS	Loan Origination System to map the lead to disbursal phase		

Annexure-2 (Functional and Technical Requirements)				
Sr. No.	Particulars	Brief Description	Responded (Yes/No)	Reason (In case not responded)
		of lending lifecycle, including de-duplication checks to avoid multiple customer ID creation.		
2	Loan Management System including Collection module	Loan Management System to track the loans and related details across the lending lifecycle, de-duplication checks including tracking the collections and recovery process across the loan account for entire lifecycle, including possession and auction.		
3	Deposits	Deposits offering to existing and new customers, including de-duplication checks to avoid multiple customer ID creation.		
4	Finance and Accounts	To cater to the accounting needs of CFHL and creation of financial statements and its analysis, manage fixed assets of branches, internal resources and their corresponding accounting entries. To also cater to the requirements and maintenance of the assets owned by the organization.		
5	HRMS	To track and manage the HR processes such as recruitment, leave management, payroll processing et al and its integration across the CBS touchpoints		
6	Document Management System	To manage the document storage, maintenance and its movement between branches and the document center.		
7	Company Borrowing and Investment	To assess and manage the flow of funds to and from the CFHL		
8	Risk Management & ALM	To assess and manage the financial and non-financial risk to Can Fin Homes Ltd.		
9	Third Party Insurance Tool	To ensure and assess properties that are secured by Insurance		
10	Procurement Management	To manage and facilitate vendor acquisition process and their payment transactions.		

Annexure-2 (Functional and Technical Requirements)				
Sr. No.	Particulars	Brief Description	Responded (Yes/No)	Reason (In case not responded)
	including Vendor Management			
11	Lead Management / CRM Implementation	Customer Creation resulting in allocation of a unique customer identification number		
12	Legal	To track and manage the integration of legal and compliance function across the CBS touchpoints		
13	API Manager	API manager solution is required for the purpose managing different API components like API gateway, API dashboard, API creation, API publication, securing API and monitoring API.		
14	Aadhar Data Vault	To incorporate and integrate Aadhaar Data Vault (ADV) to store Aadhaar Numbers and any connected Aadhaar data in a centralized storage as per the regulatory requirements.		
15	Reporting Requirements	To generate online and real time reports, including customized reports as per the business requirements along with filter option.		
<u>Non-Functional: Infrastructure and Security</u>				
1	VM, Storage and Platform	Virtual machine and storage to be part of Cloud & Computing. This is a platform to provide cloud computing & storage services to organizations.		
2	Database	To provide database solutions which will be easy to deploy, operate & scale up/down based on the target state application's requirement.		
3	Virtual NW and Load Balancer	Solution designed to securely transfer data from one network access point to other or more network access points via		

Annexure-2 (Functional and Technical Requirements)				
Sr. No.	Particulars	Brief Description	Responded (Yes/No)	Reason (In case not responded)
		routing & switching, virtual network and load balancer service.		
4	Infrastructure & Network Security	To provide infra & network security through solutions such as (not limited to) firewall/NGFW, WAF, IPS, endpoint security & DDOS		
5	NOC	To monitor network, servers, and applications for health and performance. Analyze bandwidth and proactively identify bottlenecks.		
6	Mailing & Collaboration	Mailing and collaboration services to provide a highly reliable, scalable, and feature-rich mailing environment including AD, DNS, DLP, DMS, Encryption for data at rest		
7	SOC (SIEM Tool)	To protect the organization by monitoring, detecting, analyzing, and investigating cyber threats.		
8	SD-WAN	A virtual WAN architecture to allow enterprises to leverage any combination of transport services—including MPLS, LTE and broadband internet services—to securely connect users to applications.		
9	ITSM	Processes & practices for the IT teams to manage the end-to-end delivery of IT services to customers.		
10	Disaster Recovery Drill	To perform Business Impact Analysis (BIA) & provide IT DR plan & perform DR drills.		
11	Backup Solution	To create a copy of the data on the system that we use for recovery in case the original data is lost or corrupted.		
12	Backup as a service	In addition to the cloud native Back up solution, bidder must provide the backup as a service to ensure next layer of redundancy.		

Annexure-2 (Functional and Technical Requirements)				
Sr. No.	Particulars	Brief Description	Responded (Yes/No)	Reason (In case not responded)
13	Data & Analytics	A platform to perform analysis on complex and dynamic data that allows to retrieve, combine, explore, and visualize data from the various sources an organization might have.		
14	Hardware Security Module	HSM solution to manage digital keys & provision cryptographic operations for critical functions such as signing, encryption, decryption and authentication of applications, identities and databases		
15	DNS (Domain Name System)	To translate the domain names into a specific IP address so that the initiating client can load the requested Internet resources.		
16	General Requirement	General Requirement for Application Development & Cloud Enabling Functions		



Annexure 2.xlsx

 (Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

 Seal of the company

9.3 Annexure-3: Technical Proposal

[On Company's letter head]

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

We have examined the above RFP, the receipt of which is hereby duly acknowledged and subsequent pre-bid clarifications/ modifications / revisions, if any, furnished by CFHL and we offer to provide services detailed in this RFP. We will abide by the terms and conditions spelt out in the RFP.

- i. While submitting, this Bid, we certify that:
 - a. The undersigned is authorized to sign on behalf of the Bidder and the necessary support document delegating this authority is enclosed to this letter.
 - b. We declare that we are not in contravention of conflict-of-interest obligation mentioned in this RFP.
 - c. The Commercial prices submitted by us have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.
 - d. The Commercial prices submitted by us have not been disclosed and will not be disclosed to any other Bidder responding to this RFP.
 - e. We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.
 - f. We have quoted for all the services/items mentioned in this RFP in our Commercial Price Bid.
- ii. We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we shall strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- iii. We also understand that the RFP is "No Deviation" RFP and any deviation will lead to disqualification.
- iv. We undertake that we shall not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favor, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of CFHL, connected directly or indirectly with the bidding process, or to any person, organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
- v. We undertake that we shall not resort to canvassing with any official of the CFHL, connected directly or indirectly with the bidding process to derive any undue advantage.

- vi. We also understand that any violation in this regard, shall result in disqualification of bidder from further bidding process.
- vii. It is further certified that the contents of our Bid are factually correct. We also accept that in the event of any information / data / proving to be incorrect, the CFHL will have the right to disqualify us from the RFP.
- viii. We certify that while submitting our Bid document, we have not made any changes in the contents of the RFP document, read with its amendments/clarifications provided by the CFHL.
- ix. We agree to abide by all the RFP terms and conditions and the rates quoted therein for the orders awarded by CFHL to the period prescribed in the RFP, which shall remain binding upon us for the entire period of contract and additional two years of extended contract.
- x. We undertake to complete the formalities as specified in this RFP.
- xi. Till execution of a formal contract, the RFP, along with the CFHL's notification of award by way of issuance of purchase order and our acceptance thereof, would be binding contractual obligation on the CFHL and us.
- xii. We understand that you are not bound to accept the lowest or any Bid you may receive and you may reject all or any Bid without assigning any reason or giving any explanation whatsoever.
- xiii. We undertake that we shall comply with the guidelines stated in the RFP document related to submission Bank Guarantee and Performance Bank Guarantee
- xiv. We hereby certify that our name does not appear in any "Caution" list of RBI / NHB or any other regulatory body for outsourcing activity.
- xv. We hereby certify that on the date of submission of Bid for this RFP, we are not under any debarment/regulatory sanction/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking/ Regulatory Authorities/State or Central Government or their agencies/departments
- xvi. If our Bid is accepted, we undertake to enter into and execute at our cost, when called upon by the firm to do so, a contract in the prescribed form and we shall be solely responsible for the due performance of the contract.
- xvii. We, further, hereby undertake and agree to abide by all the terms and conditions stipulated by CFHL in the RFP document.

Dated this.....day of 2022

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.4 Annexure-4: Bidder Credentials for Proposed Solutions

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

- Bidders interested in providing services as specified in Section 5.2 of RFP need to provide the following details for proposed solutions.
- For each credential, separate sheet should be provided by the bidder in the format given below.
- For each proposed solution (Core Business solution and ancillary solutions), separate sheet should be provided by the bidder in the format given below.
- Credentials should be provided only for those clients where the bidder has implemented the proposed solution.
- If the complete information is not provided, credential will not be considered for evaluation.

Sr. No.	Particulars	Response
1	Assignment Name	
2	Location of the Assignment	
3	Name of Client	
4	Address	
5	Reference Contact Person	
6	Telephone Number (With STD Code), Mobile Number, Fax Number and E-Mail Address	
7	Category of Client (HFC/ Others-please specify)	
8	Project Scope	

Sr. No.	Particulars	Response			
9	Original Project Duration				
10	Start Date of the Project (Month & Year)				
11	Planned and Actual Completion Date of the Project (Month & Year)				
12	Delay (in months) and reason for delay				
13	Total No. of team members in the Assignment				
14	Name of Project Manager				
15	Name of the solution (s) implemented and versions				
16	Details of the solution (applicable for the proposed solution)	Module	Implemented (Yes / No)	Product Name / Version	Month / Year of Implementation
17	Narrative Description of Project with present status/result				
18	Whether the solution has been implemented enterprise wide or at department/office level.				
19	Number of branches/offices using the solution				

Sr. No.	Particulars	Response
20	If the solution is being used by other group companies then provide the name of the group companies	
21	Provide the number of active users and concurrent users separately	

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.5 Annexure-5: Bidder Details

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka**

560004

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Bidders interested in providing services as specified in Section 5.2 of RFP need to provide the following details:

Sl. No	Particulars	Response
1	Date of Incorporation	
2	Company Head Office Address	
3	Registered Office Address	
4	Contact Person Name, Designation and Address	
5	Telephone Number (With STD Code), Mobile Number, Fax Number and E-Mail Address	
6	Alternate Contact Person Name, Designation and Address	
7	Telephone Number (With STD Code), Mobile Number, Fax Number and E-Mail Address	
8	Turnover For Last three Financial Years	
9	Last three financial years Net Profit (After Tax/Depreciation)	
10	Net Worth of the firm for Last three financial years	
11	Details of certification	
12	Total number of employees in the organization	
13	Size of the implementation and support staff for the proposed services	
14	Please provide Organization Chart	
15	Details of development and support Centre in India/global	

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.6 Annexure-6: Commercial Proposal

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka**

560004

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Bidder is requested to provide the commercial quotation for the proposed solution in the format provided in the annexure. Please note that the commercial for infrastructure sizing to be provided for recommended option only. The bidder should provide the commercial BOM as per the format mentioned in Annexure-6 in a separate sealed envelope mentioned as “*Commercial Proposal - Response to the Request for Proposal (RFP) for Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd*”. Please note that the items outside the TCO calculation should be same or less than the ones provided in TCO calculation. We agree to abide by all the RFP terms and conditions and the rates quoted therein for the orders awarded by CFHL to the period prescribed in the RFP, which shall remain binding upon us for the entire period of contract and additional two years of extended contract.



Annexure-6.xlsx

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.7 Annexure-7: Checklist – For Bid Submission

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Pre-Bid Query

Sr. No.	Documents
1	Annexure 11 – Pre- Bid Queries
2	Annexure 27 - Authorization Letter Format

A. Eligibility Criteria Submission

Sr. No.	Documents
1	Annexure 1 – Eligibility Criteria documents
2	Annexure 10 - Regulatory sanctions conformity letter and/or Accolades received from Regulators
3	Annexure 19 - Undertaking from OEM
4	Ernest Money Deposit confirmation
5	Power of Attorney
6	Bid Document Cost
7	Annexure 18 – Support Staff Conformity Letter
8	Annexure 22 – Resource Requirement
9	Annexure 7 – Checklist – Bid Submission
10	Annexure 27 – Authorization Letter Format

B. Technical Proposal Submission

Sr. No.	Documents
1	Annexure 2 – Functional and Technical requirements
2	Annexure 3 – Technical Proposal
3	Annexure 4 – Bidder credentials for proposed solutions
4	Annexure 5 – Bidder Details
5	Annexure 9 – Implementation Schedule

Sr. No.	Documents
6	Bidder's proposed approach and methodology for providing solution and services. Also specify, - Detailed Solution Architecture Document - Information Security Architecture (of the proposed application(s)) - List of the standard reports available and samples
7	All relevant Credentials/ Documents required for Eligibility Criteria – Past Experience mentioned in RFP to be aligned with Annexure 4. Experience Letter on Bidder's client's letterhead confirming the deployment of the product at their environment and implementation was done by the Bidder.
8	Self- Declaration by authorized signatory confirming that the proposed solutions is owned by Bidder/ Bidder's Parent Company (or its subsidiaries)/ or any other subsidiary of the Bidder
9	Product Benchmark Certificate – Bidder is expected to submit a copy of the certified benchmark results for the purpose of this project along with the technical proposal, incorporating the proposed technology architecture and estimated capacity of the different solutions offered as mentioned in the RFP document with consideration for future scalability. Post the completion of the evaluation process, the selected Bidder will be required to carry out a Solution Benchmark as per the requirements of the RFP.
10	Annexure 12 – Team Profiles
11	Business and Technical Requirement Specification
12	Annexure 13 - Undertaking of Information Security
13	Annexure-14 - Infrastructure Sizing
14	Annexure 15 - OEM Details against each application
15	Annexure 16 – Interfacing Application Details
16	Annexure 17 – Proposed Solution
17	Annexure 21 – Responsibility Matrices
18	Annexure-23 – Escalation Matrix
19	Annexure-24 - Undertaking from the Bidder
20	Annexure-25 - Manufacturer / Authorized Distributor in India Authorization Form
21	Annexure 27 – Authorization Letter Format
22	Annexure-28: Undertaking on Non-Disclosure

C. Commercial Proposal Submission

Sr. No.	Documents
1	Annexure 6 – Commercial Bill of Material
2	Annexure 27

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.8 Annexure-8: Indicative Users, Loan Book and Deposit Growth

Current VM's with Applications/ Databases to be migrated to the proposed target system:

Application	VM Count	Database
CKYC	2 (1 App, 1 DB)	MS SQL
RBIA	2 (1 App, 1 DB)	MS SQL
ADF	1 (App & DB)	MS SQL

Business Data

The below table gives a view of the business forecast of CanFin.

The present Business data of CFHL: Loan Book Size Rs 26,711 Crores, Deposits Rs 505 crores, Customer base 2.10 Lacs, Branches 200 and Employees about 900.

Solution to be sized to cater to a growth of 15-20% year on year for each of the parameter for next 9 years period.

9.9 Annexure-9: Implementation Schedule

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Project Milestones	Duration	Start Date	End Date	Nos of Resources	Remarks
Project Kick-off and Implementation					
Gap Analysis and development					
SIT Testing					
UAT					
Data Migration					
Parallel Testing					
Mock Run					
Audit and Certification					
Production Parallel Stable Run					
Go-Live					
Warranty					
Support					

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

**9.10 Annexure-10: Regulatory sanctions conformity letter
and/or Accolades received from Regulators**

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Conforming regulatory sanctions and/or accolades received from the regulators

Dear Sir,

We hereby undertake that <Bidder's complete legal name as mentioned on Bid covering letter> has not been sanctioned by public sector organization, RBI, SEBI, NHB or IBA or any other Government agencies in India, US, UK or any or member countries in European Union during the last three years.

We have received the accolades from the regulators for providing cutting edge technology to Market Infrastructure players. Kindly provide the brief about the accolades, if any.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.11 Annexure-11: Pre-Bid Query format

If Bidder has any comments/ clarifications that Bidder expects to be responded are to be shared by the Bidder in the attached format.

Queries to be shared strictly in Excel format

Sl. No.	Bidder Name	RFP Page No.	RFP Clause No.	Existing Clause	Query / Suggestions

9.12 Annexure-12: Team Profiles

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Name	
Date of Birth	
Total Years of Experience	
Experience with Current Organization in years	
HFC Domain Experience in Years	
NBFC / Banking Domain Experience in Years	
Position held in current organization	
Previous work experience (From, To, Organization, Name, Position)	
Proposed role in the project	
Previous Clients	1. 2. 3.
Areas of expertise	
Brief profile	
Projects worked	

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.13 Annexure-13: Undertaking of Information Security

(This letter should be on the letterhead of the bidder as well as the OEM/ Manufacturer duly signed by an authorized signatory on Information security as per regulatory requirement)

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Sir,

Subject: RFP for selection of SI for Implementation of core business solution

We hereby undertake that the proposed hardware / software to be supplied will be free of malware, free of any obvious bugs and free of any covert channels in the code (of the version of the application being delivered as well as any subsequent versions/modifications done)

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

Bidder's Corporate Name:

Address:

Email and Phone:

9.14 Annexure-14: Infrastructure Sizing

The Bidder is expected to provide infrastructure sizing in Annexure 14 - Infrastructure Sizing (Annexure 14 enclosed separately) for the proposed solution keeping in view the requirement as mentioned in the RFP. The sizing should take Growth of CFHL as mentioned in Annexure 8. The sizing to be provided in 2 variations of Minimum, Recommended. However, the commercial need to be submitted for Recommended technical specifications only. The minimum configuration is only for understanding purpose only.



Annexure-14.xlsx

9.15 Annexure-15: OEM Details

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

System Integrator should provide the following details of the OEMs partnering with them in providing solutions as specified in RFP Separately for each of the OEM:

Sl. No	Particulars	Response
1	Name of the OEM	
2	Date of Incorporation	
3	Company Head Office Address	
4	Registered Office Address	
5	Contact Person Name, Designation and Address	
6	Telephone Number (With STD Code), Mobile Number, Fax Number and E-Mail Address	
7	Alternate Contact Person Name, Designation and Address	
8	Telephone Number (With STD Code), Mobile Number, Fax Number and E-Mail Address	
9	Total number of employee in the organization supporting the product offered	
10	Details of standard performance benchmarking report for the proposed solution	
11	Product Offered (<i>please fill the table below with details</i>)	
12	Details of bandwidth requirement for proposed solution	
13	List of standard reports/dashboards available with the proposed solution	
14	Latest Version of the Product offered and date of release of such version.	
15	Version Number offered as a part of this RFP and Date of Release of such version	
16	Type of License Offered	
17	End of Sale period of the product offered	
18	End of Support period for the product offered Product roadmap for India till (Date)	
19	Whether Cloud compatible? If yes, name the Cloud environment	
20	List of Operating Systems supported	

Sl. No	Particulars	Response
21	List of Databases supported	
22	List of Development Platforms supported.	
23	List of Presentation Layers supported.	
24	Major Implementation sites of the product in Bank, NBFC,HFC in India	
25	List of Modules of Standard Product.	
26	List of Modules offered as a part of this RFP	
27	Whether Compliant to TLS 2.0 and above	
28	List of Interface Protocols the product supports	
29	Message formats the product supports	
30	Attach Product data sheet	

Module details of the product offered

Sl no	Modules Offered	Version No	Release Date	Remarks
1				
2				
3				
...				

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.16 Annexure-16: Interfacing Application Details

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

- A. Refer below mentioned illustrative list of applications (and not exhaustive) which shall be interfaced with proposed Core Business Solution and allied applications

Applications to be interfaced with proposed CBS and allied solutions							
SI No	Application Name	Application Function	Hardware / Database	Operating System	Application Platform	Integration Interface Available	Middleware

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.17 Annexure-17: Proposed Solution

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Undertaking of OEM

We hereby confirm that <Bidder complete legal name as mentioned on Bid covering letter> will provide all the below mentioned and not limited to OEM and implement the scope of work as mentioned in the RFP.

#	Solution	Product Name	Proposed Version and End of Life	Latest Version available	OEM for the proposed solution	Solution components	Type of Licence (Enterprise/User based/Revenue based/AUM based)	Deployment Model (IaaS/PaaS/SaaS)	If SaaS based, then (Shared Service / Dedicated Instance)
1	LOS								Not Applicable
2	Loan Management Application including collection module								Not Applicable
3	Deposit								Dedicated
4	Finance and Accounts								Dedicated
5	HRMS								Dedicated
6	Document Management System								Dedicated

#	Solution	Product Name	Proposed Version and End of Life	Latest Version available	OEM for the proposed solution	Solution components	Type of Licence (Enterprise/User based/Revenue based/Alt based)	Deployment Model (IaaS/PaaS/SaaS)	If SaaS based, then (Shared Service / Dedicated Instance)
7	Company Borrowing and Investments								Dedicated
8	Risk and ALM								Dedicated
9	Third Party Insurance Tool								Dedicated
10	Procurement Management including Vendor Management								Dedicated
11	Lead Management / CRM Implementation								Dedicated
12	Legal								Dedicated
13	API Manager								Dedicated
14	Aadhar Data Vault								Dedicated
15	Reporting Requirements								Dedicated
16	VM, Storage and Platform								Dedicated
17	Database								Dedicated
18	Virtual NW and Load Balancer								Dedicated
19	Infrastructure & Network Security								Dedicated

#	Solution	Product Name	Proposed Version and End of Life	Latest Version available	OEM for the proposed solution	Solution components	Type of Licence (Enterprise/User based/Revenue based/AltUM based)	Deployment Model (IaaS/PaaS/SaaS)	If SaaS based, then (Shared Service / Dedicated Instance)
20	NOC								Dedicated
21	Mailing & Collaboration								Dedicated
22	SOC (SIEM Tool)								Dedicated
23	SD-WAN								Dedicated
24	ITSM								Dedicated
25	Disaster Recovery Drill								Dedicated
26	Backup Solution								Dedicated
27	Backup as a service								Dedicated
28	Data & Analytics								Dedicated
29	Hardware Security Module								Dedicated
30	DNS (Domain Name System)								Dedicated
31	General Requirement								Dedicated

Note: Kindly provide the above response table in Excel version as well.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.18 Annexure-18: Support Staff Conformity Letter – SI and OEM

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Undertaking for Support Staff

We hereby confirm that <Bidder complete legal name as mentioned on Bid covering letter> will provide all permanent staff on our payroll to support customization, installation, implementation including migration and periodic maintenance for <proposed solutions by the bidder/OEM> and will adhere to the terms and conditions as per the RFP document. Please note that the onsite resources mandatorily provided under ATS period should be increased by 10% YoY. The resource type shall be decided in consultation with CFHL.

We will provide all these resources at onsite with experienced as mentioned below apart from other resources but not limited to:

Sl . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
1	Program Manager	18+ years of experience in IT/Financial systems integration domain and have more than 8 years of experience of handling such large projects as a project/program manager										
2	Project Manager	12+ years of experience in It/Financial										

SI . N o.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		systems and have more than 4 years of experience in handling such large projects as project manager. Each shift should have a project manager.										
2	Solution Architect	He / She should have at least 12 years in IT domain and have an experience of more than 7 years as Solution Architect in large projects of similar nature.										
3	Business Process Experts	He / She should possess at least 8+ years in the field of Financial Services. Preference is given for individuals having work experience with clients in housing finance. Should have experience of executing										

SI . N o.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		more than 2 large projects of similar nature										
4	Chartered Accountant	He / She should possess minimum 10+ years of experience and should have worked for at least 2 such large projects preferably with an HFC.										
5	Test Manager	He / She needs to have a minimum of 12 years of experience as a Test Manager. The candidate should have worked in at least 2 such large-scale transformation projects.										
6	Cloud Architect	He / She should have at least 12+ years in IT infrastructure & cloud domain and have an experience of more than 7 years as Cloud Architect in										

SI · No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		large projects of similar nature. The candidate should possess Industry standard certifications at least 1 public cloud.										
7	Cyber Security Expert	He / She should have at least 12+ years in IT security domain and have an experience of more than 8 years as Cyber security SME/security architect in large projects of similar nature. The candidate should possess Industry standard certifications.										
8	Infrastructure SME	He / She should have at least 12+ years in IT infrastructure domain and have an experience of more than 8										

SI . N o.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		years as IT Infrastructure Architect/SM E in large projects of similar nature.										
9	Network Architect	He / She should have at least 12+ years in IT network domain and have an experience of more than 8 years as IT network architect/SM E in large projects of similar nature.										
10	Enterprise Architect	He / She should have at least 15+ years in enterprise architecture domain and have an experience of more than 8 years as enterprise architect in large projects of similar nature. The candidate should possess										

SI No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		Industry standard certifications like TOGAF.										
11	Data Migration SME	He / She should have at least 12+ years of experience in as data migration expert. Should have been involved in successful data migration in least 2 such large-scale projects. Should possess Industry standard certifications like TOGAF/PMP/CSM.										
12	Data/ Technical Lead	He / She should have an experience of at least 10+ years or above in application development. At least 5 years of experience as a Lead Manager for development in large scale projects. This										

SI . N o.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y 1	Y 2	Y 3	Y 4	Y 5	Y 6	Y 7	
		role is required to envisage the source data model, create the source if does not exists, create the target data model and any intermediate data model if need be to facilitate the Data Migration Smoothly										
13	Automation Test Manager	He / She needs to have a minimum of 10+ years of experience as an automation test manager. The candidate should have worked in at least 2 such large-scale transformation projects.										
14	DevOps SME	He / She should have an overall experience of 6+ years or above in software development/ IT operations. At least 4										

SI . N o.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y 1	Y 2	Y 3	Y 4	Y 5	Y 6	Y 7	
		years of experience working as a DevOps SME.										
15	ITSM	Should have an overall experience of more than 15+ years or above in maintenance and operations of large IT setups. Should have experience of at least 7 years working in a managerial role in the maintenance phase of at least one IT implementation project involving 20 members or more										
16	Data , Analytics and Reporting SME	Must be able to create custom reports in the tools considered in Target environment. Should have experience with custom report generation. Should										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		understand the Databases considered in the target environment. Should have functional understanding of customer business. Must be able to coordinate with functional SMEs in rationalization of reports and creation of new reports in target environment. The resource should be with minimum 8+ years of experience										
17	Other specific roles and requirements	Data Architect: The bidder is expected to provide a data architect for end-to-end assistance in data related scope of work in the engagement										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		nt. Total Experience: At least 10+ years in IT domain. Should have experience of more than 7 years in database architecting/design in large projects of similar nature. Experienced in Data Modelling , instance tuning, schema management, space management, backup and recovery, disaster recovery, data replication, database refresh. Envisage source data model and create is										

SI · No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		as required, create Target Data Model and any intermediate data model as required and facilitate the smooth Data Migration Integration Architect: The bidder is expected to provide an experienced integration architect for assisting in the overall project and application integration activities. Total Experience: At least 10+ years										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		in IT domain. Should have experience of more than 7+ years in integration architecting/design in large projects of similar nature. Experienced in integration activities and has experience in designing SOA/Microservices based architectures and also has experience in designing the integration landscape for API based integration architecture and defining										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		the roadmap where multiple core & ancillary systems are involved. Risk and Compliance SME: The bidder is expected to provide a risk and compliance SME for providing inputs related to various regulatory guidelines and reporting. He / She should possess at least 8+ years in the field of Financial Services. Preference is given for individuals having work										

SI · No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		experience in Risk & compliance for housing finance clients. Should have experience of executing more than 2 large projects of similar nature. API Integration SME: The bidder is expected to provide an experienced API integration architect for assisting in the overall project and application integration activities. API										

SI · No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		Integration Architect should work from onsite. Should have at least 10 years of experience in IT integration/API domain. Should have experience of more than 8+ years in API/integration architecting/design in large projects of similar nature. Experienced in designing the integration landscape for API based integration architecture and defining										

SI · No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		the roadmap where multiple core & ancillary systems are involved. Agile Coach: The bidder is expected to provide an experienced agile coach who would implement the agile methodology by developing agile teams, They will be responsible for guiding teams through the implementation process and tasked with encouraging workers and										

SI No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		leadership to embrace the agile method throughout the duration of this engagement. He / She is expected to have at least 15+ years of experience in IT project management. He/she needs to have a Strong understanding of Scrum and Kanban, have Experience as a Scrum master or with the agile methodology and have in depth knowledge of agile software										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		development. • Scrum Master: The bidder is expected to provide an experienced scrum master who would work as the facilitator of scrum and plan the sprints. He/ She is responsible for creating and onboarding project teams, integrating them into the project and providing a clear vision of the product. The Scrum Master hosts daily team										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		meetings to get updates on the progress of the project, address potential roadblocks, and ensure that the project is on track. He/ She needs to have strong understanding of the agile principles , should be a team member and facilitator . Needs to have at least 12+ years of experience leading an agile team. The Scrum Master should possess knowledge of various work formats										

SI No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		and agile methodologies such as XP, Lean, and Kanban. Quality Analyst: The bidder is expected to provide an experienced quality analyst who would be responsible for implementing quality assurance principles and practices throughout the SDLC. He / She would evaluate the products, systems, and software to ensure they are free of defects and meet the										

SI . No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		quality standards expected by CHFL. Should have an overall experience of 8+ years or above in software testing and quality assurance processes . He / She should have at least 4 years of experience exclusively in lead roles for software quality assurance projects while leading a team of 4 members or above. The candidate should be certified in Industry standard certifications like										

SI . N o.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		CSQA or ISTQB.										
17	SOC L1	Monitoring & Tracking Incidents /Alerts24x7, Reporting & Escalation, Regular SIEM Administration Engineer (BE / B. Tech/MCA). The resource should be minimum 2+ years of experience CCNA/CC SP/ any SIEM technical certification										
18	SOC L2	Incident Validation, Incident Analysis, solution Recommendation, Resolve Escalations, VA Tool admin, Maintain Knowledge base, Escalation point for device issue resolution, Patch										

SI No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		implementation, Rule base Management, General SOC Administration, Scheduling / Performing VA Scans, Submission Scan reports, Resolve user queries. Engineer (BE / B. Tech/MCA) CCNA/CCSP/CEH and any SIEM technical certification / Experience in event correlation VA & Penetration testing and patch management. Experience in troubleshooting security solutions like (including but not limited to PIM, Anti-APT). The resource should be minimum 5+ years of experience										
19	SOC L3	Security Advisory, Overall										

SI No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		Design & Deep analysis, Exp. In SIEM /VM/ PIM/ Anti-APT/ Anti-DDoS tools, Large scale security operations, Thorough understanding of TCP/IP, Networking concepts, administration of Windows, Linux platforms, Incident Closure, Ensuring SLAs are met, Responsible for closing incidents / reports with different departments Engineer (BE / B. Tech/MCA) CCNA/CCSP/ CEH and any SIEM technical certification / Experience in event correlation VA & Penetration testing and patch management.										

SI · No.	Resource Type	Experience	Implementation (count)	Warranty (Count)	Support Count					Additional Two Years		Compliance (Yes/No)
					Y1	Y2	Y3	Y4	Y5	Y6	Y7	
		Experience in troubleshooting security solutions like (including but not limited to PIM, Anti-APT,). The resource should be minimum 8+ years of experience										
20	Any Other Role	<i>...Please add</i>										

Detailed requirements are as below:

- i. **Program Manager** – The program manager will serve as a single point of contact among CFHL business Teams, CFHL IT Team, CFHL's consultant and the bidder firm for any communication. The program manager will be responsible for the management of the overall project implementation, bidder and client team activities and liaison with his/her counterparts to manage the project team members. The program manager will also be responsible for planning and timely completion of all project deliverables. The program manager will primarily report to senior management/governing bodies/steering committee/various other committees/authorities on the overall development and critical activities pertaining to the project and will present status updates periodically, accountable for the delivery He / She should possess at least 18 years of experience in IT/Financial systems integration domain and have more than 8 years of experience of handling such large projects as a project/program manager. Certifications such as PMP or Prince2 would be an added advantage. The program manager should have a strong team for end-to-end project management. The program manager should have a strong and experienced team to support him in the entire project duration.
- ii. **Project Manager** – The project manager should have an 8+ years of experience in IT/Financial systems and have more than 4 years of experience in handling such large projects as project manager. There should be minimum 3 project managers who will be reporting to the program manager.
- iii. **Solution Architect** – The Solution Architect will be responsible to establish the overall solution framework for solving business requirements. He/ She will be responsible for defining the solution architecture principles and standards, design the overall solution based

on future state processes, recommending leading practices at different stages of Core Business System implementation and solution roadmap. He/ She will also be responsible for fitment analysis, reviewing the business processes, re-engineering the processes to improve efficiency, providing clarity to the project to reduce risk, standardize the approach and reduce customization for a successful Core Business Solution implementation. Solution Architect should be well versed with latest on IT Infrastructure, Network, Security, Cloud and other cutting-edge Technologies. He / She should have at least 12 years in IT domain and have an experience of more than 7 years as Solution Architect in large projects of similar nature. The candidate should possess Industry standard certifications like TOGAF.

- iv. **Business Process Experts** – Configuration of business processes during the implementation of Core Business Solution on the activities that create value for the customers. Business process consultants as a part of team should have the expertise to define the future state of the processes, controls, configuring business rules, business change impact, KPIs, data and reporting requirements spanning various functioning area of the CFHL for different lines of business. The individual will recommend the changes to improve or optimize business processes, simplifying the tasks, defining the organization structure, process automation, utilizing the available applications effectively, improving processing throughput and ensure quality outcomes. The business process experts shall monitor the functional testing areas and deployment of the application to business users and enablement. He / She should possess at least 8+ years in the field of Financial Services. Preference is given for individuals having work experience with clients in housing finance. Should have experience of executing more than 2 large projects of similar nature
- v. **Chartered Accountant** – The bidder need provide a chartered accountant who will liaise with CFHL business and Gather requirements for finance and accounting and assist in implementation in the F&A application. He / She should possess minimum 10+ years of experience and should have worked for at least 2 such large projects preferably with an HFC.
- vi. **Overall Test Manager** – The overall test manager will be responsible to review and provide inputs on the test strategy, test plans and suggest recommendations. He/ She will be responsible for coordination and participation in the workshops, review the test cases and recommend the changes. He/ She will work effectively with the testing manager, business SMEs and other test analysts to analyze the requirements, test cases and test case prioritization. He / She needs to have a minimum of 12 years of experience as a Test Manager. The candidate should have worked in at least 2 such large-scale transformation projects.
- vii. **Cloud Architect:** The bidder should provide a cloud architect for designing and implementation of end-to-end cloud infrastructure and application on IaaS/PaaS/SaaS cloud setup. The cloud architect must work closely with other team members for strategic planning and building, deploying, and migrating applications within the CFHL cloud environments. He / She should have at least 12 years in IT infrastructure & cloud domain and have an experience of more than 7 years as Cloud Architect in large projects of similar nature. The candidate should possess Industry standard certifications at least 1 public cloud.
- viii. **Cyber Security Expert:** The bidder should provide a cyber security expert for assistance in end-to-end requirement gathering and implementation of cyber security application and infrastructure. The candidate will be responsible for determining security requirements by evaluating business strategies and requirements; researching information security standards;

conducting system security and vulnerability analyses and risk assessments; studying architecture/platform & identifying integration issues. He / She should have at least 12 years in IT security domain and have an experience of more than 8 years as Cyber security SME/security architect in large projects of similar nature. The candidate should possess Industry standard certifications.

- ix. **Infrastructure SME:** The bidder should provide an experienced infrastructure domain expert for end-to-end implementation of proposed application and related infra. The candidate will be responsible for the design, installation and maintenance of the systems and personnel from an IT infrastructure point of view. He / She should have at least 12 years in IT infrastructure domain and have an experience of more than 8 years as IT Infrastructure Architect/SME in large projects of similar nature.
- x. **Network Architect:** The bidder should provide an experienced network architect for assisting the implementation team in networking activities and scope of work. The roles and responsibilities include planning, designing and upgrading network installation projects, they also play a role in creating, maintaining, and modifying an IP network's hardware, software, and virtualized components. He / She should have at least 12 years in IT network domain and have an experience of more than 8 years as IT network architect/SME in large projects of similar nature.
- xi. **Enterprise Architect:** The bidder is expected to provide an experienced Enterprise architect for designing and guidance in overall implementation in the said initiatives. The candidate is responsible for envisioning, communicating, and evolving the overall enterprise architecture of CFHL and plays an important role in the discussions involving overall architectural aspects at CFHL. He / She should have at least 15 years in enterprise architecture domain and have an experience of more than 8 years as enterprise architect in large projects of similar nature. The candidate should possess Industry standard certifications like TOGAF.
- xii. **Data Migration SME:** The bidder is expected to provide experienced data migration SME as and when required who would be responsible to Identify, define, collate, document and communicate the data migration requirements and Take ownership of design, development and testing of all data extract, transform and load (ETL) activities. He / She should have at least 10 years of experience in as data migration expert. Should have been involved in successful data migration in least 2 such large-scale projects. Should possess Industry standard certifications like TOGAF/PMP/CSM. He / She should be available as and when required during the entire project duration.
- xiii. **Data Architect:** This role is required to envisage the source data model, create the source if does not exists, create the target data model and any intermediate data model if need be to facilitate the Data Migration Smoothly
- xiv. **Technical Lead:** The bidder is expected to provide an experienced technical lead for assisting the overall implementation. Technical lead will be responsible for helping drive the high-level architectural discussions regarding the overall implementation scope. He/She should have an experience of at least 10 years or above in application development. At least 5 years of experience as a Lead Manager for development in large scale projects

- xv. **Automation Test Manager:** The Automation test manager will be responsible to review and provide inputs on the test strategy, test plans and suggest recommendations. He / She needs to have a minimum of 10 years of experience as an automation test manager. The candidate should have worked in at least 2 such large-scale transformation projects.
- xvi. **DevOps SME:** The bidder should provide an experienced DevOps SME for assisting in the end-to-end application and infrastructure implementation. The candidate would be cross-functional experts who are primarily charged with facilitating organizational collaboration, establishing and enforcing improvements in solution delivery & deployment. He / She should have an overall experience of 6 years or above in software development/ IT operations. At least 4 years of experience working as a DevOps SME.
- xvii. **ITSM:** The bidder is expected to provide an experienced IT Service Management expertise for assisting the team to set and run an overall end-to-end IT service management. Should have an overall experience of more than 15 years or above in maintenance and operations of large IT setups. Should have experience of at least 7 years working in a managerial role in the maintenance phase of at least one IT implementation project involving 20 members or more.
- xviii. **Data Architect:** The bidder is expected to provide a data architect for end-to-end assistance in data related scope of work in the engagement. Total Experience: At least 10 years in IT domain. Should have experience of more than 7 years in database architecting/design in large projects of similar nature. Experienced in Data Modelling, instance tuning, schema management, space management, backup and recovery, disaster recovery, data replication, database refresh. Envisage source data model and create is as required, create Target Data Model and any intermediate data model as required and facilitate the smooth Data Migration
- xix. **Integration Architect:** The bidder is expected to provide an experienced integration architect for assisting in the overall project and application integration activities. Total Experience: At least 10 years in IT domain. Should have experience of more than 7 years in integration architecting/design in large projects of similar nature. Experienced in integration activities and has experience in designing SOA/Microservices based architectures and has experience in designing the integration landscape for API based integration architecture and defining the roadmap where multiple core & ancillary systems are involved.
- xx. **Risk and Compliance SME:** The bidder is expected to provide a risk and compliance SME for providing inputs related to various regulatory guidelines and reporting. He / She should possess at least 8+ years in the field of Financial Services. Preference is given for individuals having work experience in Risk & compliance for housing finance clients. Should have experience of executing more than 2 large projects of similar nature.
- xxi. **API Integration SME:** The bidder is expected to provide an experienced API integration architect for assisting in the overall project and application integration activities. API Integration Architect should work from onsite. Should have at least 10 years of experience in IT integration/API domain. Should have experience of more than 7 years in API/integration architecting/design in large projects of similar nature. Experienced in designing the integration landscape for API based integration architecture and defining the roadmap where multiple core & ancillary systems are involved.

- xxii. Agile Coach:** The bidder is expected to provide an experienced agile coach who would implement the agile methodology by developing agile teams, They will be responsible for guiding teams through the implementation process and tasked with encouraging workers and leadership to embrace the agile method throughout the duration of this He/ She is expected to have at least 15 years of experience in IT project management. He/she needs to have a Strong understanding of Scrum and Kanban, have Experience as a Scrum master or with the agile methodology and have in depth knowledge of agile software development.
- xxiii. Scrum Master:** The bidder is expected to provide an experience scrum master who would work as the facilitators of scrum, and plan the sprints. He/ She is responsible for creating and onboarding project teams, integrating them into the project and providing a clear vision of the product. The Scrum Master hosts daily team meetings to get updates on the progress of the project, address potential roadblocks, and ensure that the project is on track. He/ She needs to have strong understanding of the agile principles, should be a team member and facilitator. Needs to have at least 12+ years of experience leading an agile team. The Scrum Master should possess knowledge of various work formats and agile methodologies such as XP, Lean, and Kanban.
- xxiv. Quality Analyst:** The bidder is expected to provide an experienced quality analyst who would be responsible for implementing quality assurance principles and practices throughout the SDLC. He / She would evaluate the products, systems, and software to ensure they are free of defects and meet the quality standards expected by CFHL. Should have an overall experience of 8 years or above in software testing and quality assurance processes. He / She should have at least 4 years of experience exclusively in lead roles for software quality assurance projects while leading a team of 4 members or above. The candidate should be certified in Industry standard certifications like CSQA or ISTQB.
- xxv. Data , Analytics and Reporting SME:** The bidder is expected to provide an experienced data and analytics expert for assisting in analysis on complex and dynamic data that allows to retrieve, combine, explore and visualize data from the various sources an organization might have. He/ She should have 10+ years of experience in data and analytics domain in large projects of similar nature and also experienced in statistical applications and tech tools. The subject matter expert should be experienced in data reporting and analysis as well.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.19 Annexure-19: Undertaking from OEM

(If the Bidder does not have a prior experience on implementing the proposed CBS and Allied solutions and infrastructure solution, then the below undertaking from OEM should be submitted)

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Partnering with Bidder for CBS and allied solutions scope of work

We <OEM's complete legal name as mentioned on Manufacturer Authorization Form> hereby undertake that we shall be responsible and support < Bidder's complete legal name as mentioned on Manufacturer Authorization Form> in implementation, warranty and support of < name of proposed solution> during the entire contract period of 7 (Seven) years.

If < Bidder's complete legal name as mentioned on Manufacturer Authorization Form> is selected by CFHL then we shall execute agreement with <Bidder>.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.20 Annexure-20: Performance Bank Guarantee

To

The Deputy General Manager & CIO,

CAN FIN HOMES LTD,

REGISTERED OFFICE,

29/01, SIR MN KRISHNA RAO ROAD

BASAVANAGUDI

BANGALORE-560 004

In consideration of you placing an order for “Request for Proposal (RFP) For Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd”

M/s..... (hereinafter called the Bidder) as per the purchase contract entered into by the Bidder vide purchase contract No.....dt..... (hereinafter called the said contract), We, ... (Name and address of the Company and the branch) do hereby irrevocably and unconditionally guarantee the due performance of the Bidder as to Consultation Services as per the said contract entered into by the Bidder with you.

If the said Bidder fails to perform any terms of the Contract on or before the schedule dates mentioned therein, we Bank do hereby unconditionally and irrevocably agree to pay the amounts due and payable under this guarantee without demur and merely on demand in writing from you, stating that the amount claimed is due by way of failure on the part of the Bidder or loss or damage caused suffered to / or would be caused to / suffered by you for reason of any breach by the said Bidder of any of the terms and conditions of the said contract or by reason of Bidder's failure to perform the said contract, in part or in full. Any such demand made on us shall be conclusive as regards the amount due and payable under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs..... (Rupees only). You are entitled to invoke this guarantee either in full or in parts subject to the maximum limit of Rs.....within the validity period of this guarantee.

We.....Bank further agree that this guarantee herein contained shall remain in force and effect during the period that would be taken for the performance of the said contract and that it shall continue to be enforceable till all your dues under or by virtue of the said contract have been fully settled and discharged. This guarantee shall continue to be valid till you certify that the Bidder has fully performed all the terms and conditions of the said contract and accordingly discharge this guarantee. Unless a claim or demand is made on us in writing under this guarantee on or before....., we shall be discharged from all our obligations under this guarantee. If you extend the schedule dates of performance under the said contract, as per the terms of the said contract, the Bidder shall get the validity period of this guarantee extended suitably and we agree to extend the guarantee accordingly on your request.

Failure on our part or the Bidder in this respect shall be treated as a breach committed by the Bidder and accordingly the amount under this guarantee shall at once become payable on the date of receipt of demand made by you for payment or extension of the validity period.

You will have fullest liberty without affecting this guarantee to postpone for any time or from time to time any of your rights or powers against the Bidder and either to enforce or forebear to enforce any or all of the terms and conditions of the said contract. We shall not be released from our liability under this guarantee by the exercise of your liberty with reference to matters aforesaid or by reason of any time being given to the Bidder or any other forbearance act or omission on your part or any indulgence by you to the Bidder or by any variation or modification of the said contract or any other act, matter or thing whatsoever which under the Law relating to sureties would but for the provisions hereof have the effect of so releasing us from our liability here under.

In order to give full effect to the guarantee herein contained you shall be entitled to act as if we are your principal debtors in respect of all your claims against the Bidder hereby guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety ship and other rights if any which are in any way inconsistent with the above or any other provision of this guarantee.

The words the Bidder, the beneficiary of this guarantee i.e. yourself, and ourselves i.e. --- -----Bank unless repugnant to the context or otherwise shall include but not limited to assigns, successors, agents, legal representatives. This guarantee shall not be effected by any change in the constitution of any of these parties and will ensure for and be available to and enforceable by any absorbing or amalgamating or reconstituted company or concern, in the event of your undergoing any such absorption, amalgamation or reconstitution.

This guarantee shall not be revocable during its currency except with your previous consent in writing.

Notwithstanding anything contained hereinabove, our liability under this guarantee is restricted to a sum of Rs..... (Rs..... only), and shall be valid upto..... Unless a demand or claim to enforce this guarantee is made on us in writing within three months of the said validity period i.e. on or before....., we shall be discharged and relieved from all our liabilities here under. However if this guarantee is extended for any further period the validity period and the action period of three months mentioned herein above gets automatically extended accordingly.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.21 Annexure-21: Responsibility Matrices

The below mentioned table specifies the responsibility of the bidder. Table below specifies the responsibility of the bidder

Responsibility of Bidder

Particulars
SOC Solution
SOC support
End to end SOC Integration
On Premises support in all shifts
IT resource allocation for SOC
Resource mobilization
SOC Role identification
Job Description for SOC
NOC solution
NOC support
End to end NOC Integration
On Premises support in all shifts
IT resource allocation (SI, OEM)
Resource mobilization
NOC Role identification
Job Description for NOC
IT Resources allocation (NOC)
Any other activities suggested by CFHL or its appointed consultants

9.22 Annexure-22: Resource Requirements

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Resource requirements declaration letter

We hereby declare that *<Bidder's complete legal name as mentioned on Bid covering letter>* we will adhere to the below mentioned resource requirements.

- i. During the implementation phase till go-live, the bidder should provide minimum 50 resources onsite in CFHL premises including 30% minimum resources should be from OEM/OEM partners. The resources working remotely should be located within Bangalore city. Please refer table below for mandatory Implementation onsite resources.
- ii. During the entire duration of the contract period and extended period of two years, the bidder must ensure the uptime as mentioned elsewhere in the RFP by deploying adequate manpower/IT resources.
- iii. During warranty phase of one year, bidder should provide minimum 40 resources onsite of which minimum 25% of the resources should be from the proposed OEM or OEM partners. The resources working remotely during warranty period should be located within Bangalore location. Please refer table below for mandatory Warranty onsite resources.
- iv. During the support phase, bidder has to provide adequate onsite resources to maintain uptime. Please refer table below for mandatory ATS onsite resources.
- v. In addition to the regular support provided by the bidder as a part of AMC/ATS service to assist CFHL IT team, the bidder should also provide minimum 42 resources onsite including minimum 25% of the resources should be from the proposed OEM or OEM partner with an increase of 5% resources year on year. The resources working remotely should be located within Bangalore location. The usability of these resources is at the discretion of CFHL. Prior notice of 30 days will be provided by CFHL in case of reduction/addition in the number of resources during the contract period.
- vi. In addition to the regular support provided by the bidder as a part of AMC/ATS service to assist CFHL IT team, the bidder should also provide minimum of 720 offshore man months during the contract period.
- vii. The resources (onsite / offsite) provided by the selected bidder during the Warranty and Support phase should assist CFHL in any of their activities. However, management of these resources shall be responsibility of the selected bidder. The selected bidder must

ensure quality and timely completion of work assigned to each resource. Daily status report in this regard shall be submitted by the selected bidder in the format devised in consultation with CFHL and CFHL appointed consultant. The profile of the resources required shall be informed to the selected bidder before commencement of Warranty/Support phase.

- viii. The bidder should ensure that minimum 3 resources during Night shift and morning shift and in the general shift majority of the resources will be available in discussion with CFHL.
- ix. The L1 resources should have a minimum 2+ years of relevant experience and L2 resources should have 5+ years of relevant experience. Resource should be equally distributed 40:40:20 for functional, technical and other services
- x. There will be four shifts of operations post go-live in CFHL. Bidder to propose staffing arrangement as per the four shifts post go-live.
- xi. The proposed timings for four shifts are as follows:

Number of shifts	Shift Timings*
Shift-1 (Morning Shift)	6.00 AM to 3.00 PM
Shift-2 (General Shift)	10.00 AM to 7.00 PM
Shift-3 (Extended Shift)	2.00 PM to 11.00 PM
Shift-4 (Night Shift)	10.00 PM to 7.00 AM

** The above shift timings and shifts may get changed as per the discretion of CFHL*

- xii. All resources (both onsite and offsite) need to adhere to CFHL working hours (including Saturdays) and holidays or as and when required by CFHL. In case of leaves planned by any resources, the same should be approved by CFHL. In case of resignation by any resources, CFHL should be notified within 7 days from the date of resignation. The replacement in such cases should provide 6 weeks of handover period without any charge to CFHL. Otherwise, CFHL will impose penalty as per clause 8.24 mentioned in the RFP document.
- xiii. Bidder to provide a detailed plan of resource allocation based on the responsibility matrices as provided in Annexure-21
- xiv. During the first year of the support phase, the bidder should provide minimum 42 resources. There should be a year-on-year increase of 5% of the resources post year 1 in consultation with CFHL. However, this will be finalized with mutual understanding between the bidder and CFHL based on the yearly review of performance of the bidder/resources.
- xv. Successful Bidder should participate alongside their SMEs/OEMs in the regulatory/compliance/IS audit/Statutory Audit/GISC (Group Information Security Committee) meeting and any other similar meeting as mandated by CFHL and provide necessary data/support regularly.
- xvi. Bidder to arrange for seats for CFHL officials/representatives at Bidders office in Bangalore from where the offsite team will be working for better governance and coordination. CFHL at its discretion may utilize the same.
- xvii. Out of the Onsite resource requirement, the bidder should mandatorily provide the below mentioned resources during the implementation and warranty period on daily basis. Also, bidder should provide the below mentioned resource during the support period. The cost of these resources during the support period should be part of ATS support cost. Please

note that the onsite resources mandatorily provided under ATS period should be increased by 10% YoY. The resource type shall be decided in consultation with CFHL.

Sl No	Resource Type	Description	Minimum Years of Experience	Minimum number required	Compliance (Yes / No)
1	Program Manager	Experience in IT/Financial systems integration domain and have more than 8 years of experience of handling such large projects as a project/program manager	18+	1	
2	Project Manager	Experience in IT/Financial systems and have more than 4 years of experience in handling such large projects as project manager. Each shift should have a project manager.	12+	2	
3	Technical Lead	Experience in application development. At least 5 years of experience as a Lead Manager for development in large scale projects. This role is required to envisage the source data model, create the source if does not exists, create the target data model and any intermediate data model, if need be, to facilitate the Data Migration smoothly.	10+	3	
4	Business Analyst	Experienced Business Analyst who would be responsible for evaluating business processes, anticipating requirements, uncovering areas for improvement, and developing and implementing solutions. Leading ongoing reviews of business processes and developing optimization strategies. Staying up-to-date on the latest process and IT advancements to automate and modernize systems. Performing requirements analysis. Documenting and communicating the results of your efforts. Effectively communicating insights and plans to cross-functional team members and management. Gathering critical information from meetings with various stakeholders and producing useful reports. Ensuring solutions meet business needs and requirements.	8+	3	
5	Quality Analyst	Experienced quality analyst who would be responsible for implementing quality assurance	8+	1	

		principles and practices throughout the SDLC. He / She would evaluate the products, systems, and software to ensure they are free of defects and meet the quality standards expected by CHFL. He / She should have at least 4 years of experience exclusively in lead roles for software quality assurance projects while leading a team of 4 members or above. The candidate should be certified in Industry standard certifications like CSQA or ISTQB.			
6	Network Support Lead (including SDWAN)	Experienced network expert for assisting the implementation team in networking activities and scope of work. The roles and responsibilities include planning, designing and upgrading network installation projects, they also play a role in creating, maintaining, and modifying an IP network's hardware, software, and virtualized components. He / She should have an experience of more than 8 years as IT network architect/SME in large projects of similar nature.	10+	1	
7	SDWAN Support Engineer	Experienced in IT network domain and have more than 4+ years of relevant experience. Developing, implementing, and deploying SD-WAN and SDWAN configurations. Providing support and troubleshooting technical issues. Creating and following SD-WAN and SDWAN implementation plans. Work with cross functional team for solution development and training and knowledge sharing. Acts a single point of Technical contact during Technical Escalation Management. Practices to make devices & operations more efficient. Perform hands-on tests to validate customer proof-of-concept setups, network designs, and network deployments using new products and feature. Overall responsibility of expert level for technical support (Incident, Problem, Critical Changes). Knowledge on IP Networking CCNA /CCNP , Routing protocols (RIP, EIGRP, OSPF, BGP) and switching (VLAN, Trucking/any other)	6+	1	

8	NOC Support Lead	Experience in IT network domain and have an experience of more than 6 years as IT network architect/SME in large projects of similar nature. Thorough understanding of TCP/IP, Networking concepts, administration of firewall, SD-WAN, router, load balancer. Incident Closure, Ensuring SLAs are met, Responsible for closing incidents / reports with different departments. Engineer (BE / B. Tech/MCA)CCNA/CCSP/CEH and any Network technical certification. Experience in troubleshooting network solutions.	10+	1	
9	SOC Support Lead	Security Advisory, Overall Design & Deep analysis, Exp. In SIEM /VM/ PIM/ Anti- APT/ Anti- DDoS tools, Large scale security operations, Thorough understanding of TCP/IP, Networking concepts, administration of Windows, Linux platforms, Incident Closure, Ensuring SLAs are met, Responsible for closing incidents / reports with different departments. Engineer (BE / B. Tech/MCA) CCNA/CCSP/CEH and any SIEM technical certification / Experience in event co-relation VA & Penetration testing and patch management. Experience in troubleshooting security solutions like (including but not limited to PAM, Anti-APT).	10+	1	
10	Backup and Restoration engineer	Experienced in backup restoration and cloud infra knowledge with minimum 5+ years of experience. Responsible for backup and restoration of applications including but not limited to database, reports and any other artifact as requested by CFHL as per the policy defined and comply with any future changes to backup and restoration policies. The resource should also submit compliance report periodically as per the frequency defined by CFHL and adhere to ad hoc request for compliance report.	5+	2	
11	L1 Support	The L1 resources should have a minimum 2+ years of relevant experience. Education	2+	10	

		Qualification: Engineer (BE / B. Tech/MCA). First point of contact for any ticket/issue Basic Troubleshooting Support Provide solution from knowledge base/known issue Escalation to L2 engineer			
12	L2 Support	The L2 resources should have a minimum 5+ years of relevant experience. Education Qualification: Engineer (BE / B. Tech/MCA) must have relevant certifications. Escalation from L1 support engineer Advanced Troubleshooting Support i.e. L2 support engineer must have more skills, more experience in solving complicated problems relevant to them and can help L1 support people troubleshoot problems. Training/knowledge transfer to L1 Engineer Escalation to L3 engineer	5+	8	
13	L3 Support	The L3 resources should have a minimum 8+ years of relevant experience. Education Qualification: Engineer (BE / B. Tech/MCA) must have relevant & domain specific certifications. Escalation from L2 support engineer Domain Expert & having advanced troubleshooting skills as compared to L2 engineers. Address to the issue where there is no solution Performance Tuning Bug escalation Preparing RCA reports Development & Change management escalation Training/knowledge transfer to junior team members Escalation to Project Manager/Team lead/Management	8+	5	

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

Can Fin Homes Ltd

9.23 Annexure-23: Escalation Matrix

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka**

560004

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Escalation Matrix

Dear Sir,

Please find below the escalation matrix upto Managing Director of the bidder

Escalation Level	Name	Designation	Office Address	Mobile Number	E-mail ID
Level-1					
Level-2					
Level-3					
Level-4					
Level-5					
Please add....					

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.24 Annexure-24: Undertaking from the Bidder

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

Subject: Undertaking for engagement of service provider

We hereby confirm that <Bidder complete legal name as mentioned on Bid covering letter> comply with the below due diligence which is taken into consideration for qualitative, quantitative, financial, operational, legal and reputational factors. We shall also consider the below mentioned factors, while evaluating the capability of our partners /OEMs. Wherever possible, we shall obtain independent reviews and market feedback on the partners/ OEM's to supplement its own assessment. Due diligence from us shall involve an evaluation of all available information, as applicable, including but not limited to:

- i. Our past experience and demonstrated competence to implement and support the proposed activity over the contract period;
- ii. Our financial soundness and ability to service commitments even under adverse conditions;
- iii. Our business reputation and culture, compliance, complaints and outstanding or potential litigations;
- iv. No conflict of interest
- v. Ensure CFHL is insulated by the external factors like political, economic, social, and legal environment of the jurisdiction in which the partner/ OEM operates and other events that may impact data security and service performance
- vi. Ensure that the details of technology, infrastructure stability, security and internal control, audit coverage, reporting and monitoring procedures, data backup arrangements, business continuity management and Disaster Recovery Plan are shared to CFHL as and when required
- vii. Capability to identify and segregate CFHLs data;
- viii. Ensure quality of resources deployed with respect to our employees and partner/ OEM employees
- ix. Capability to comply with the regulatory and legal requirements of the CFHL
- x. Conduct security risk assessment, including of the technology assets administered by the Partner / OEM's

- xi. Ensure that appropriate controls, assurance requirements and possible contractual arrangements are in place to establish data ownership;
- xii. Ensure that we will maintain confidentiality of CFHL data and related information where we and our Partner / OEM's have multiple customers and multiple entities; and
- xiii. Ability to enforce agreements and the rights available thereunder including those relating to aspects such as data storage, data protection and confidentiality.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.25 Annexure-25: Manufacturer / Authorized Distributor in India Authorization Form

[On OEM Firm's / Company's letter head]

(To be included in Part B - Conformity to Technical Proposal Envelope)

[Note: This Format Letter should be on the letterhead of the OEM and should be signed by an Authorized Signatory of the manufacturer]

No. _____ dated _____

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

SUB: Request for Proposal (RFP) For Selection of System Integrator for Supply, Implementation and Maintenance of Core Business Solution, Infrastructure and Security Solution at Can Fin Homes Ltd

We _____ who are established and reputed manufacturers of _____ having factories/development facilities at 1) _____ and 2) _____ do hereby authorize M/s _____ (Name and address of the Agent/Dealer) to offer their quotation, negotiate and conclude the contract with you against the above invitation for tender offer.

We (OEM/Manufacturer/Indian Distributor) hereby extend our full guarantee and warranty as per terms and conditions of the tender and the contract for the solution, products/equipment and services offered against this invitation for tender offer by the above firm and will extend technical support and updates and ensure availability of spares including processors for our products for contract period from the date of installation.

We (OEM/Manufacturer/Indian Distributor) also confirm that we will ensure all product updates (including management software updates and new product feature releases) are provided by M/s for all the products quoted for and supplied to the Company during the Contract period. In case this is not considered while quoting and in the event M/s fail in their obligations to provide the updates within 30 days of release/announcement, we hereby confirm that we will provide the same to the Company at no additional cost to the Company and we will directly install the updates and updates and any new Operating Software releases at the Company's premises.

We also confirm that the proposed solution offered by the bidder to the Company are correct, viable, technically feasible for implementation and the solution will work without any hassles in all the locations. We also confirm that all the equipment offered are not “End of Life” during the next One Year and “End of Support” for a minimum period of Six Years.

We hereby commit to the tender terms and conditions and will not withdraw our commitments during the process and or during the period of contract.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

9.26 Annexure-26: Named Applications/ Products/ Technologies

The bidder should choose from the below list of Applications/Products/Technologies as applicable while submitting the bid. Please note that there is no order of preference in the Applications/ Products / Technologies listed below:

SI No	Area	Applications	Vendor 1	Vendor 2	Vendor 3
1	Functional	Loan Origination System	Pennant	SysArc	Decimal
2	Functional	LMS including Collection Module	Finacle	Pennant	SysArc
3	Functional	#Finance & Accounts including Asset Management	SAP		
4	Functional	HRMS	Darwin Box	Work line	Zoho
5	Functional	Document Management System	NewGen	Servosys	
6	Functional	#Company Borrowing & Investment	SAP		
7	Functional	#Risk Management & ALM	SAP		
8	Functional	#Procurement management integrated with F&A	SAP		
9	Functional	Data Visualization tool	Power BI		
10	Technical	**Active Directory	Microsoft - M365 E3		
11	Technical	**Desktop Management Systems	Microsoft - M365 E3		
12	Technical	**Antivirus	Microsoft - M365 E3		
13	Technical	**DLP	Microsoft - M365 E3		
14	Technical	SIEM	Microsoft - Sentinel		
15	Technical	Mailing & Collaboration	Microsoft - M365 E3		
16	Technical	SD-WAN	CISCO	Fortinet	
17	Technical	Infrastructure & Data Security /Computing & Storage Services/ Cloud Enabling Function (and other related cloud services as per scope)	Azure		
18	Technical	Backup Solution	Azure		
19	Technical	Backup as a Service	Commvault	Veeam	
20	Technical	ITSM & Enterprising Ticketing	ServiceNow	JIRA	
21	Technical	*Database	SQL Server	Oracle	

*Not applicable for proprietary packages e.g., SAP

**Bidder to explore M365 E3 for meeting the technical specification. Bidder to propose add on tools/software/services for specification if not fulfilled by M365 E3/proposed solution.

#The components have to be implemented as per the requirements mentioned in Annexure 2 and seamlessly integrated without additional cost/change request to CFHL.

In respect of the following Applications/Products/Technologies, the Bidder must propose suitable Applications/Products/Technologies on their own as per the requirements mentioned in the RFP.

#	Area	Application
1	Functional	Deposit
2	Functional	Third Party Insurance Tool
3	Functional	Legal
4	Functional	Lead Management/CRM integration
5	Functional	Aadhaar Data Vault
6	Technical	API Manager
7	Technical	SOC
8	Technical	NOC
9	Functional / Technical	Other Functional/ Technical infrastructure/services as per requirements document.

9.27 Annexure-27: Authorization Letter Format

(To be presented by the authorized person at the time of Pre-Bid meeting / opening of Eligibility Criteria / Technical Proposal/ Commercial Proposal on the letter head of Bidder and should be signed by an Authorized Signatory with Name and Seal of the Company)

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

SUB: RFP for Selection of SI for Implementation of Core Business Solution

Ref: RFP-IT-123/2022-23 dated 19th August 2022

This has reference to your above RFP.

Mr./Miss/Mrs. _____ is hereby authorized to attend the bid opening of the above RFP on _____ on behalf of our organization.

The specimen signature is attested below:

Specimen Signature of Representative

Signature of Authorizing Authority

Name & Designation of Authorizing Authority

NOTE: This Authorization letter is to be carried in person at the time of Bid Opening
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9.28 Annexure-28: Undertaking on Non-Disclosure

Undertaking on Non-Disclosure[On Firm's / Company's letter head]

To

Date:

**CanFin Homes Limited, No. 29/1,
3rd Floor, Sir, MN Krishna Rao Rd,
Basavanagudi, Bengaluru, Karnataka
560004**

Dear Sir,

Ref: RFP No. RFP-IT-123/2022-23 dated 19th August 2022

SUB: _____ RFP _____ for

We _____ hereby _____ undertake _____ that _____ we,

having Registered Office at _____, hereinafter referred to as the Bidder, are agreeable to the formalities of deliverables as per timelines mentioned in the RFP to Can Fin Homes Ltd, having its registered office at , 29/01, Sir MN Krishna Rao Road, Basavanagudi, Bangalore-560 004, hereinafter referred to as CFHL, and the Bidder understands that the information regarding the CFHL's IT Infrastructure shared by CFHL in their Request for Proposal is confidential and/or proprietary to CFHL, and, the Bidder understands that in the course of submission of the offer for the subject RFP and/or in the aftermath thereof, it may be necessary that the Bidder may perform certain jobs/duties on the CFHL properties and/or have access to certain plans, documents, approvals or information of CFHL.

NOW THEREFORE, in consideration of the foregoing, the Bidder agrees to all of the following conditions, in order to induce CFHL to grant the Bidder specific access to CFHL's property/information. The Bidder will not publish or disclose to others, nor, use in any services that the Bidder performs for others, any confidential or proprietary information belonging to CFHL, unless the Bidder has first obtained the CFHL's written authorization to do so. The Bidder agrees that notes, specifications, designs, memoranda and other data shared by CFHL or, prepared or produced by the Bidder for the purpose of submitting the offer to CFHL for the said solution, will not be disclosed during or subsequent to submission of the offer to CFHL, to anyone outside CFHL. The Bidder shall not, without CFHL's written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of CFHL in connection therewith, to any person(s) other than those employed/engaged by the Bidder for the purpose of submitting the offer to CFHL and/or for the performance of the Contract in the aftermath. Disclosure to any employed/engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

(Signature) (Name)

(In the capacity of)

Duly authorized to sign Bid for and on behalf of

Seal of the company

-----End of the Document-----