

PUNJAB & SIND BANK



Request for Proposal (RFP)  
For  
Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of  
Bank website and Intranet Portal for 5 years.

**BID NO: PSB/HOIT/RFP/GEM2026/B/48/2025-26 dated 30.03.2026**

**Head Office IT Department  
2nd Floor,  
Plot No. 151, Sector 44  
Institutional Area, Gurugram -122003**

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### Key Information

Particulars	Details
RFP Number and Date	<b>PSB/HOIT/RFP/GEM2026/B/48/2025-26 dated 30.03.2026</b>
Tender Title	Request for Proposal (RFP) For Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal for 5 years
Bid validity	180 days from the date of opening of the bid.
Performance Bank Guarantee	5% of total project cost.
Date of Publishing the tender on Bank's Website & GeM	<b>30.03.2026</b>
Date of Publishing of RFP	<b>30.03.2026</b>
Last Date for submission of Pre-Bid Query	<b>06.04.2026 05:00 PM</b> a) Pre bid queries should be submitted as per <b>Appendix-C</b> in MS- excel format. b) Queries must be mailed to <a href="mailto:hoit.tenders@psb.bank.in">hoit.tenders@psb.bank.in</a> only quoting tender reference number in the subject. Subject of the email should be given as " <b>Pre-Bid Queries for PSB/HOIT/RFP/GEM2026/B/48/2025-26 dated 30.03.2026</b> ". <b>Queries reaching afterwards will not be entertained.</b>
Date and Time for Pre-Bid Meeting	<b>10.04.2026 12:00 PM</b>  Pre-Bid meeting will be held Online, and participants are requested to attend the meeting Online.  Those who are interested in participating the Prebid meeting should share the participant details to <a href="mailto:hoit.tenders@psb.bank.in">hoit.tenders@psb.bank.in</a>  Upon perusal of the same, the link / meeting id will be shared to the participant to participate in the virtual meeting.
Last Date and Time for submission of Bids	<b>20.04.2026 05:00 PM</b>

Date and Time of Opening of Bids	<b>20.04.2026 05:30 PM</b>
Date and Time of online Commercial Bids	To be notified later to the qualifying bidders only.
Place of Opening of Bids	Online at GeM (link will be shared) and Punjab & Sind Bank Head Office: HO IT, 2nd Floor, Plot No. 151, Sector 44, Institutional Area, Gurugram -122003.
Contact Persons for any clarifications/ Submission of Bids	Mr. Vijay Kumar - Chief Manager (IT) Mr. Vikram Kapoor- AGM (IT)
Contact Numbers	91-9999340190, +91-8447279690 hoit.tenders@psb.bank.in
Other Details	<p>1. Subsequent changes made based on the suggestions and clarifications as per pre-bid meeting shall be deemed to be part of the RFP document and shall be shared with all the bidders.</p> <p>2. No suggestions or queries shall be entertained after pre-bid meeting.</p> <p>3. This document can be downloaded from following website: <a href="https://punjabandsind.bank.in/module/tender-list">https://punjabandsind.bank.in/module/tender-list</a>; and GeM portal (<a href="https://gem.gov.in/">https://gem.gov.in/</a>).</p> <p>Any Amendments, Modifications, Pre-Bid Replies, Clarifications &amp; any communication etc. will be uploaded on the Bank's website (i.e. <a href="https://punjabandsind.bank.in/module/tender-list">https://punjabandsind.bank.in/module/tender-list</a> &amp; GeM Portal. No individual communication will be sent to the individual bidders.</p>
EMD (Bid Security)	Rs.27 Lakh (INR Twenty Seven lakh only)

**Please note:**

1. The mode of submission of Bid document shall mandatorily in Online (GeM portal).
2. The above mentioned dates are tentative dates and the Bidder acknowledges that they cannot hold the Bank responsible for any revision in these dates. The bids will be opened in the presence of bidders who choose to be present at the time of opening of bids.

3. If any of the above dates fall on holiday or become holiday due to regulatory or other reasons beyond control of the Bank, then the next valid date in such case will be next working of the Bank.
4. Tender copy price is compulsory to participate in bid process. Bidders have to purchase tender document to participate in pre-bid meeting. Procurements for MSMEs will be as per the policy guidelines issued by Ministry of Micro, Small and Medium Enterprises (MSME), GOI from time to time.
5. Bidder has to deposit Tender Participation Fee online only.
6. Information for Participating through GeM:

- (i) This tender will follow e-Tendering guidelines of GeM portal under which the bidding process shall be conducted by the Bank. Bidder shall necessarily register on GeM portal for participating in the bidding. Vendors will have to abide by all terms and conditions of GeM portal for participating the bidding process.

Following activities will be conducted online through GeM:

- a. Publish of Tender
  - b. Purchase of RFP document
  - c. Pre-Bid Query & response thereof
  - d. Corrigendum/Addendums to the RFP (If required)
  - e. Submission of Technical Bid & Commercial Bid by the Bidder
  - f. Opening of Technical Bid & Commercial Bid
  - g. Tender Evaluation
  - h. Announcement of results
  - i. Tender Award (If any)
- (ii) Bidder requiring any clarification on the bidding document may notify as per GeM Guidelines and Procedure within the date/time mentioned in the RFP document.
  - (iii) Notification of amendments will be made available on the GeM/ Bank's website and will be binding on all bidders and no separate communication will be issued in this regard.
  - (iv) In order to allow prospective bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank, at its discretion, may extend the deadline for such reasonable period as decided by the Bank for submission of Bids.
  - (v) Bidders are requested to use a reliable internet connection (data cable/ broad band) to safeguard themselves. Bank is not responsible for telephone line glitch, internet response issues, hardware hangs etc., at bidder's end.
  - (vi) Vendors will have to abide by e-Business rules framed by the Bank in consultation with GeM portal.

- (vii) Any amendments, modifications, Pre-Bid replies & any communication etc. shall be uploaded over Bank's Website and GeM Portal (i.e., <https://punjabandsind.bank.in/module/tender-list> & <https://gem.gov.in/>) only. No individual communication will be sent to the individual bidder.
- (viii) In case of any contradiction in eligibility criteria, business rules, terms & conditions or any information published over GeM portal, the RFP and consecutive corrigendum/addendum document will prevail.
7. Information on submission of bids participation in online mode:
- i) Bank expects the interested Bidders to download the copy of the complete RFP document along with all Annexures through Bank's website <https://punjabandsind.bank.in>
  - ii) Any other mode of submission, e.g. by courier, fax, e-mail etc. will not be accepted. Any bid received after the due date and time for receipts of bids as prescribed in the Key Information of the RFP will be rejected and returned unopened to the Bidder.
  - iii) The Bank expects the Bidder(s) to carefully examine all instructions, terms and conditions mentioned in this RFP document before submitting its unconditional compliance as part of the RFP. Failure to furnish all information required for submission of the RFP not substantially responsive to the RFP in every respect will be at the Bidders' risk and may result in the REJECTION of its response.
  - iv) A complete Bid with all supporting documents, duly sealed should be submitted, electronically as mentioned in Bid Submission of this document, on or before the last Date and Time for bid submission. E-mail: [hoit.tenders@psb.bank.in](mailto:hoit.tenders@psb.bank.in)

## **INTRODUCTION**

- ❖ Punjab & Sind Bank, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980, one of the nationalized banks of India, has a national presence through a widespread network of 1610 branches and 29 Zonal Offices. With more than 118 years of customer services, the Bank has a large, satisfied clientele throughout the country. For enhancing customer convenience levels and overall inter-branch efficiency, the Bank has been a frontrunner in implementing various IT enabled products.
- ❖ The Bank intends to select vendor for Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal for 5 years post implementation of project.

For this purpose, The Bank invites bids as per the specifications as indicated in Technical Specifications and Scope of work (Chapter-2) mentioned in the RFP document. These prices shall remain valid for all orders placed with the selected vendor for the entire contract period and duly accepted by the vendor. The interested bidders are requested to send your Technical and Price proposal as per the enclosed formats. The methodology for submission of the proposals is enumerated in Chapter-1 (Instruction to the bidders). Terms and Conditions of Contract (TCC) are given in Chapter-3.

- ❖ This request for proposal document ('RFP document' or RFP) has been prepared solely for the purpose of enabling Punjab and Sind Bank (hereinafter referred to as the 'BANK') to select a Vendor(s) for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal for 5 years.
- ❖ This invitation of Bids is limited to vendor(s) having presence in India or their Authorized Representative in India, provided firms fulfill the minimum qualification criteria.
- ❖ The successful bidders would be selected, prices would be finalized through this RFP process and an agreement would be entered into with the successful bidder/s.

## **DISCLAIMER**

- The information contained in this Request for Proposal (RFP document) or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of the Bank, is provided to the Bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided. This document shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued.
- This RFP is neither an agreement nor an offer and is only an invitation by the Bank to the interested parties for submission of bids. No contractual obligation whatsoever shall arise from the RFP process until a formal contract is executed by the duly authorized signatory of the Bank and the Bidder. The purpose of this RFP is to provide the Bidder(s) with information to assist in the formulation of their proposals.
- This RFP does not claim to contain all the information each bidder may require. Each Bidder should conduct its own investigations and analysis and is free to check the accuracy, reliability, and completeness of the information in this RFP and obtain independent advice, wherever necessary. Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.
- The bank reserves the right to reject any or all Request for Proposals received in response to this RFP document at any stage without assigning any reason whatsoever. The decision of Punjab & Sind Bank shall be final, conclusive, and binding on all the parties.
- This RFP Document may not be appropriate for all persons, and it is not possible for the Bank Representatives, their employees, or advisors to consider the investment objectives, financial situation and particular needs of each party who reads or uses this RFP Document.
- The Bank, its employees and advisors make no representation or warranty and shall have no liability to any person, including any Applicant or Bidder under any law, statute, rules or regulations or tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, adequacy, correctness,

completeness or reliability of the RFP and any assessment, assumption, statement or information contained therein or deemed to form or arising in any way for participation in this bidding process.

## **CHAPTER 1 - INSTRUCTIONS TO BIDDERS**

### **1.1 Cost of Tender**

The tender document may also be downloaded from the Bank's official website <https://punjabandsind.bank.in>. The bidder downloading the tender document from the website is required to submit a non-refundable fee (NIL) **online** as mentioned in **Key-Information** in favor of **PUNJAB & SIND BANK**, (Bank a/c details given in Key Information) before the last date and time of submission of bid, failing which the bid of the concerned Bidder will be rejected. It may be noted that the amount will not be refunded to any prospective bidder under any circumstances including cancellation of RFP. The soft copy will also be available on Bank's Website and GeM Portal (i.e., <https://punjabandsind.bank.in/module/tender-list> or <https://punjabandsind.bank.in> & <https://gem.gov.in/>) only.

### **1.2 Language of the Bid**

The bid as well as all correspondence and documents relating to the bid exchanged by the Bidder and the Bank shall be in English language only.

### **1.3 Bid Currency & Price Structure**

Prices shall be expressed in the Indian Rupees only. The bidder must quote price exclusive of all applicable GST. The cost will not depend on any variation in the dollar exchange rate/change in tax structure.

### **1.4 Bid System Offer**

- a. The Bid Proposal being submitted would be binding on the Bidder. As such it is necessary that authorized personnel of the firm or organization sign the Bid. The designated personnel should be authorized by a senior official of the Organization having such authority to do so. The same person or a different person should be authorized who should have authority to quote. The Xerox copy of necessary Original Resolutions/ Authority/ Power of Attorney having authority to authorize the person to submit Bid Documents, on behalf of the Company shall be enclosed. The proposal must be accompanied with an undertaking letter duly signed by the designated personnel providing a Bid commitment. The letter should also indicate the complete name and designation of the designated personnel.
- b. The bidder shall submit his response to the present tender with the price which will contain the pricing information.
- c. Any effort by a Bidder to influence the Bank in evaluation of his bid, bid comparison or contract award decision would result in the rejection of the said

bid. The Bank's decision in this case would be final and without prejudice and will be binding on all parties.

- d. The Bank reserves the right to accept or not to accept any bid or to reject a particular bid at its sole discretion without assigning any reason whatsoever.
- e. The Bids containing erasures or alterations will not be considered. There should be no handwritten material, corrections or alterations in the Bids. All details must be filled in.

### **1.5 Two Bid System:**

This is two bid system which has following 2 parts:

**Part A- Technical cum Eligibility Proposal:** Indicating the response to the Pre-Qualification Criteria, Scope of Work and other terms & conditions. The format for submission of Technical Proposal is as per Appendix-A.

**Part B-Commercial Bid:** Furnishing all relevant information as required as per Bill of Material as per Annexure- IX. The format for submission of Commercial bid is as per Appendix-B.

### **1.6 Preparation of Bids:**

#### **Part A – Technical cum Eligibility Proposal**

- Before submitting the bid, the bidders should ensure that they conform to the Pre-Qualification Criteria as stated in RFP. Only after satisfying themselves of the Pre-Qualification Criteria, the Offer should be submitted.
- Technical cum eligibility Proposal should be submitted as per the format in Appendix-A. Relevant technical details and documentation should be provided along with Technical Proposal.
- It is mandatory to provide the compliance to the scope required by the bank.
- The offer may not be evaluated and may be rejected by the Bank without any further reference in case of non-adherence to the format or partial submission of technical information as per the format given in the offer.
- The Bank shall not allow / permit changes in the technical/functional requirements once it is submitted.

- The relevant solution information, brand, and solution offered, printed product brochure, technical/functional specification sheets etc. should be submitted along with the Offer. Failure to submit this information along with the offer may result in disqualification.
- The Technical Proposal should be complete in all respects and contain all the information sought for. Masked Bill of Material must be attached in Technical Offer and should not contain any price information. The Part A - Technical cum Eligibility Proposal should be complete and should cover all products and services. Technical Proposal without masked Bill of Materials will be liable for rejection. Masked Bill of Material which is not as per instruction will make Bid liable for rejection. Masked bill of material should be a replica of actual Bill of Material except that it should not contain any price information (with Prices masked). It should not provide any price information like, unit price, tax percentage, tax amount etc.

## **Part B - Commercial Bid**

- Commercial Bid should be submitted as per instruction in Appendix-B.
- Commercial Bid shall be submitted as per Bill of Material and other terms and conditions of RFP on prices. The Commercial Bid should give all relevant price information as per **Annexure-IX**. Any deviations from the Bill of Material / non submission of prices as per the format shall make the bid liable for rejection.
- The bidder must quote the best competitive price in the commercial bid.
- The bid must be made in an organized and structured manner.

**\*Note:** All Claims made by the Bidder will have to be backed by documentary evidence. The bidder is expected to examine all instructions, forms, terms and specifications in the RFP. Failure to furnish all the information required or to submit a Bid not substantially responsive to the RFP in every respect will be at the Bidder's risk and may result in the rejection of the Bid.

### **1.7 Cost of Preparation**

The Bidder shall bear all costs associated with the preparation and submission of its Bid and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the Bidding process.

### **1.8 Normalization of Bids**

The Bank will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are on the same technical ground. After the normalization process, if the Bank feels that any of the bids needs to be normalized and that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the technical and commercial bids once again for scrutiny. The Bank can repeat this normalization process at every stage of technical submission or till the Bank is satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed Bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

### **1.9 Submission of Bid and communication**

The Bank expects the bidders to carefully examine all instructions, terms and conditions mentioned in this RFP document before submitting its **unconditional compliance** as part of the RFP. Failure to furnish all information required or submission not substantially responsive to the RFP in every respect will be at the bidder's risk and may result in the rejection of Bids.

Bids should be submitted in electronic form on GeM Portal (<https://gem.gov.in/>), on or before the last Date and Time for bid submission. Any other mode of submission, e.g. by fax, e-mail etc. will not be accepted. No Claim of any Bidder(s) shall be entertained, whatsoever for delayed submission of their bid at any stage because of any reason. Therefore, Bidder (s) are advised to submit their bid well before the scheduled time. However for any help please contact below :-

#### **The Assistant General Manager (IT)**

**Head office IT,**

**2nd Floor, Plot No. 151,**

**Sector 44, Institutional Area,**

**Gurugram -122003.**

**E-mail: [hoit.tenders@psb.bank.in](mailto:hoit.tenders@psb.bank.in)**

**Phone: +91-8447279690; +91-9999340190**

Bid submission shall be Online only on the specified date and time. No separate intimation will be given in this regard.

Bank reserves its right to cancel the order even after issuing the letter of Intent (LOI) / Purchase Order, if bank receives any directions / orders from Statutory Body / RBI/Govt. of India in a nature that binds the bank not to take the project forward or any reasons whatsoever. The decision of the Bank shall be final in this regard without disclosing any reason to any bidder or person.

### **1.10 Late bids**

- a) Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected. However, in case of the specified date of submission of bids being declared a holiday for the bank, the bids will be received up to the specified time on the next working day.
- b) The bank may, at its discretion, extend this deadline for submission of bids by amending the bid documents, in which case all rights and obligations of the Bank and bidders, previously subject to the deadline, will thereafter be subject to the deadline extended.
- c) All such information will be published on Bank's website only. The bidders have to take note of it.
- d)

### **1.11 Modifications and/ or Withdrawal of Bids**

1. Bids once submitted will be treated as final and no modification will be permitted. No Correspondence in this regard will be entertained.
2. The Bid should contain no alterations, erasures or overwriting. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of bid not substantially / conclusively responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the bid.
3. No bidder shall be allowed to withdraw the bid after the deadline for submission of bids.
4. In the case of the successful bidder, he will not be allowed to withdraw/back out from the bid commitments. The bid earnest money in such eventuality shall be forfeited and all interests/claims of such bidder shall be deemed as foreclosed

### **1.12 Earnest Money Deposit (EMD):**

1. The bidder shall furnish Noninterest earning Earnest Money Deposit (EMD)

amount of Rs.27,00,000 (INR Twenty Seven Lakh Only) as mentioned in the Bid Schedule by way of Bank Guarantee drawn on any Scheduled Bank in India (except Cooperative Bank, RRB & Punjab & Sind Bank) in favor of Punjab & Sind Bank, payable at Delhi.

2. The same should be valid for an additional 45 days beyond bid validity period. Bank at its discretion can demand for extension for the validity of EMD. The format for submission of EMD in the form of Bank Guarantee is as per Appendix-D.
3. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favor of Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS) sent to Punjab & Sind Bank, Sector 44 Branch, Gurgaon, IFSC PSIB0021509. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be rejected summarily.
4. Non submission of EMD leads to rejection of Bid.
5. All MSEs having registration as per provisions of the Public Procurement Policy for Micro and Small Enterprises i.e. District Industries Centre (DIC) or Khadi and Village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhaar Memorandum or any other body specified by Ministry of MSME and Start-ups (recognized by DIPP) are exempted from submission of Tender Fee and EMD only. Relevant certificates should be submitted by the bidder in this regard to avail exemption. Bid Security Declaration should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person as per Annexure-III.
6. The EMD may be forfeited/ Bank Guarantee may be invoked:
  - a) If the bidder withdraws/amends the bid during the period of bid validity (180 days from the date of opening of bid).
  - b) If the bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or
  - c) The selected bidder withdraws his tender before furnishing the unconditional and irrevocable Performance Bank Guarantee.
  - d) The bidder violates any of the provisions of the terms and conditions of this tender specification.
  - e) In case of the successful bidder, if the bidder fails:

- To sign the contract in the form and manner to the satisfaction of Punjab & Sind Bank.
  - To furnish Performance Bank Guarantee in the form and manner to the satisfaction of Punjab & Sind Bank.
  - Bank may proceed against the selected bidder in the event of any evasion, avoidance, refusal or delay on the part of bidder to sign and execute the Purchase Order / Service Level Agreements or any other documents, as may be required by the Bank, if the bid is accepted.
  - The Execution of Bid Security Declaration/ Invocation of EMD may suspend participation of the Bidder in any tender in this Bank for three (03) years.
7. Bid securities of the unsuccessful bidders will be returned to them at the earliest after expiry of the final bid validity and latest on or before the 30th day after the award of the contract. The EMD of the selected bidder will be returned within 15 days after submission of Performance Security (PBG) and execution of Contract with the Bank.

### **1.13 Performance Bank Guarantee (PBG)**

1. The successful bidder/s should submit a Security Deposit / Performance Guarantee as specified in Key Information within 30 days from the date of Purchase Order.
2. Security Deposit should be submitted by way of Bank Guarantee in favor of Punjab & Sind Bank payable at Delhi / Bank Guarantee may be obtained from any of the Scheduled Commercial Banks (except Cooperative Bank, RRB & Punjab & Sind Bank) for an amount of 5% of total project cost.
3. The Bank Guarantee issued by the issuing Bank on behalf of Bidder in favor of Punjab & Sind Bank shall be in paper form as well as issued under the "Structured Financial Messaging System" (SFMS) sent to Punjab & Sind Bank, Sector 44 Branch, Gurgaon, IFSC PSIB0021509. Any bank guarantee submitted in physical mode, including EMD/bid guarantee which cannot be verifiable through SFMS will be summarily rejected.
4. The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank.
5. Security Deposit/Performance Bank Guarantee should be valid for 60 months with an additional 12 months as claim period.
6. The selected bidder shall be responsible for extending the validity date and claim period of the Bank guarantees as and when it is due, on account of

- incompletion of the project and contract period.
7. The security deposit / bank guarantee will be returned to the bidder after one year of completion of Contract Period. If the Contract is extended, the selected bidder has to submit fresh PBG for 5% of the extended Contract value and period along with claim period and also execute fresh/extension of Contract with the Bank within 15 days from the date of issuance of Purchase Order for renewal.
  8. The Bank shall invoke the Bank guarantee before the expiry of validity, if work is not completed and the guarantee is not extended, or if the selected bidder fails to complete his obligations under the contract. The Bank shall notify the selected bidder in writing before invoking the Bank guarantee.
  9. Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Bidder's negligence in carrying out the project implementation as per the agreed terms & conditions. It will be refunded to the selected bidder without interest, after he duly performs and completes the contract in all respects.

#### **1.14 Contract Period:**

The terms and conditions of purchase order and RFP (read with addendums/ Corrigendum/Clarifications) shall constitute a binding contract.

The contract period for the project is 5 years which is further extendable up to 2 years.

The bank may, at its sole discretion, extend the contract for a period of two durations of one year each or part thereof subject to satisfactory functioning of the successful bidder at the same terms and conditions and mutually agreed rates. The decision to further extend the contract with the same bidder shall be at the sole discretion of the Bank. Further, the Bank will have the right to renegotiate prices of AMC, ATS rates at the end of the contract period. The other Terms and Conditions of the Contract will remain the same for extended periods.

The Pre-Contract Integrity Pact Agreement submitted by the bidder during the Bid submission will automatically form a part of the Contract Agreement till the conclusion of the contract including extended period.

The performance of the selected bidder shall be reviewed every quarter, and the Bank reserves the right to terminate the contract at its sole discretion by giving 30 days prior notice. Any offer falling short of the contract validity period is liable for rejection.

## **1.15 Evaluation Process of the Bids**

### **1.15.1 Preliminary Scrutiny**

- a. The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed, and the Bids are generally in order.
- b. The Bank may, at its discretion, waive any minor infirmity, non-conformity, or irregularity in a Bid, which does not constitute a material deviation.
- c. The Bank will determine the responsiveness of each Bid to the Bidding Document. For the purposes of these Clauses, a responsive Bid is one which conforms to all the terms and conditions of the Bidding Document without material deviations. Deviations from, or objections or reservations to critical provisions, such as those concerning Bid Security, Applicable Law, Bank Guarantee will be deemed to be a material deviation.
- d. The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence. The Bank reserves the right to evaluate the bids on technical and functional parameters, including possible visit to inspect live site/s of the Vendor and witness demos of the system and verify functionalities, response times, etc.
- e. If a Bid is not responsive, it will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.
- f. If any information / data / particulars are found to be incorrect, bank will have the right to disqualify / blacklist the company and invoke the performance bank guarantee/ EMD.

#### **A stage bid system is adopted for selection of the vendor:**

- ▶ **Stage 1 – Eligibility Bid evaluation**
- ▶ **Stage 2 - Evaluation methodology for eligible bidders**
  - **Technical Bid Evaluation**

## ▪ **Commercial Bid Evaluation**

During evaluation of the Tenders, the Bank, at its discretion, may ask the Vendor for clarification in respect of its tender. The request for clarification and the response shall be in writing, and no change in the substance of the tender shall be sought, offered, or permitted. The Bank reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of the Bank shall be final and binding on all the vendors to this document and bank will not entertain any correspondence in this regard.

### **1.15.3 Evaluation Methodology for Eligible Bidder**

- a. All the technical Bids received up to the specified time and date will be opened for initial evaluation on the time and date mentioned in the schedule of events.
- b. In the first stage, only technical Bid will be opened and evaluated. Bids of such Bidders satisfying eligibility criteria and agree to comply with all the terms and conditions specified in the RFP will be evaluated for technical criteria/specifications/eligibility. Only those Bids complied with technical criteria shall become eligible for Commercial price Bid opening and further RFP evaluation process.
- c. The Bank will examine the Bids to determine whether they are complete, required formats have been furnished, the documents have been properly signed and EMD for the desired amount and validity period is available and the Bids are generally in order. The Bank may, at its discretion waive any minor non-conformity or irregularity in a Bid which does not constitute a material deviation.
- d. Prior to the detailed evaluation, the Bank will determine the responsiveness of each Bid to the RFP. For purposes of these Clauses, a responsive Bid is one, which conforms to all the terms and conditions of the RFP in to, without any deviation.
- e. The Bank's determination of a Bid's responsiveness will be based on the contents of the Bid itself, without recourse to extrinsic evidence.
- f. After opening of the technical Bids and preliminary evaluation, some or all the Bidders may be asked to make presentations on the Software Solution/service proposed to be offered by them.
- g. If a Bid is not responsive, it will be rejected by the Bank and will not subsequently be made responsive by the Bidder by correction of the non-conformity.

## Technical Evaluation

- Technical evaluation will include technical information submitted as per technical Bid format, demonstration of proposed Software Solution/services, reference calls and site visits, wherever required. The Bidder may highlight the noteworthy/superior features of their Software Solution/ services. The Bidder will demonstrate/ substantiate all claims made in the technical Bid along with supporting documents to the Bank, the capability of the Software Solution/ services to support all the required functionalities at their cost or those at other organizations where similar Software Solution/ services is in use.
- During evaluation and comparison of Bids, the Bank may, at its discretion ask the Bidders for clarification on the Bids received. The request for clarification shall be in writing and no change in prices or substance of the Bid shall be sought, offered or permitted. No clarification at the initiative of the Bidder shall be entertained after bid submission date.
- Bidders who qualify the eligibility criteria, will be called for an in-person presentation of the solution (led by the Key Personnel mentioned in the technical bid document) that must include **Solution Approach, Solution architecture, proposed benefit and how it meets Punjab and Sind project objectives, implementation methodology, project management approach**, etc, including product walkthrough/demo. This should include both Functional and Non-Functional approaches.

## Technical Score (TS):

### Table: Technical Score Evaluation Categories:

- The bid document will be evaluated as per the requirements specified in the RFP. Bidder is required to submit all required documentation in support of the functional specification criteria specified. Technical presentation & product walkthrough will be a part of the bid evaluation process.
- Each Technical Bid will be assigned a technical score out of a maximum of 100 marks. Only bidders with overall score of 75 marks or more will be technically qualified and short listed for financial evaluation. Failing to secure minimum marks shall lead to disqualification of the technical bid/proposal.

## Scoring Model

Bidder's technical proposal will be evaluated as per the requirements specified in the RFP and adopting the following evaluation criteria.

No.	Evaluation Category	Max Score
1.	Bidder's Profile & Experience	15
2.	Approach & methodology	25
3.	Proposed Solution	32
4.	Product / CMS walkthrough, understanding of the project, global standards & design walkthrough	12
5.	Resource Planning, Key personnel proposed	8
6.	Client References	8
	<b>Total Evaluation Weightage</b>	<b>100</b>

The detailed scoring model (section-wise) is given below.

1. Bidder's Profile and Experience (15 marks)

S.NO	Evaluation Criteria	Marking Criteria	Maximum Marks
1.	The bidder should have experience of development / migration / implementation of <b>at least two websites out of which at least one should be</b> of Public / Private Sector Bank /Financial Institution / PSU/ BFSI Sector/ Central or State Government, as per WCAG 2.2 guidelines (Level „A“ & Level „AA“ or above), IPv6 complaint in India or Guidelines of Indian Govt. in the last five years for a minimum of 3 years.	<ol style="list-style-type: none"> <li>if Maintaining website of more than 2 and out of which 2 are of BFSI : <b>4 Marks</b></li> <li>if Maintaining website of 2 and out of which 2 are of BFSI : <b>3 Marks</b></li> <li>if Maintaining website of 2 and out of which 1 are of BFSI : <b>2 Marks</b></li> <li>if Maintaining website of 2 and out of which 1 PSU/ Central or State Government Organizations in India: <b>1 marks</b></li> </ol>	4 Marks
2.	The Bidder should have minimum at least 5 years of experience in Software Design, Development, Implementation and Technical	<ol style="list-style-type: none"> <li>Experience of 10 year or more : <b>4 marks</b></li> <li>Experience of 8 years : <b>3 marks</b></li> </ol>	4 Marks

	support services of Government Departments Center or state/BFSI/ PSUs in designing and maintaining their internal intranet portal ( maintaining internal circulars/notifications/SOP/ Policies) of the Organization.	3. Experience of 6 years : <b>2 marks</b> 4. Experience of 5 years: <b>1 marks</b>	
3.	Experience in the CMS platform proposed for website design & Intranet portal development	1. Experience in 3: <b>2 marks</b> 2. Experience in 2: <b>1 marks</b>	2 Marks
4.	Experience in SEO optimization and core web vitals compliance for website/Intranet Portal	1. If Bidder has demonstrated the implementation of SEO in 2 or more websites of Government Departments Center or state/BFSI/ PSUs with SEO audit score/ Goggle Lighthouse SEO score of 90 or above : <b>3 marks</b> 2. If Bidder has demonstrated the implementation of SEO in 2 or more websites of Government Departments Center or state/BFSI/ PSUs with SEO audit score/ Goggle Lighthouse SEO score of 70 to 90 : <b>2 marks</b> 3. If Bidder has demonstrated the implementation of SEO in 2 or more websites of Government Departments Center or	3 marks

		state/BFSI/ PSUs with SEO audit score/ Goggle Lighthouse SEO score of less 70 : <b>1 marks</b>	
5.	Experience in implementing AI-based solutions such as chat boats, personalization, and intelligent search. etc.	1. If Bidder has multiple relevant and feasible AI initiatives for website/Intranet Portal (Such as AI chatbot/virtual assistant, intelligent search, automated content tagging, AI analytics, etc.) with a clear implementation approach and architecture: <b>2 marks</b> 2. No AI initiatives proposal : <b>0 marks</b>	2 marks

## 2 Proposed Approach & methodology (25 marks)

SI. No	Points to be covered	Maximum Marks Awardable
1.	What will be the approach to stakeholder engagement for the project?	2
2.	How can the design & approach of the proposed website help Punjab and Sind Bank in its objectives?	2
3.	Approach for Implementation of the project including Tools and Technologies used for project control and execution (e.g.-Configuration management, Project monitoring and reporting, etc.)	2

4.	Approach to project management and governance.	1
5.	Approach to complete the GIGW (2.2 & above) audit and accessibility audit	2
6.	Approach to increase the website Traffic, daily Hits and ensure advanced SEO techniques.	2
7.	Approach to information layout, UI/UX design and CMS integration for Punjab & Sind Bank Website Design & development.	3
8.	Solution architecture, Network architecture, Security Architecture	2
9.	Approach & methodology for implementing security compliance	2
10	Approach to complete deployment and go-live	1
11	What would be the post-implementation project monitoring approach	2
12.	Testing approach & methodology	2
13.	AI initiatives and innovations	2
	Total	25

### 3 Proposed Solution (32 marks)

A. The Bidder must provide a response to each of the features mentioned under [Appendix K](#), which could be any one from the following categories:

- a. **Out of the Box / Available-** If a requirement is a direct fit and readily available in the product or solution provided by the successful bidder. Updated version in the future may requires no rework.

- b. Configurable-** If a requirement needs one-time configurational changes and can be done from the user end and does not require new coding. Updated version in future may requires no rework.
  - c. Customizable** - If the customization involves modification at Scripting/ XML/ CSS level without touching the codebase of the solution. If the customization involves module selection, table configuration utilizing the APIs of the application. If the customization involves code level changes including creation of new module.
  - d. 3rd Party Integration** – If solution uses a third-party’s API to power an integration with another app or web service enabling independently designed applications to work together.
  - e. Not Available** – If any of the requirement is non-configurable, non-customizable nor 3rd party integration is available, then it will be classified as not available
- B.** A logical response should be given by marking under the category, which shall apply to the requirement. Where a response requires explanation, the Bidder must provide the explanation in the “Remarks” column or on a separate page, if necessary, with reference to the requirement number. Multiple responses to single requirement will not be considered.
- C.** Any requirement where the Bidder has not marked a response or has provided multiple responses, will NOT be scored.
- D.** The responses of the Bidders to the requirements shall be scored as given below in the table below:
- a. Solution Feature Requirements** - Evaluation criteria Solution Feature Requirement in [Appendix K](#)– Response to all mentioned requirements will be categorized as either: Out-of-the-Box (Available) / Configurable / Customizable / 3rd party integration / Not Available. The scores will be as follows:

Category	Business Critical (BC) Score	Desirable (D) Score
<b>Out of the Box/Available</b>	<b>10</b>	<b>7</b>
<b>Configurable</b>	<b>7</b>	<b>5</b>
<b>Customization</b>	<b>5</b>	<b>3.5</b>
<b>3rd Party Integration</b>	<b>3</b>	<b>2</b>
<b>Not Available</b>	<b>0</b>	<b>0</b>

**b. Non-functional requirements - Evaluation criteria**

Non-Functional Requirement under [Appendix K](#), Section 2 – Response to all mentioned requirements will be categorized as either: Available / Configurable / Customizable / Not Available.

Category	Score
Available / Configurable	10
Customization	5
Not Available	0

**(Note: All non-functional requirements are considered as Business Critical)**

E. Total number of 'Business Critical' items are 114 and total number of 'Desirable' items are 13. The maximum marks for both the categories is 1231 keeping 10 as highest marks for 'Business Critical' item and 7 as highest marks for 'Desirable' item. The maximum mark for non-functional requirements is 530 keeping 10 as highest marks for each requirement. The total maximum marks = 1761. Marks obtained by the bidder through selecting the response category will be calculated using the following formula:

a. Total marks obtained = (Marks scored by bidder (a+b)/ Total maximum marks) \* 32

F. In case response to any of the requirements is left blank by the Bidder, no marks will be awarded against that requirement.

**Note:** These requirements may be tested during the presentation stage and the marks may be modified accordingly.

**4.) Product / CMS walkthrough, understanding of the project, standards & design walkthrough (12 marks)**

Within this segment, a maximum of ten (10) marks will be assigned to evaluate the bidders' proficiency in delivering a comprehensive Content Management System (CMS) and their understanding of the project requirements. Bidders must demonstrate a live walkthrough of the product or CMS (no static presentations or wireframes) that highlights key features in accordance with the Scope of Work (SoW). The demonstration can be supported with sample data to showcase website navigation, design standards, user experience (UX), and content management functionalities. Three (03) design samples should be demonstrated during the presentation. Marks will be allocated based on the bidder's understanding of the project, adherence to global design standards, the scalability and adaptability of the CMS, and the overall alignment with Bank objectives. Specific focus areas will include the ease of use, multilingual support, compliance with GIGW (2.2 & above) and WCAG, security features, and the efficiency of the CMS architecture.

S.NO	Evaluation Criteria	Max Marks
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1.	<b>Design Sample (*3)</b>	<b>3*2 = 6</b>
2.	Understanding about design best practices of Indian Government websites	<b>3</b>
3.	User Experience	<b>3</b>

**5.) Bidders' relevant key manpower capability (8 marks)**

- Details of roles, qualifications, experience, and job descriptions for the key resources are provided in [ANNEXURE-XVII](#)
- The following evaluation will be conducted on a percentage basis, with a maximum of 100 marks for the Bidder.
- 8% (round off to 2 decimal points) of the total marks obtained by Bidder will be carried for determining final score.

S.no	Role	No. of CVs that shall be evaluated	Min Experience (years)	Scoring Criteria for Relevant Experience	Max Score
1.	<b>Project Manager</b>	1	10	Min 10 ys: 5 marks	10
				11 ys to 15 ys: 7 marks	
				15+ys: 10 marks	
2.	<b>Lead Business Analyst</b>	1	5	Min 5 ys: 2 marks	6
				6 ys to 8 ys: 4 marks	
				8+ys: 6 marks	
3.	<b>UI/UX Lead</b>	1	5	Min 5 ys: 3 marks	8
				6 ys to 8 ys: 6 marks	
				8+ys: 8 marks	
4.	<b>Solution Architect</b>	1	10	Min 10 ys: 5 marks	10
				10 ys to 15 ys: 7 marks	
				15+ys: 10 marks	

5.	OEM: Solution Consultant / Expert	1	10	Min 10 ys: 5 marks	10
				10 ys to 15 ys: 7 marks	
				15+ys: 10 marks	
6.	Cloud Specialist	1	5	Min 5 ys: 5 marks	10
				6 ys to 8 ys: 7 marks	
				8+ys: 10 marks	
7.	Tech Lead/Project Lead	1	8	Min 8 ys: 5 marks	10
				9 ys to 12 ys: 7 marks	
				12+ys: 10 marks	
8.	SEO Specialist	1	3	Min 3 ys: 2 marks	6
				4 ys to 6 ys: 4 marks	
				6+ys: 6 marks	
9.	Cyber Security Expert	1	7	Min 7 ys: 5 marks	10
				8 ys to 10 ys: 7 marks	
				10+ys: 10 marks	
10.	Lead QA	1	3	Min 3 ys: 2 marks	6
				4 ys to 6 ys: 4 marks	
				6+ys: 6 marks	
11.	O& M Lead	1	8	Min 8 ys: 5 marks	10
				9 ys to 12 ys: 7 marks	
				12+ys: 10 marks	

12.	Content Writer	1	3	Min 3 ys: 1 mark	4
				4 ys to 6 ys: 3 marks	
				6+ys: 4 marks	
Total Max Score					100

Resumes of the key manpower nominated by bidder for this project needs to be submitted in the prescribed format as mentioned in [ANNEXURE-XVII](#).

### G. Client References (8 marks)

This section is to evaluate bidder's relevant experience of project engagement aligned to Bank project requirements. To assess Bidder's Proven Relevant Experience, this evaluation will draw insights from two provided customer references where the bidder as SI has completed the project/s on or after 01-04-2021 till bid submissions end date of this RFP. Each reference will be scrutinized based on the following criteria:

S.no	Evaluation Criteria	Max Award Awardable	Total Maximum Marks Awardable
1.	Client references of Relevant Experience	1 Project : 1 marks 2 Project : 2 marks 3 project or more: 4 marks	4
2	Adherence to project deliverables as per RFP	1	1
3.	Project Governance Experience	1	1
4.	SEO Experience	1	
5.	GIGW (2.2 & above)/Web Accessibility Audit Completion	1	1
Total			8

\*\* To fulfil this criteria bidder needs to showcase relevant experience for each project detail in the format given in [Annexure-XVIII](#). Bank reserves the right to cross check & verify any/all of the submitted experiences & references via email, call, visit, ask for

relevant Invoice submitted/ payment receipt with corresponding TDS certificate or any other possible modes, at Bank's discretion.

## **EVALUATION OF COMMERCIAL PRICE BIDS AND FINALIZATION:**

### **Criteria for Technical Evaluation and Commercial Evaluation**

Techno Commercial evaluation will be used under this RFP. The RFP shall specify the minimum qualifying score for the technical bid and the relative weightages to be given to the technical criteria (quality) and the cost. The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of **70:30**.

Bidders scoring less than 75% marks in the Technical Evaluation will not be considered for the selection process, and their Commercial Bids will not be opened.

The proposal with the Highest Weighted Combined Score (quality and cost / H1) shall be selected.

In case of tie between two or more bidders for the Highest Total Combined Score, then the bidder with Highest Technical Score amongst such bidders shall be the successful bidder.

### **Illustration:**

- Bids will be evaluated as per Combined Quality Cum Cost Based System. The Technical Bids will be allotted weightage of 70% while Commercial Bids will be allotted weightage of 30%.
- A combined score "Score Total (T)" will be arrived at after considering the Commercial quote and the marks obtained in Technical evaluation. For Selection of Vendor for Redesigning, Redevelopment and Hosting of Bank Website and Intranet portal weights of 30% for Commercial bid and 70% for Technical Bid according to the following formula:

In respect of all the technically qualified bidders, in whose case, the financial bid has been opened; a combined techno-financial evaluation will be done by PSB as per the following procedure:

- Technical score will be arrived at treating the marks of bidder scoring the highest marks (A) in technical evaluation as 100. Technical score for other bidders (B, C etc.) will be computed using the formula,  $T = \text{Marks of B} / \text{Marks of highest scorer A} * 100$ .
- Similarly, financial score of all technically qualified bidders will be arrived at taking the cost quoted by lowest bidder i.e., the lowest quote from all technically

qualified bidders (say F) as 100. Marks for other bidders will be calculated using the formula Combined Score = Cost of lowest bidder (F)/Cost quoted by bidder \* 100.

- A “Combined Score” will be arrived at, considering both marks scored through technical bid evaluation and the financial quotes with a weight age of 70% for technical and 30% for financials as detailed below.
- Then combined score is arrived at by adding Technical Score and Financial Score. The successful bidder will be the one who has the highest Combined Score (H1), up to 2 decimals.

Formula for calculating the Combined Score of technically qualified bidder is as follows:

**Combined Score of A = 70 x (Technical Bid Score of A / Highest Technical Score) + 30 x (Lowest Commercial Bid / Commercial Bid of A).**

The bidder obtaining the Highest Total Combined Score in evaluation of technical and commercial evaluation will be ranked H1 followed by proposal securing lesser marks as H2, H3 etc. Bidder securing Highest Combined Marks and ranked H1 shall be recommended for award of contract. Bank will follow the internal procedure for necessary approvals and thereafter proceed with notification of award of contract.

S.No	Bidder	Technical Evaluation Marks (t)	Commercial Bid (f)	Weighted technical Score ={(t)/t highest}x 70	Weighted Commercial Score =(f lowest / f) x 30	Score “T” out of 100
1	A	90	60	(90/90)*70=70	(50/60)*30=25	95
2.	B	80	70	(80/90)*70=62.22	(50/70)*30=21.42	83.64
3.	C	70	50	(70/90)*70=54	(50/50)*30=30	84.44

In the above example, “A” the bidder with the highest score becomes the successful bidder (H1).

### **Final Evaluation:**

The commercials will be finalized among the shortlisted bidders who obtain 75% or more marks in technical evaluation. The Final bidder will be selected on the basis of H1 as given above. The bidder securing highest combined marks (Technical score + Commercial score) and ranked H1 shall be recommended for award of contract.

### **3.1.1 Award of Contract**

On Completion of Techno Commercial evaluation of bids, Bank will determine the H1 Bidder based on the marks obtained through Technical and Commercial. Contract for Supply and Implementation of Application Programming Interface Management Solution will be awarded to H1 bidder.

However, the Bank shall be under no obligation to accept the lowest price bid or any other offer received in response to this Tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever.

The Bank reserves the right to make any changes in the terms and conditions of purchase. The Bank will not be obliged to meet and have discussions with any Bidder, and / or to listen to any representations unless there is change in the terms and conditions of purchase.

**3.1.2 Opening of Price Bids:**

The bidder must quote the best competitive price in the commercial bid. Please note the contents and comply with the requirements of the same.

Only those bids which are found to be technically responsive will be informed of the date / time / venue of opening of price bids.

The Bids will be evaluated as per criteria mentioned in this RFP document. Thereafter the Bank reserves the right of selection of vendor by rates quoted (who are found eligible after evaluation of Bids).

- **Abnormal low bid prices/predatory pricing**

An abnormally low bid is one in which the bid price, in combination with other elements of the bid, appears so low that it raises material concerns as to the capability of the bidder to perform the contract at the offered price. In such cases, the Bank shall be within its absolute right to seek written clarifications from the bidder/s, including detailed price analysis of the bid price in relation to the scope, schedule, allocation of risks and responsibilities, and any other requirements as the Bank may deem necessary.

If, after evaluating the price analysis, Bank determines that the bidder/s has/have substantially failed to demonstrate its capability to deliver the contract at the offered price, bank may at its sole discretion:

1. Reject / cancel the bid/proposal after giving 7 days' notice to the such bidder/s; and /or.
2. Forfeit the bid security and/or invoke Bank Guarantee; and /or.
3. recover cost incurred/to be incurred by the bank for the delay in implementation including the penalty, if any, imposed by the Regulator/Government/Other authorities for non-compliance of Regulatory/Government/Other authorities guidelines; and /or

4. debar such bidder/s from future RFP processes/contracts for the period as deemed fit by the Bank; and/or
5. Circulate the list of such entities to member organization/s for circulation among members and/ or.
6. Circulate/publish the list of such entities, as deemed fit.

In the event of rejection/cancellation of any bid/s as above, the Bank shall also be within its absolute right at its sole discretion to award the contract to the next bidder/s in the ratio stated in the RFP.

### **3.1.3 Clarifications of Bids**

To assist in the scrutiny, evaluation and comparison of offers/bids, The Bank may, at its sole discretion, ask some or all Bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of the Bank in this regard shall be final, conclusive and binding on the Bidder. The bidder has to respond to the bank and submit the relevant proof /supporting documents required against clarifications, if applicable, within the time frame stipulated by the Bank.

The bidder shall notify The Bank in writing of all subcontracts awarded under the contract if not already specified in his bid. Such notification, in his original bid or later, shall not relieve the bidder from any liability or obligation under the contract. The Bank reserves rights to accept such arrangement or reject the proposal outright. Proof of such contracts should be submitted to the Bank.

The Bank may, at its discretion, waive any minor non-conformity or any minor irregularity in the offer. Bank's decision with regard to 'minor non-conformity' is final and the waiver shall be binding on all the bidders and the Bank reserves the right for such waivers.

### **3.1.4 Address for Submission of Bid and communication**

- No vendor shall involve himself /itself or any of his /its representatives in any price manipulation directly or indirectly with other bidders. If any such practice comes to the notice, Bank shall disqualify the vendor /bidders concerned from the e-Procurement process.
- Bidder shall not disclose details of his bids or any other details concerning Reverse Auction process of the Bank to any other third party without specific permission in writing from the Bank.
- Neither Bank nor service provider / auctioneer can be held responsible for consequential damages such as no power supply, system problem, inability to

use the system, loss of electronic information, power interruptions, UPS failure, etc. at vendors' place. (Bank shall, however, entertain any such issues of interruptions, problems with open mind and fair degree of transparency in the process before deciding to stop or extend the auction.)

### **1.15 No commitment to accept lowest or any bid**

The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete.

The bank reserves the right to make changes in the terms and conditions of purchase. Bank will be under no obligation to have discussions with any bidder, and/or entertain any representation.

### **1.16 Right To Accept Any Bid and To Reject Any OR All Bids/Cancellation of Tender process**

PUNJAB & SIND BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof even after issuance of letter of Intent. Any decision of Punjab & Sind Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to annul the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for Bank's action. During any stage of evaluation process, if it is found that the bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be summarily rejected by the Bank and no further correspondence would be entertained in this regard. Bank further reserves the right to amend, rescind, reissue or cancel this RFP and all amendments will be advised to the Bidder and such amendments will be binding upon them. The Bank also reserves its right to accept, reject or cancel any or all responses to this RFP without assigning any reason whatsoever. Further please note that the bank would be under no obligation to acquire any or all the items proposed. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of Punjab & Sind Bank and the bidder.

### **1.17 Correction of Errors**

Bidders are advised to exercise greatest care in entering the pricing figures. No corrigendum or requests for prices to be corrected will be entertained after the bids are opened. If there are any corrections in the bid document, the authorized signatory should initial them all, failing which the figures for such item shall not be considered. Discrepancies in bids will be corrected as follows:

- Where there is a discrepancy between the amounts in figures and in words, the amount in words shall prevail.
- If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail
- Where there is a discrepancy between the unit rate and the line-item total resulting from multiplying the unit rate by the quantity, the unit rate will govern unless, in the opinion of Bank, there is an obvious error such as a misplacement of a decimal point, in which case the line-item total will prevail.
- Where there is a discrepancy between the amount mentioned in the bid and the line-item total present in the schedule of prices, the amount obtained on totaling the line items in the Bill of Materials will prevail.
- The amount stated in the correction form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall price to rise, in which case the bid price shall prevail.
- In case the bidder does not accept the correction of the errors as stated above, the bid shall be rejected.
- The Highest Technical bidder shall not automatically qualify for becoming selected bidder and for award of contract by the bank.
- The Lowest Commercial Bidder shall not automatically qualify for becoming selected Bidder and for award of contract by the Bank.
- The commercials will be calculated till two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points. Bank will make similar treatment for 4th or subsequent decimal point to finally arrive at two decimal points only.
- If for some reason, negotiations with the successful bidder fail to result in an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the evaluation.
- The Bank shall not incur any liability to the affected Bidder on account of such rejection.

Based on the Bank's requirements as listed in this document, the bidder should identify and offer the best-suited solution / bill of material for the product that would meet the Bank's requirements and quote for the same.

During Tender process, if any event of conflict arise between the content of the Annexures submitted by bidders and the main body of RFP, then the content of main RFP shall prevail/ applicable.

### **1.18 Soft copy of tender document**

The soft copy of the tender document will be made available on the Bank's website (<https://punjabandsind.bank.in/>) and GeM Portal (<https://gem.gov.in/>). However, the Bank shall not be held responsible in any way, for any errors / omissions / mistakes in the downloaded copy.

The bidder is advised to check the contents of the downloaded copy for correctness against the printed copy of the tender document. The printed copy of the tender document shall be treated as correct and final, in case of any errors in the soft copy.

### **1.19 Bid validity period**

Bids shall remain valid for 180 (One Hundred Eighty) days from the date of submission of Bid. The Bank holds the right to reject a bid valid for a period shorter than 180 days as non-responsive, without any correspondence. In exceptional circumstances, The Bank may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. The extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended.

A Bidder acceding to the request will neither be required nor be permitted to modify its bid. A Bidder may refuse the request without forfeiting its bid security. In any case the bid security of the Bidders will be returned after completion of the process.

### **1.20 Pre-bid meeting**

For clarification of doubts of the bidders on issues related to this RFP, the Bank intends to hold a Pre-Bid Meeting on the date and time as indicated in the RFP in **Key-Information**.

For any clarification with respect to this RFP, the bidder may send an email to [hoit.tenders@psb.bank.in](mailto:hoit.tenders@psb.bank.in) by last date of submission of queries as defined in **Key-Information** in this document. No queries will be entertained from the bidders after the above date and time.

If the meeting date is declared as a holiday under NI Act by the Government after issuance of RFP, the next working day will be deemed to be the pre-bid meeting day.

The format to be used for seeking clarification is mentioned in **Appendix-C (Pre-bid Query Format)**. It may be noted that all queries, clarifications, questions etc., relating to this RFP, technical or otherwise, must be in writing only and should be sent to the email-id as stated earlier. No oral or individual consultation will be entertained.

The bank has the discretion to consider any other queries raised by the bidder's representative during the pre-bid meeting.

Only two authorized representatives of the bidders who have purchased the RFP will be allowed to attend the meeting.

The Bank will consolidate all the written queries and any further queries during the pre-bid meeting and the replies for the queries shall be made available to all the bidders. The clarification of the Bank in response to the queries raised by the bidder/s, and any other clarification/amendments/corrigendum furnished thereof will become part and parcel of the RFP and it will be binding on the bidders.

Non reply to any of the queries raised by the vendors during pre-bid Meeting shall not be considered as acceptance of the query/issue by the Bank.

### **1.21 Amendment to RFP Contents**

At any time prior to the last date for bid-submission, the Bank may, for any reason, whether at its own initiative or in response to clarification(s) requested by a prospective bidder, modify the RFP contents by amendment. The amendment will be published on Bank's website & GeM Portal and will be binding on bidders. However, it is the bidder's responsibility to keep its communication channels (face-to-face, phone, fax, e-mail etc.) alive including observing Bank's website for latest development in this regard. The Bank will not be liable for any communication gap. To provide prospective bidders, reasonable time to take the amendment into account for preparation of their bid, the Bank may, at its discretion, extend the last date for bid-submission.

The bank reserves the right to scrap the tender at any stage without assigning any reason.

### 1.22 Disqualification

Any form of canvassing/ lobbying/ influence/ query regarding short listing, status etc. will result in disqualification.

### 1.23 Fixed Price

The prices quoted in the tender response will be fixed for the period of the contract. The price should be exclusive of all taxes and levies which will be paid by the Bank at actual.

### 1.24 Project Execution

The entire project needs to be completed expeditiously. The Bank and the selected bidder/s shall nominate a Project Manager immediately on acceptance of the order, who shall be the single point of contact for the project. However, for escalation purpose, details of other persons shall also be given. The project manager nominated by the bidder/s should have prior experience in implementing a similar project.

### 1.25 Confidentiality of the Bid Document

The Bidder, irrespective of his/her participation in the bidding process, shall treat the details of the documents as secret and confidential.

### 1.26 Eligibility Criteria

Eligibility criteria to be met mandatorily by the bidders:

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
1.	The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and	Copy of the certificate of incorporation issued by The Registrar of Companies.

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	should have been in operation for last 5 years as on RFP date.	
2.	The bidder should have valid PAN and GST Registration in India	Copy of Valid PAN Card, GST Registration Certificates issued by competent authority in India
3.	The bidder should have a minimum turnover of INR 36 Crore per annum for each of the past 3 financial years (i.e. 2022-23, 2023-24 & 2024-25) along with positive net worth.	Provide CA Certificate mentioning the turnover and net worth for each financial year as per the <a href="#">Annexure XV</a> . and Audited Financial statements (Balance sheet & Profit & Loss statement).  The CA certificate provided in this regard should be without any riders or qualification.
4.	The bidder should be an authorized representative/partner of OEM in India. Bidder needs to provide Manufacturer Authorization Form (MAF) from OEM stating that bidder is authorized partner of OEM and authorized to participate in this tender and in case the bidder is not able to perform obligations as per contract during the contract period, OEM will provide contracted services within the stipulated time.	MAF from OEM as per Annexure-VI on their letter Head needs to be provided.  (Name, designation, contact no & official mail ID of the signing authority must be clearly mentioned in the MAF.)
5.	The bidder must possess below certifications, at the time of bidding: <ul style="list-style-type: none"> <li>• ISO 27001</li> <li>• ISO 9001</li> <li>• CMMi Level 5</li> </ul>	Copy of valid certificates
6.	The bidder should have experience of development / migration / implementation of <b>at least two websites</b> out of which at least one should of Public /	Satisfactory Performance Certificate from the Clients. OR Purchase Order from the client containing all the required information.

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	<p>Private Sector Bank /Financial Institution / PSU/ BFSI Sector/ Central or State Government, as per WCAG 2.2 guidelines (Level „A“ &amp; Level „AA“ or above), IPv6 complaint in India or Guidelines of Indian Govt. in the last five years for a minimum of 3 years.</p> <p><b>Note: Bidder organization must have at least 300 employee</b></p> <p>POCs done will not be treated as experience of the bidder.</p> <p>The bidder should submit proof of implementation along with Purchase Orders and a letter from user organization mentioning successful implementation / migration along with staff strength. POCs done will not be treated as experience of the bidder.</p>	<p>OR</p> <p>Copy of Work Order along with any other proof of execution.</p>
7.	<p>The bidder should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order No. P 45021/2/2017- PP(BE-II) dated 16-09-2020 by DPIIT(Public Procurement Section), Ministry of Commerce and Industry, Govt. of India or any subsequent guidelines issued regarding the same from time to time.</p>	<p>Certificate of local content to be submitted as per <a href="#">Annexure-XIII</a>.</p>

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
8.	The Bidder should have minimum at least 5 years of experience in Software Design, Development of portals, Implementation and Technical support services of Government Departments / PSUs/BFSI.	<p>Performance certificate from client side to be provided</p> <p>OR</p> <p>Purchase/Work Order/ Agreement from the client containing all the required information</p> <p>OR</p> <p>Copy of Purchase/ Work Order/Agreement along with Installation / Execution Certificate containing the required information signed &amp; stamped by the Client</p> <p>OR</p> <p>Purchase order/agreement along with any other proof of execution/installation/ implementation to the satisfaction of Bank.</p>
9.	In case bidder is already having association with Punjab & Sind Bank as a service provider in any project. The Bidder should have good track record with Bank.	Bidder should submit satisfactory performance certificate from concerned business Department. The certificate should be obtained from Bank post published date of the RFP.
10.	The Bidder to provide information that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners is not owned by any Director or Employee of the Bank.	Undertaking to be submitted duly signed by the authorised signatory of the Bidder.
11.	The bidder has to provide confirmation that any of its subsidiary or associate or holding company or companies having common director/s or companies in the	Letter of confirmation (self-certified letter signed by authorized official of the bidder).

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	
12.	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this RFP and also certify that they have not been disqualified / debarred / terminated on account of poor or unsatisfactory performance and/or blacklisted by any Scheduled Commercial Bank / Public Sector Undertaking / State or Central Government or their Agencies / Departments at any time, during the last 3 years. (Refer GOI Cir. No F.1/20/2018-PPD dated 02.11.2021)	To be provided as per <a href="#">Annexure-XI</a> .
13.	The bidder should not be involved in any litigation which threatens solvency of company.	Certificate is to be provided by the chartered accountant /statutory auditor, as per <a href="#">Annexure-X</a> .
14.	If the bidder is an authorized partner/System Integrator of the solution, its OEM should have been in existence for a minimum period of 10 years in India as on publish date of RFP.	Certificate of Incorporation/ Supporting document from OEM.
15.	The bidder/OEM should not be from a country which shares a land border with India unless the bidder/OEM is registered with the Competent Authority (as detailed in Office Memorandum-F.No.6/18/2019-PPD of Dept. of Expenditure, Ministry of Finance).	A declaration stating "We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	<p>bidder/OEM from a country which shares a land border with India means:</p> <p>a. An entity incorporated, established or registered in such a country; or</p> <p>b. A subsidiary of an entity incorporated, established or registered in such a country; or</p> <p>c. An entity substantially controlled through entities incorporated, established or registered in such a country; or</p> <p>d. An entity whose beneficial owner is situated in such a country; or</p> <p>e. An Indian (or other) agent of such an entity; or</p> <p>f. a natural person who is a citizen of such a country; or</p> <p>g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above.</p>	<p>country which shares a land border with India. We further certify that we and our OEM are not from such a country or if from a country, has been registered with competent authority. We certify that we and our CSP fulfil all the requirements in this regard and are eligible to participate in this RFP" to be submitted in Company's letter head.</p>
16.	<p>Bidder should have direct support offices in Delhi/NCR. In case direct support office of the bidder is not present in Delhi/NCR then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Delhi/NCR whenever desired by the Bank.</p>	<p>Letter of confirmation duly signed by the authorised signatory of the Bidder.</p>
17.	<p>Labour Law Compliance</p>	<p>Undertaking to be submitted duly signed by the authorised signatory of the Bidder.</p>
18.	<p>Integrity Pact</p>	<p>Undertaking to be provided as per Appendix-F duly signed by the authorised signatory of the Bidder.</p>
19.	<p>Non-Disclosure Agreement</p>	<p>To be submitted as per <a href="#">Annexure-VII</a> duly signed by the authorised signatory of the Bidder.</p>
20.	<p>The bidder has to provide a certificate on the OEM's letterhead</p>	<p>Undertaking to be submitted duly signed by the authorised signatory of the Bidder.</p>

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	for upgrade and uninterrupted maintenance support for a period of Five (5) years.	
21.	Bidder must have back-to-back support relation with the proposed OEMs of solutions & services.	<p>Self-Declaration from the bidder's authorized signatory stating the following:</p> <p>"We M/s _____ confirm that we shall backline with the respective solutions &amp; services OEMs proposed through this RFP within 1 month of issuance of the Purchase order.</p> <p>We shall submit the relevant copy of the backlining agreement/ excerpt of the agreement/OEM confirmation for the duration of the contract" to substantiate the said clause.</p>
22.	The Bidder to provide an undertaking on his letter head that all the technical features highlighted as part of Scope of work are covered in totality in the proposal submitted by the bidder.	Letter of confirmation from Bidder as per <a href="#">Annexure-V</a>
23.	The Data Centre (DC)/DR where the websites will be hosted should be tier III and ISO 27001 and ISO 22301 certified and should follow all the ISO process.	Copy of the Certificate to be submitted
24.	Selected Bidder provide the certificate of implementation of Enterprise CMS and maintenance for <b>at least two</b> in Website/ portal out of which at least one should in Public /Financial Institution / PSU/ BFSI Sector/central govt in the last five years	Copy of valid certificates
25.	Should have development and support center in India. Hosting Server and	Necessary Documentary proof documents

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED
	data should reside in India. Just a support office will not suffice, need full-fledged development office in India.	
26.	The Cloud Service Provider proposed by the bidder should be MeitY empaneled cloud service provider throughout the contract period and comply with Cloud Guidelines as issued from MeitY presently and in future.	Related documents; along with self-declaration cum undertaking from both bidder and CSP to be submitted

Documentary evidence must be furnished against each of the above criteria along with an index. All documents must be signed by the authorized signatory of the Bidder. Relevant portions in the documents submitted in pursuance of eligibility criteria, should be highlighted.

## **CHAPTER 2- SCOPE OF WORK**

### **2.1 Broad Scope:**

Bank intends to develop the Corporate Website and Intranet Portals to give new look and feel to attract and service customers from all age-group especially younger generation. Revamped/Developed websites should be in alignment with corporate theme using latest web technology to showcase Bank's products & services to current and potential clients in attractive, user friendly and easily navigable manner and also comply with industry standards and guidelines of various regulatory bodies including Reserve Bank of India, Ministry of Finance etc. The sites should be developed on the basis of defined information architecture & best practices for UI/UX. Uniformity should be maintained across all the websites of the bank.

1. The proposed Digital Platform should have natively integrated Portal, Content Management System (CMS), Workflow Engine, Form Engine, Digital Asset & Media Management, Enterprise Search & eCommerce capability as an integrated unified system.
2. The Platform should be build using open standards & open-source technologies and is platform independent with or without virtualization and supports containerized deployment.
3. The proposed Platform should be either COTS or Enterprise Edition Open-Source product supported by a reputable OEM having Support Centre in India. Home-grown platforms or community version platforms will not be accepted.
4. The Proposed Platform should not have any restriction of Usage in terms of Users or applications, or micro-sites created. The Licenses offered should be perpetual in nature.
5. The proposed platform should have a robust user management and security management features including password policies, user reminder settings and complete login security procedures.
6. The platform should be responsive in nature and whatever being developed on the platform should be responsive in nature. The platform should have a simulation capability for checking the responsiveness at the time of development itself.
7. The Platform should use industry standard, government-grade encryption technologies, including advanced algorithms such as AES, 3-DES and RSA.
8. The Platform should support multi-tenancy and should allow department to create any number of micro-sites from a single installation without any impact on User Licenses or site licenses etc. The Platform should allow creation of Virtual instances being created.
9. The Platform integration capability should support most standards based ESB/MOM solutions and can integrate with standard ESB protocols such as SOAP, JSON, REST and JMS.
10. The proposed solution should support single upload file size up-to 50 MB in website.

11. Auto-Tagging & Recognition: Automatically generate descriptive tags, identify objects, and recognize text within images in OCR upon upload.
12. Smart Cropping: Cropping that automatically identifies the focal point of an image (e.g., a person's face) so it is not cut off when resizing for different banners

## **2.2 Knowledge Transfer of Website Management From Current Vendor and SRS Preparation Knowledge transfer of Website**

1. As a critical first step in the engagement, the selected bidder shall be responsible for taking complete technical and operational knowledge of the existing Punjab & Sind Bank (PSB) websites. The knowledge transfer will include details about how the website is built, what technologies it uses, how it connects with other systems (both internal and third-party), and any special scripts or tools it uses. It will also cover all important technical documents, like the source code (if needed), access to the CMS admin panel, SSL certificates, records of past issues, and a history of changes made. This may include:-
  - a. The selected bidder may analyse the current site's static (or dynamic) pages, content hierarchy, user behavior data, traffic analytics, SEO performance and other functional/ non-functional metrics such as:- user roles, user journeys, workflows, accessibility goals, localization/multilingual needs.
  - b. Following the requirement gathering, the selected bidder may prepare a Functional Requirement Specification (FRS) and a System Requirement Specification (SRS) document. These documents should capture both business and technical perspectives. This include identifying services delivered through the website and all the documents currently hosted in the website.
2. **Transition Sign-off:**
  - a. At the end of the transition, a Takeover Completion Report will be submitted summarizing the assets received, credential confirmations, audit observations, and operational readiness, followed by formal sign-off from PSB. Along with this, the selected bidder should transfer other artifacts and comply with any other requirement as mentioned by the PSB team. It is to ensure that the new PSB website will carry all the information present in the current website.

## **2.3 Pre-Migration Activities**

This pre-design phase aims to ensure that the new Punjab and Sind Bank website meets the requirements of all stakeholders, including end users, regulators, and internal departments. All deliverables from this phase must be submitted, reviewed, and approved by the Bank prior to advancing to the design and development stages.

**1. Scoping & Planning:**

- a. Data Migration Strategies: Choose the most suitable methodology for data migration, such as Big Bang Migration or Phased Migration.
- b. End-User Training: Training end-users (Bank employees) on the new target system before the "go live" date to ensure a smooth transition and effective usage.

**2. Pre-Migration Rehearsal:**

- a. Rehearsal Schedule: Schedule a pre-migration rehearsal that includes all members of the migration team and a plan for pre- and post-migration verification.

**3. Communication and Coordination:**

- a. Weekly Meetings: Establish a weekly meeting schedule that includes remote participants.

**2.4 General Scope of Work:**

**2.4.1 Primary Objective (Overview for Website and Intranet Portal)**

The selected bidder shall be responsible for the following key activities:

- 1. Migration of the existing Punjab & Sind Bank Websites and Intranet Portal (Sanchay- on intranet & Sangrah – accessed over internet) to a new platform and maintenance of the newly developed Websites and intranet application as per the contract period.
- 2. Redesigning and developing the Websites and Intranet application with latest UI/UX, mobile/tablet responsive and conforming to all the basic accessibility guidelines as stipulated by RBI.
- 3. The Bidder shall guarantee an uptime of 99.99% (except schedule maintenance time) during the entire contract period, which shall be calculated on monthly basis and ideally there should not be any downtime.
- 4. All our lead capturing forms and other forms that connect users with us, are being tracked. Ensure we migrate all lead capturing mechanisms present in existing website to the new website.

5. Enhancing site-wide search, navigation structure, and content discoverability easily.
6. Selected Bidder will ensure clean coding practice and all console errors must be resolve at all times.
7. Preserve critical integrations, including Core Banking System (CBS) /Locker Services, Customer Grievance Redressed Management System (CGRMS) for feedback/complaints, and CMS functionalities (content updates, tender uploads, recruitment module, AD logins, dynamic menu generation, Banner, ATM/branch updates) , Whistle Blower & SPGRS.
8. Ensuring 24x7x365 access to Punjab & Sind Bank Corporate Website including support for its application by the selected bidder.
9. Deploying experienced technical on-site support professionals at PSB's Head Office, available on all working days of the Bank for coordination and support.
10. Monthly review will be done by Bank, not limited to, uptime percentage of website, SEO rankings, website performance, technical difficulties, CMS performance, security etc.
11. Selected Bidder shall prepare User, Design & technical manuals, Architecture & submit an Integrated Project plan and Architecture for the entire project that covers detailed tasks, which are intended to be performed as part of the project along with the scope and duration of each of the activity understandable and User friendly language with proper diagram, screen-shots and charts where ever required.
12. Solutions of Bank website and Intranet must be 3 tier Architecture. Frontend and Backend and enterprise-level, headless CMS must be based on latest technology. Selected Bidder must be use Cache for improving the Performance of Website.
13. All regulatory and mandatory requirements w.r.t website & Intranet including new design, new sections/mini-sites ,content, functionality or any other technical requirement, which arise during the period of contract and are to be complied by the Bidder should be implemented without any extra cost for entire period of contract.
14. The Solution implementation shall be considered formally accepted (commissioned and operationalized) after signing off the Acceptance Test Plan (ATP) document jointly by the Bank's Project Manager and Project Manager of the successful Bidder.
15. After award of the contract, successful Bidder has to appoint a Project Manager who will be the single point of contact for the Bank throughout the project cycle. Also, Bank will require the Project Manager to be located in Bank's office in Gurugram at least for a period of 15 days after Post go-live for smooth co-ordination and execution. Replacement of Project Manager should be informed

to Bank at the earliest.

16. The Website and Intranet Portal should be developed based on a defined information architecture & latest/best practices for UI/UX. Uniformity should be maintained across all the webpages/subsites of the portal. Website and portal should have improved look and feel and addition of new interactive modules.
17. The Intranet and website setup shall be scalable and ready to implement additional subsites, pages, modules/forms and any new integration as per the requirement during the contract period, without any additional cost to the bank.
18. Product Presentation showcasing the solution with all the required technical functionalities as mentioned in this RFP will have to be provided by the bidders, which will be taken into account for technical evaluation and the final shortlisting of the bidders through technical evaluation.
19. At a minimum, the new Intranet portal and website should effectively and efficiently manage the operations and security posture by repairing and responding to cyber risks/threats, facilitate business continuity and recovery from cyber-attacks / incidents.
20. In line to scope, the implementation shall be done by OEM / Bidder, the bidder shall do back to back tie-ups with OEM for the same.
  - a. During bid submission, the bidder shall submit Implementation Plan with OEM Implementation methodology duly signed by OEM and Bidder. Post completion of implementation and go-live, the bidder should manage and provide support (including back to back support from OEM) during entire contract period.
  - b. Bidder need to provide the OEM Audit report after the implementation is complete.
21. The proposed solution shall be tightly integrated with all existing setup and new infrastructure /Assets/ applications of the Bank. The necessary integration by the way of API or any other manner to be performed by bidder without any additional cost. The required APIs/any other mode to be developed by the bidder, thereafter deployed and integrated with Bank's setup without any additional cost to the bank during the contract.
  - a. In case of non-integration with bank's existing / new any application, the bank reserves the right to deduct the appropriate amount from the amount payable for required development.
22. The bidder shall provide complete services for the solution under the scope including installation, implementation, integration, management, maintenance, support, audit compliance and knowledge transfer.
23. The Intranet Portal and website should be scalable to fulfil the requirements in line with Bank specific requirement, in compliance of RBI/ other regulator

(domestic and overseas) and its amendments (in present and in future), without any additional cost to the bank.

24. The bidder shall do all kind of customizations development, dashboard creations, reports etc as required by the Bank during the period of contract without any extra cost to the Bank. There are regulatory guidelines time to time which should be implemented by the bidder within stipulated timelines. The bidder should factor the skilled resources for customization and development as per eligibility criteria. The bidder should upscale the resources as per prevailing technologies of time.
25. The customization (Regulatory's Request) shall be performed by bidder, but not limited to existing and new – functionality, online application forms, API development and integration with bank's setup/ third party applications/ webpages, interfaces etc. in the deployed solution without any additional cost to the Bank during the contract period.
  - a. The changes/fine-tuning for deployed solutions should ensure proper functioning of interface applications to the Bank during the contract period.
26. All customizations and enhancements including banners, creatives, icons, functionality, reports, interfaces etc. developed will be Bank's Property and have Bank's IPR. Customization Development should be done in time bound manner.
27. All developments, including but not limited to banners, creative, icons, functionality, reports, and interfaces, shall be the exclusive property of the Bank. The Bank shall hold all Intellectual Property Rights (IPR) for such deliverables, which must be original and free from any third-party copyright infringements.
28. The bidder shall ensure that during various phases of implementation, the performance, security, network availability, etc. of the existing bank's setup must not be compromised.
29. The bidder should ensure compliance with various standards such as ISO 27001, 27018, ISO 22301/ Industry Standard (Business continuity Plan) BCP in-place, COBIT5 or higher standards, CMMI-5 level etc.
30. The bidder shall ensure all deliverables conform to WCAG 3.0 Level AA and IS 17802:2021/2022. Conformance shall be verified through both automated scanning and manual testing using screen readers (JAWS/NVDA/TalkBack) as per RBI's 2026 compliance framework.
31. The bidder shall follow all respective technical/statutory guidelines, validations, should be implemented, checked & verified, and related reports including SOP, , Software Integrity Certificate and VAPT Clearance must be submitted, duly certified by OEM to the Bank for sign off the successful installation / go-live

32. Post implementation and go-live of the solution (Website and Intranet Portal), the scope of bidder contains support for the following activities, but not limited to, from time to time, in relation to maintenance and upgrades/updates/patches
- a. Firmware/ IOS Upgrades / up to date patching, if applicable
  - b. System monitoring
  - c. Troubleshooting & Performance Tuning,
  - d. Upgrades of supplied software
  - e. Advisories on software upgrades & vulnerabilities,
  - f. Support during DR Drills,
  - g. OS Administration & patching as per OEM guidelines
  - h. VA / PT Compliance/Audit /Review as per Bank's requirement /Statuary guidelines
  - i. Any support required to make system & solution up and running as per SLA
  - j. The list mentioned above is the indicative list; however, the successful bidder should provide end-to-end support and repair for any activities and resolution of any issues related to new deployment without any extra cost to the Bank.
33. The patches (critical / non-critical) as and when released by OEM / solution provider, for the proposed solution/ servers/OS / setup, to be tested first in UAT/ test environment, and thereafter deployed, installed and configured by bidder's team, as per Bank's requirement during the contract period without any additional cost to Bank.
34. The solution deployment should be compliant with Bank's IT, Cyber and others policies, internal guidelines, regulatory standards and countrywide regulations and laws from time to time.
35. All installed OS / DB / App / Middleware / firmware/ other related software for the Intranet portal must be of stable version and all recommended patches should be installed by the bidder and same to be submitted to the Bank on monthly basis and also be cleared through Bank's Information Security Team.
36. The Bidder will ensure that the UAT environment of Bank website is used for Testing purpose and any new development/changes will be tested first on UAT environment then go ahead with production and then will be moved to production after successful UAT
37. The bidder shall do the mandatory quarterly cutover of the solution to check its full-fledged running with alternate site (DR), in line with Bank's policy. Moreover, un-planned cutover (if case of emergency/ issue in application) to be performed in the alternate site in time bound manner.
38. The URLs of the management server/software of proposed solution should be accessible on HTTPS/TLS 1.3 or latest Protocol with valid certificate. Bidder has

to comply with the latest protocol as and when it changes. Bidder has the responsibility for renewal of the SSL certificate from time to time within the entire contract period without any additional cost to the bank.

39. The bidder shall do regular backup of the entire solution as per the defined Bank's backup policy in offsite tape/storage in encrypted format. The bidder to provide the backup & restoration as per the requirement to the Bank during contract period without any additional cost with related decryption
40. On expiry of the contract (in normal course / prior termination), the bidder will share the complete solution/ site and data backup as per requirement & processes of the bank.
  - a. Thereafter, post bank's confirmation, the bidder to delete all records/ data and provide certificate of deletion of all records / data at their end, if any
  - b. OEM support should include in implementing controls for the risk advised by regulators, Govt. of India, other agencies, other organizations.
41. The Selected Bidder shall, at no additional cost to the Bank, ensure 100% compliance with and mitigation of all audit observations, including Vulnerability Assessment and Penetration Testing (VAPT) findings, raised by the Bank's Internal/ Empaneled Auditors, Statutory Central Auditors (SCA), NPCI, RBI, or any other Regulatory Body within the Bank's stipulated timelines.
42. The Bidder must provide full assistance and technical support throughout the audit lifecycle for the entire project and all subsequent enhancements. This includes mandatory performance and resolution of Application Security Audits, SAST, DAST, and VAPT by CERT-In empanelled auditors during initial Go-Live, and for every customization, enhancement, or version upgrade throughout the contract period. All identified vulnerabilities must be remediated and validated through re-testing/closure audits at no additional cost to the Bank.
43. The bidder should be able to provide extended support beyond Bank working hours as and when required by the bank.
44. The bidder shall prepare the SOPs (Standard Operating Procedures) with periodical review as per industry practices and regulatory guidelines. The drafted SOPs shall be submitted to the Bank for its review and Approval.
45. The bidder must provide an alert service for any problems with the service being unavailable. This can be in the form of SMS / E-Mails and should be sent to all concerned in the escalation matrix. The bidder should integrate with the Bank's SMS System / Email Service for sharing the alerts /email with the respective Team as per escalation matrix on a proactive basis. Should provide alert via pop-up, notices or any other relevant messages as Bank deems it fit and necessary from time to time along with the scheduling criteria
46. Reports in HTML / CSV / Excel and other required formats to be able to generate from Solution Dashboard (CMS). All reports should be configured to generate

auto or scheduled responses and send via SMTP / any other mode on periodicity (set in day) / daily/monthly/yearly as per the bank requirement. Alerts (for issues/ changes / bank defined) to be configured to bank defined email-id's. Customization reports to be developed based on bank's request to have effective monitoring to be developed and deployed by the bidder without any additional cost to the bank.

47. The bidder shall formulate/ supply/share all kinds of procedures/ documents upon any level or version changes, clarification, corrections and modifications in the abovementioned documents in a timely manner.
48. Implementation involves phases i.e. Planning, Analysis, Requirement Gathering, Design, Solution consulting, Database Architecture, Configuration, Customization, Integration, Installation, Setup & Go-live of solution. The selected Bidder shall be responsible for the preparation and delivery of a comprehensive Business Requirement Document (BRD) and Software Requirement Specification (SRS) for the Bank's review and formal sign-off. These documents must clearly outline all functional, technical, and security specifications of the proposed solution. Development shall only commence once the Bank provides approval of these documents, which shall subsequently be considered the exclusive property of the Bank.
49. CMS Solution provided should be of latest version & technology. Bank is entitled to get latest version upgrade whenever released by respective OEM with no additional cost to Bank. The CMS licenses should assigned with End User as Bank.
50. Intranet is for employees and has to be developed in line with best industry standards and practices.
51. If there are any upgrades to the source systems, then it will be Bidder's responsibility to ensure that appropriate integration is provided without affecting the normal course of business.
52. The implementation team should consists of proficient & skilled resources who can manage the team in a proper way. It should have such resources who have prior experience in migration of such solutions. Team should have such resources (Stalwarts) who are well versed with the OEM software .There should be provision of having ORM resource as and when required .The dedicated implementation team should be present onsite during the implementation phase.
53. Escalation Matrix to be provided by the successful bidder at the start of the project and should adhere to it during the contract period. Any change in escalation matrix structure or contact person should be informed to concerned Bank Official immediately.

54. Migrate the existing pages including content and database after redesign and reformat.
55. Crawl depth need to be maintained while designing URL structure for the Bank website.
56. Complete Bank approved content need to be revamp for Product and Services
57. Digital Marketing analytics tools to be integrated for Heat-map , session recording , visitor tracking, Keyword Monitoring , site performance monitoring (weekly and monthly automated report should be provided by selected bidder for monitoring)
58. Selected Bidder will ensure DPDP act on Bank website and Intranet (Sanchay & Sangrah) without any extra cost.
59. The selected bidder has to provide the SBOM (Software Bill of material) and CBOM (Cryptographic Bill of material) in alignment with CERT-IN advisory as updated periodical.
60. The Bank's website and Intranet Portal should comply with all Bank policy
  - a. Content Review Policy
  - b. Website Monitoring Plan
  - c. Hyperlinking Policy
  - d. Copyright Policy
  - e. CMAP Policy (Content Contribution, Moderation and Approval Policy)
  - f. Privacy Policies.
  - g. Content Archival ( CAP) Policy
  - h. Content Review (CRP) policy
  - i. Terms & Conditions
  - j. Contingency management Plan
61. Selected Bidder will provide and ensure the integration of Content delivery Network (CDN)/cache techniques in Bank website and Intranet portal. The provided CDN service should ideally be PCI DSS certified.
62. The non-regulatory/ bank specific (required as per requirement by the bank), functionality / customization to be developed, integrated and implemented in UAT within mutually agreed terms of written request and finalized scope by bank team. Thereafter, post sign-off of UAT from bank, the functionality to be implemented in production setup by following Bank's internal process in a time bound manner.
63. The proposed solution must support browser-based push notifications enabling the Bank to send real time alerts, announcement, and updated to users who opt in. The system should provide a CMS- based interface for authorized Bank officials to create and manage and schedule notifications and track delivery status

64. Selected Bidder will developed Dynamic micro-sites up to 10 pages each as per the requirement of Bank without any extra cost .e.g. for lead generation.
65. Selected Bidder will design the microsite for new initiatives as per the Bank requirement till the contract period without any extra cost.
66. All content published via proposed solution should go through a grammar check as well as spelling check. There should be an admin level configuration to select if the spelling is to be picked from British English or American English dictionaries. The platform should include an integrated rephrasing tool to refine content quality and ensure professional language standards prior to publication.

The list mentioned above is the indicative list; however, the successful bidder should provide end-to-end support and repair for any activities and resolution of any issues related to new deployment without any extra cost to the Bank

The bidder shall adhere to the Service Level Agreements (SLA) and regular monitoring and reporting it to the Bank.

- The solution should be scalable, designed and deployed as per best standards, to upkeep the performance in terms of this RFP.
- The proposed solution should be able to integrate with SIEM, Active Directory/ LDAP/ PIM, DAM, IDAM, Security Solutions for user authentication or with any other solution/ tool as stated by the Bank in order to have control and visibility. Bidder shall provide support for end-to-end integration as required.
- The selected bidder must generate and provide a complete holistic signoff report of entire scope and confirmation of implementation in line with scope and technical specifications, before go-live/ production movement, to ensure 100% serviceability of delivered solution.

## **2.4.2 Migration Activities**

1. Migrating all the existing content from all the webpage(s), documents (PDF/Excel/Word) to the newly developed website with proper mapping, preservation, and Search Engine Optimization (SEO) continuity & migrate all the existing circulars from existing intranet portal to new one.
2. Migration of Bank's Websites (English, Hindi & all other national languages) with integrated Content Management System (CMS's) content and Intranet portal, guaranteeing zero data loss and full retention of existing capabilities.

3. Content migration will be primarily the responsibilities of the selected bidder, with support from the Bank for providing existing content and necessary approval

### **2.4.3 UI/ UX DESIGN PHASE (Website, Intranet & Sangrah Portal):-**

Through this RFP bank expects a new look and feel for the its corporate website and Intranet portal , based on the discussion concluded in pre-design phase and should provide with an easy to access, user friendly, quick-loading, secure and better UI/UX with latest technology (Reactjs/Nextjs) to attract and service customers from all age-groups especially younger generation, the gen-next age group. Special emphasis to be given on ease of usability of the site by the visitors to achieve the objective of user satisfaction/delight. The site should be developed basis a defined information architecture & best practices for UI/UX. The selected bidder shall begin by analyzing the current website's structure and performance, including:

1. The existing (static/dynamic) page types.
2. Content hierarchy and navigation flow.
3. User behavior data and interaction patterns.
4. Traffic analytics and SEO performance
5. Load time metrics such as Time to First Byte (TTFB), Page Speed, and Time to Interactive (TTI)

**Based on this analysis, the vendor will propose a redesigned website that incorporates:**

1. Development and Presentation of the templates along with Alpha version of the website - Vendor shall create minimum 3 mock-up designs for the website , Intranet portal & Sangrah Portal each design shall have a home page and two inner pages. From those created designs, either one or a mix of designs will be selected which will then be used for the further development of the website.
2. The options provided must be clearly distinct from each other and should not be a modified version of other options provided. Bidder should come up with unique, out of the box options distinct from existing solution layouts in the market/competition.
3. Rationale / logic / approach from information architecture / UI/UX perspective to be submitted along with designs. Bank will decide which option to take forward along with necessary modifications, if required any. If no option provided is found good by the bank, then the bidder will have to come up with different set of options. Bank will give a go ahead on layouts and other UI/UX features only on its complete satisfaction. Number of iterations for modifications can be unlimited until Bank's complete satisfaction and confirmation.

4. Website must have sections for static information, dynamic promotional content / banner, product information including demo, online application form etc., survey / lead generation forms, ATM & Branch locator maps & locators, calculators, tender section, online contest, search options, download option for forms/brochures, request for additional information/enquiry, offline/online support, photo/video gallery, link for internet banking, other websites/micro sites etc. apart from standard / mandatory sections of a financial website. The features/functionality in current corporate website of the bank needs to be incorporated/used and improved upon.
5. Selected Bidder will ensure to create a separate Tender sections along with archival sections.
  - a. Tender sections must contain pagination and search sections.
  - b. Tender section must have options to upload addendum/corrigendum/ pre-bid queries sections to upload.
  - c. Tender sections must have role based approval mechanism.
  - d. Tender sections must contains a latest published tender sections.
6. While designing the website/portal special care must be taken that the design and structure is SEO friendly and optimization / scalability must be possible to increase SEO ranking of the pages. Unique page definition, proper well defined URL structuring etc. to be adopted by the successful bidder. Selected Bidder is responsible for Advanced SEO Techniques without any extra cost to the Bank for the entire period of Contract.
7. The design and development at all stages to adhere to Bank's Branding Guidelines with regards to Font, Color, Text Size etc.
8. Personalization of website for regular visitors/users should be included as an important module and customer journey needs to be defined for the same. Website should have capability to capture dynamic data of visitors at various levels (the number of times a visitor visits homepage/Web Pages, how much time is spent on each webpage, at what time in day it visits the website, from which device, and any such information related to the visitor) and should act dynamically .
9. Site map should be prepared and made available by the bidder.
10. The sites/portal should be fully optimized. Attention to details, well written code and optimized images. The site should be loaded fast.
11. Parallax Effect & Video Background should be done esthetically to give a smooth transition, easy on eyes and can include videos, put text, images, buttons or other graphical elements for a great looking sections.
12. Instant Search: user get results while typing, floating search bar to be included on every page for visitor to search for unstructured queries.

13. Images and contents should be adaptive and responsive to all formats, browsers, devices, operating systems, screen sizes, resolutions, etc.
14. The solution must feature a fully responsive, fluid design that automatically optimizes the layout and navigation for all screen sizes, including desktops, tablets, and smartphones. The UI must be Retina-ready, ensuring high-definition clarity across high-density displays while maintaining a consistent, cross-browser UX. The Bidder shall deliver a high-performing interface that dynamically adapts to varying orientations and resolutions to provide a seamless omni-channel experience. All designs must prioritize superior UI/UX standards to ensure the Bank's digital identity remains uniform and intuitive across all platforms and devices.
15. Home page and other pages of solution should have high response time for users. Bidder to propose hardware sizing (for Intranet) for desired application performance. Loading time / Response Time of the solution as well as webpages should be less than 2 seconds.
16. Dynamic display of content/banners feature should be made available by the successful bidder. The content/banner to be displayed on the interest/solution journey/usage pattern of the users.
17. Short duration's videos need to be uploaded on the site as per need of Bank.
18. The solution should support upload of bilingual content (English/Hindi/regional languages). Further, it should be integrated with Bhashni (multi language conversion).
19. Selected Bidder will design and maintain a Grievance section and its features as per the Bank requirement

### **Integration Requirements**

The website must be seamlessly integrated with PSB's existing and proposed digital infrastructure, including but not limited to:

1. CRM
2. Single Data Repository
3. Digital Lending Platform
4. Middleware
5. Complaints Management System
6. MarTech stack
7. Chatbot
8. Email and SMS functionality
9. API Gateway
10. Other business applications and channels as per the current website.

## **Design Specifications & Plugins**

The website should adhere to the following design principles and features:

1. Add a prominently positioned homepage alert panel (above the fold) for publishing emergency notices, regulatory updates, or IT system downtimes—designed to be easily updated without requiring layout changes.
2. Navigation/Menus to be improved to increase the ability to get the desired information easily. Information should be provided with minimum clicks with logical and intuitive flow. The website should comply with Information Security policies and procedures of the bank, and other regulatory bodies
3. Multilingual support with language-aware layouts and navigation toggles.
4. Accessibility compliance with latest industry guidelines (eg:- GIGW (2.2 & above),WCAG, etc.) and RBI guidelines
5. Selected Bidder will ensure the GIGW (2.2 & above) compliance within 6 months and Future changes as per per regulatory/government without any extra cost to the Bank
6. High-resolution, SEO-optimized images and icons
7. Interactive components such as dropdowns, forms, carousels, banners, and CTAs (Call to Actions)
8. Integration of links of Play Store, AppStore, and other such stores in any version of the website like web version, mobile version or tab version etc
9. Design an intuitive information architecture with a predictive, cohesive navigation structure, incorporating a technique (e.g. Quick Search bar) that provides real-time suggestions to help users explore our products and services efficiently. The website shall feature an AI-powered search bar utilizing Natural Language Processing (NLP) to understand user intent, synonyms, and conversational queries. It should provide instant, relevant results with autosuggestions and typo-tolerance, ensuring customers can find complex banking products or reports effortlessly.
10. Implement a site-wide universal search bar with market available latest technology, prominently placed and capable of processing unstructured queries with real-time suggestions, accessible from every page for seamless user navigation and discovery.
11. Consistent iconography and visual identity aligned with Punjab and Sind Bank branding.
12. Lightweight design optimized for low-bandwidth environments.
13. Ensure the website provides clear and specific error messages to enhance user understanding, supports automatic redirection for 301

errors when pages are moved or renamed, and effectively handles 404 errors for missing or broken links.

### **Plugin**

1. Locator with search facility to be developed for the location based services Like: ATM / Branch Finder / E – Lobby/BC points etc. The Locator should be integrated with Google Maps / Navigational systems, bidder to secure the required license without additional cost to the bank. Bank will provide Lat/Long for all locations. MAPS integration required with Bank services. Locator should ask visitor to detect its location and accordingly detect the current location of visitor and suggest all available nearby options with directions to reach that place. Also a search bar should be included in Locator with floating search option for visitor to search any desired location.
2. Integration via Facebook Live video API and any other social media as per the Bank requirements.
3. Social media plugins wherever necessary to easy sharing of pages/content/articles to be provided.

### **Deliverables**

The selected bidder must provide:

1. Wireframes for key page types.
2. High-fidelity design mock-ups with finalized visual components
3. Interactive prototypes for desktop and mobile views.
4. Design must be highly responsive, with sharp, standardized, and consistently styled elements across all theme components and pages for a visually clear experience.
5. Accessibility and industry standard compliance checklist
6. Any other requirements as per the bank's demand.

### **Technical & Compliance Requirements**

The solution must support various content formats including .txt, HTML, PDF, Word, Excel, XML, audio, video, and rich media. It must also include provisions for

1. Secure handling of Personally Identifiable Information (PII) with encrypted storage and explicit user consent.
2. External Assessment (EA) and Penetration Testing (PT) compliance.

3. Secure Application Security Testing (SAST) and Dynamic Application Security Testing (DAST) compliance.
4. Ongoing UI/UX changes and enhancements
5. The bank may ask to modify some part of the UI/UX after go-live based on requirement.
6. Any other requirements as per the bank.

### **Language**

1. The websites must be bilingual (Hindi and English ) and the websites must be capable to incorporate any other regional languages also.
2. Its feature to include Multi-lingual capabilities, news , announcements, chat facility, multimedia posts, audit trail, site search, photo gallery etc.(all standard features).
3. CMS should enable and support multi language page editing.
4. The Website must be integrated with Govt Bhashini for Language conversion.

### **2.4.5 DEVELOPMENT OF CONTENT MANAGEMENT SYSTEM (CMS) REQUIREMENTS (Website & Intranet)**

The selected bidder shall implement a secure, scalable, enterprise-level and user-friendly and headerless CMS to support content management for the websites/Portal. The system must enable role-based access, multilingual publishing and with dynamic layout control. The CMS must empower both technical and non-technical users across departments to manage content independently, without any IT or backend development expertise.

### **Migration of existing CMS Capabilities**

**The proposed CMS solution includes the following features:**

1. The proposed Platform should have fully featured CMS abilities such as content authoring and publishing, dynamic content targeting for different audiences, personalization and site management.
2. The platform should have essential tools for collaboration including discussion forums, blogs, wikis, and social components. The collaboration capability helps in better citizen engagements by enabling surveys, feedback, etc.

3. Should include a modern WYSIWYG editor designed to create entries quickly and a modern card design for displaying blogs.
4. It should include a full-featured forums solution with threaded views, categories, RSS capability, drag-and-drop file attachments capability.
5. Search and Tagging- Tag web content, documents, message board threads and more to dynamically share important or interesting content with other users.
6. The Platform should have an Enterprise Search component as an integrated part. The search capability should allow users to search for content from multiple portals/applications within the organization.
7. The platform should have the capability of user segmentation based on different criteria and can have personalization for the users.
8. The Platform should have integration with social media platforms like Facebook, twitter etc, enabling positing contents directly into the social media as well as receiving contents from social media.
9. The platform should have integration with OpenAI tools for content creation.
10. Platform should have the facility to display the publish date and time on Website/CMS to track on old Data.
11. Website content updation by Admin users and ensure maker checker functionality and workflow management. .
12. The bidder shall provide and support licensed on Bank name i.e Punjab & Sind Bank, easy to use Content Management Solution/System for developing, posting and managing the overall content of the solution.
13. Bank shall not consider customized (self-designed) CMS.
14. Develop and deploy the solution with latest technology Content Management System (CMS) Enterprise Level .The source code has to be tested for security vulnerabilities by 3rd party. To get to the minimum vulnerability level, the bidder may need multiple rounds of security testing at their end before the application is migrated to production.
  - a. Also, during maintenance phase, quarterly audit need to be done however, if any vulnerabilities found at any time must be attended immediately. The scope of the security should ideally include SAST, DAST and IAST, as the case may be.
  - b. All expenditure related for conduct and compliance of Source code audit/ Integrity certificate audit should be the responsibility of the successful bidder from time to time, on initial go-live and subsequent changes during the contract period, as and when required by the bank for any existing application/new application developed.
15. Uploading of Tenders, E-auctions, and Corrigendum by Central Office (CO), Zonal Office (ZO), Head Office (HO) divisions, and Admin users.

16. Recruitment module for content uploads only by Admin users.
17. Uploading of banners, "What's New" sections by Admin users.
18. Dynamic menu generation must be present.
19. ATM and Branch detail updates by Admin users only, API integration facility shall be available for fetching these details.
20. User Management, Public Notice Page, Board Of Directors, CGMs/GMs listing & seniority management, and other functionalities and modules available in the current CMS application.
21. Adding, modifying and deleting information to be easy and integrated with easy to use content management system. CMS to have Multi Lingual Support (initially English and Hindi will be required for domestic sites and English for overseas territories and future scalability for foreign languages).
22. The website shall have provisions of Content Contributor/Creator, Moderator and Approver System wherein authorized individual from Bank can upload the content on the website pertaining to their Centre/respective domain which after the due approval by the approving authority would be available to the website Manager/Webmaster/Publisher for final uploading onto the website.
23. CMS must support ability to add contents/ delete contents/ change contents globally across all pages on the site or on specific areas of the site.
24. Movement of approved contents and changes should be automatic/ as per planned and stipulated date and time. Rollbacks should be simple and easy. Workflow must support automation from within including mail/ SMS reminders on due items and actions pending at various levels including appropriate escalations.
25. Before updation, CMS to take backup of previous data/version. It should be possible to restore pages and contents from backups or previous versions. Each such updation needs to be recorded and audit trail maintained for any future reference.
26. CMS should be able to provide the following performance features: Advanced Caching, Database Replication, Load Balancing, Page Caching etc.
27. CMS should provide the following security features: Audit Trail, Captcha, Login History, Problem Notification and SSL Support.
28. CMS should offer the following ease-of-use features: Spell Checker, Glossary and Preview Content before publishing, Font type and size should be uniform across all the pages.
29. Admins to receive SMS/E-mail alerts immediately in case of any emergency or unauthorized access.
30. CMS should be scalable and have the option to add other

languages/features/modules in future.

31. CMS should allow to create preview pages before publishing it on the site.
32. Form data should be collected in Database and can be shared with relevant people in various formats such as excel, word. Pdf
33. CMS should have provision to create different type of admins and role management. Super admin should be able to add and delete people.
34. CMS should allow to create preview pages before publishing it on the site.
35. There should be 2 instances of the site viz. one for staging and one for production (DC & DR).
36. Application must support contents including: HTML, SMTP, XML, Javascripts, DHTML, EXCEL, Word, audio, Movie, graphics, icons, Psd, ppt etc. The CMS must support future/new formats as they arise in the market. CMS must be compatible for common browser types.
37. Download and upload features to be supported. Display of content in selected order should be supported. Drag, drop, cut and paste options should be easily supported.
38. The intranet portal CMS should provide functionality to upload and manage files such as software packages, Zip files, news updates and other resources.
39. Images and contents should be adaptive and responsive to all formats, browsers, devices, operating systems, screen sizes, resolutions, etc
40. Archival of part or whole of the site should be supported with easy restoration capability.
41. The CMS should have ability to synchronize the updated contents from UAT environment to Production. Also should have ability to select the items that are to be synchronized from UAT to production and the provision to schedule the synchronization.
42. The CMS should provide option to maintain several versions of the code. The bidder has to set up the UAT environment with minimum configuration required where the solution will be hosted.
43. The CMS should have a detailed logging of all activities performed by the backend user on the CMS and features in the audit trail module to track changes and actions in the system.
44. CMS must have the facility to offer customize content display (banner, article/product suggestion etc.) based on the past preference/browsing pattern of the user.
45. The proposed CMS should have ability to upload Video content to CMS and ability to play the same through the integrated video player. Also through image wizard the proposed CMS should control how the image galleries will be displayed on the pages.

46. Selected Bidder will integrate the third party organization to enhance the service in proposed solutions as per the Bank requirement without any extra cost to the Bank.

## **Functional Requirements**

### **1. User Roles & Access Control (Maker-Checker)**

- a. Role-Based Access Control (RBAC) for:
- b. Global Admin.
- c. Sectional Editors (e.g., HR, Retail, MSME, etc.)
- d. Sectional admin control for department-specific content. (Maker-Checker)
- e. Audit logs for all user activity.

### **2. Workflow Management**

- a. Multi-stage workflows implementation.
- b. Delegation and reassignment capabilities.

### **3. Multilingual Content Management**

- a. Support for all official Indian languages.
- b. Centralized translation management.

### **4. Page & Layout Management**

- a. Drag-and-drop layout editor with WYSIWYG (What You See Is What You Get) interface and in-context editing tools for non-technical users.

### **5. Media & Asset Management**

- a. Support for PDFs, images, audio/video, icons and contents of other formats.
- b. Tagging, categorization, versioning, and search.
- c. Compression and format conversion.
- d. Content Publishing & Scheduling
- e. Real-time and scheduled publishing.
- f. Expiry dates and auto-archiving.
- g. Preview mode with proper permission.
- h. Content authoring optimized for search engines and AI bots. (optional)

### **6. Version Control & History**

- a. Full versioning with timestamps, editor identity, and change notes.
- b. Compare and restore previous versions.
- c. Edit locking during approval workflows.

### **7. Compliance & Accessibility**

- a. Compliance with latest version of GIGW (2.2 & above), STQC audit readiness, WCAG 3.0 or higher accessibility standards and RBI guidelines for the entire period of the contract.
- b. Automated accessibility compliance checks.(optional)
- c. Compatibility for SEO & Analytics integration.

## **8. Integration Capabilities**

CMS must support integration with(not limited to):

- a. Branch/ATM locator APIs
- b. EMI calculator
- c. Email APIs (for alerts).
- d. Future-ready for chatbot plug-ins, social sharing widgets, live chat, or multilingual speech tools (TTS/STT). (optional)

## **9. Security & Backup**

- a. HTTPS, CSRF, XSS, SQL and other vulnerabilities injection protection.
- b. Role-based authentication and session control.
- c. Secure file uploads with MIME (Multipurpose Internet Mail Extensions) and size restrictions.
- d. Daily/incremental backups with restore functionality
- e. Restore functionality for deleted pages, assets, or users
- f. CMS must log backup failures and notify administrators.
- g. Disaster Recovery (DR) readiness and real-time content synchronization aligned with the Bank's DR setup.

## **10.Operational Requirements**

- a. The CMS and website must be operational as of the date of proposal submission.
- b. It should have integrated authentication with Bank's AD and may have multifactor authentication capabilities.
- c. The total number of proposed CMS solutions users is expected to be around 5000 users with 50 concurrent users and annual growth of 10% in concurrent users.
- d. Support images and multimedia (Images, Audio, Video, etc.) with bare minimum loading time.
- e. Any other as per the bank's requirement.

## **11.Training & Documentation**

- a. Delivery of user manuals, admin guides, SOPs.
- b. Structured training programs (on-site/virtual)
- c. The Bank employees should get adequate training to handle the CMS.

## **12.Performance Testing**

- a. Comprehensive EAPT with test cases and stakeholder validation.
- b. Rigorous testing for functionality, performance, security, and accessibility.

### **13. Platform Restrictions**

- a. The Bank will only consider Enterprise-grade level CMS platforms.
- b. Any other requirements as per the bank.

## **2.4.6 SEO (SEARCH ENGINE OPTIMIZATION) & ANALYTICS: -**

To improve Punjab And Sind Bank's search visibility and keyword coverage across various products, services, and informational content. The objective is to achieve high rankings for a broad range of relevant keywords.

The primary aim is to increase website traffic on a sustained and incremental basis. The scope of SEO includes, but is not limited to, the following areas:

### **SEO Strategy Framework:-**

1. Use diverse keywords by service category and user intent to remain in the top 3 search results
2. Align keyword targets with high-impact BFSI search opportunities
3. Strategy reviewed quarterly to adapt to ranking shifts, seasonality, and search trend changes
4. The SEO plan will include voice search, mobile-friendly design, and special coding that helps the web browser understand the website—right from the beginning.

### **Technical SEO Activities:**

1. Full-site audits covering crawl errors, indexing issues, structured data, and performance.
2. Sitemap and robots.txt management
3. Implementation of schema for articles, FAQs, breadcrumbs, etc.
4. Page speed improvements and mobile-first optimization.
5. JavaScript rendering and canonical tagging
6. Crawling emulation and broken link monitoring.
7. Crawling emulation and broken link monitoring.
8. Server-side page load error analysis and recommendations.

9. Site Architecture & Content Authoring for AI(Artificial Intelligence) & Search Engines
- 10.Code minification and compression
- 11.Browser caching
- 12.Critical rendering path optimization
- 13.Avoid all forms of “black hat” SEO practices to maintain search engine trust and long-term rankings.
- 14.Selected Bidder will make and maintain the Goggle Business profile of all Branches/ ATM till the contract period. Bank will provide the updated information

### **On-Page SEO Activities:-**

1. Title, meta description, header structure, internal linking
2. URL optimization, slug refinement, and ALT (Alternative texts) tags .
3. Use of semantic and NLP (Natural Language Processing) terms .
4. On-page health monitoring for key product and service pages
5. Recommendations to Improve Page Load times
6. Content Duplication Analysis.
7. Google Search Console Crawl Error Analysis
8. Keyword Research & Mapping
9. Content Optimization Recommendations
- 10.Google Search Console Data Analysis
- 11.Analysis & Reporting for Server Side Page Load Errors
- 12.Traffic Analytics Report
- 13.**Hindi/regional language SEO support, where required**
- 14.**Optimization of blogs, city-wise pages, vernacular pages, video and review sections.**

### **Content Strategy:-**

1. Monthly publishing plan with a broad range of SEO-focused content pieces.
2. Topic clusters built around products, financial literacy, FAQs, and services .
3. Use of long-form blogs, guides, and product explainer content .
4. Ongoing optimisation of existing content to align with latest search trends.
5. Strict adherence to compliance for all public content.
6. Content change monitoring for optimized pages.
7. Content duplication analysis.
8. Gap analysis for content by using tools like Semrush etc.

### **Off-Page SEO Activities:-**

1. Monthly acquisition of backlinks from high-authority (DA 50+) domains
2. Blog outreach, PR publishing, and media syndication .
3. Directory submissions and social bookmarking.
4. Competitor backlink analysis across relevant industry peers.
5. Community engagement via Quora, BFSI forums, Reddit and other relevant platforms.
6. Monthly backlink audits to remove or disavow toxic links.
7. Natural link-building from BFSI-aligned ecosystems.

### Reporting & Governance:-

1. Weekly keyword ranking reports.
2. Monthly traffic, performance, and content dashboards.
3. Real-time visibility via GA4, Looker Studio, GSC & SEMrush, etc.
4. Quarterly SEO review deck with strategy optimization.
5. SLA-based task tracking and issue resolution log.
6. Provide SEO Scorecard

### Social Media Integration & Engagement

1. Install latest tool for visitor tracking, remarketing, and campaign performance analysis.
2. Tag visitors with social media profiles, demographics, interests, and search behaviour; securely store this data for marketing insights.
3. Promote Bank's products and services through integrated social media channels and community engagement

Selected Bidder will ensure that all public facing pages meet the following minimum performance bench-marking-:

S.No	Metrics	Target Threshold
1.	Largest Contentful Paint	<=2.0 seconds
2.	Interaction to next Paint	<=150 milliseconds
3.	Cumulative Layout Shift	<=0.05 sec
4.	Time to First Byte	<=500ms
5.	Fully Loaded time	<=2 seconds

### SEO Success Metrics (KPIs):-

Area	Metric	Target
Keyword Rankings	% of Keywords in Top 5	35–45% within 6 months
	% of Keywords in Top 3	15–20% within 6–9 months
Keyword Coverage	Total Tracked Keywords	500+
Traffic Trends	MoM Growth in Organic Sessions	8–10% increment
Backlinks	High-DA Backlinks Built	25–30/month
Brand	Mentions Community Responses	40–50/month
Content Output	SEO Blogs	12–15/month
	Pillar Content	2–3/month

### Digital Asset and Document Management Features

1. The Platform should be natively integrated with Document Management System for storing all the underlying assets like documents, images, videos etc. required in process. The Digital Asset Management should support adaptive media streaming based on the type of channel through which the portal is accessed.
2. The system should be able to address both structured and unstructured sources of data like email, scanned images, videos etc.
3. The system should efficiently organize and share enterprise documents on one central system with features such as bulk editing and tagging, peer-to-peer document and asset sharing and editing, automatic versioning policies and integrated online document editing with Google Docs and Microsoft office 365.
4. Should be based on open standards and have API support for data upload & export.
5. The system should have the capabilities of document version controlling. Only latest version should be visible to users by default.
6. System should allow user to add notes to the documents for future reference.
7. The system must provide Extensive Audit-trails and provide facility to generate Audit trails on separate actions etc.

8. The system should enable users to work more efficiently by automatically adding tags to images, web content and documents upon upload through a machine learning service for improved search.
9. The system should have built-in drag and drop Metadata Management so that desired metadata structure can be created from the GUI on a multilingual basis.
10. The system should have built-in NLP and ML based auto-tagging engine so that documents, images and other digital assets can be automatically tagged with dynamic keywords with real-time indexing.
11. The DAM should be Headless in nature so that the entire repository with configurations and features are available as Headless APIs to allow ingestion to and from other systems.

#### **2.4.7 DEVELOPMENT, INTEGRATION & IMPLEMENTATION PHASE**

This section outlines the comprehensive responsibilities of the selected bidder during the development, backend integration, system deployment, and go-live readiness of the migrated Punjab & Bank (PSB) website. This phase shall commence post sign-off of the UI/UX designs and finalization of the Functional Requirement Specification (FRS) and System Requirement Specification (SRS) documents.

##### **Backend Development**

1. Develop/ modify (if required) functional modules as defined in the SRS using secure, scalable, and modular architecture principles.
2. Implement the frontend based on approved UI/UX designs using responsive and accessible latest HTML/CSS frameworks.
3. Code must follow secure coding standards (eg:- CERT-IN, OWASP Top 10& 20, CMM 5 ) and be auditable by STQC 3rd party auditor or equivalent agencies.
4. All forms, calculators, and data-capturing tools must be integrated with backend systems or APIs as applicable.

##### **Integration with Bank Systems**

1. Integrate with internal and external APIs for:
2. Branch/ATM locator
3. EMI calculator
4. Feedback/grievance forms
5. Whistle blower mechanism
6. Customer care contact systems
7. Live sensex with NSE/BSE
8. CBS/Whatsapp Banking/CRM for lead management like locker, loan etc.
9. Any other as per bank's requirement.

##### **Go-Live and Launch Readiness**

1. Migrate the existing content (PDFs/WORD/EXCEL. etc) from UAT to production environment.
2. Conduct pre-launch checklist validation (SSL, mobile views, accessibility, language consistency, broken links, etc.).
3. Provide on-site or remote support during launch week.
4. Prepare fallback/roll-back plan in case of deployment failure.

#### **2.4.8 TESTING & CERTIFICATION PHASE**

This phase ensures that the newly developed website and content management system (CMS) meet the highest standards of security, performance, accessibility, regulatory compliance, and technical reliability before deployment. The selected bidder shall be responsible for conducting thorough validation exercises — functional, non-functional, and regulatory — and obtaining all necessary certifications from authorized bodies.

- The vendor must ensure the revamped website and Intranet maintain continuous compliance with WCAG 3.0 Level AA, GIGW (2.2 & above), STQC, W3C, and IPv6 standards throughout the contract. Within six months of going live, the vendor is responsible for conducting all necessary audits and delivering official certifications. Furthermore, any new Indian Government mandates or legal standards introduced during the contract must be implemented immediately. These updates and ongoing compliance requirements are to be fulfilled at no additional cost to the Bank.
- The bidder must conduct a comprehensive security assessment - including VAPT, SAST, DAST, Source Code Audit, and Risk Assessment - through a CERT-In empanelled auditor. Valid VAPT and Software Integrity certificates, along with a beta-testing report, must be submitted for Bank approval before final deployment.
- Throughout the contract, the bidder is responsible for identifying and mitigating all vulnerabilities reported by the Bank, CERT-In, or other regulatory bodies within Bank-defined timelines.
- The bidder must perform annual Cyber Security Audits and OEM-led methodology reviews, sharing detailed compliance reports with the Bank.
- All audit-related activities, including remediation of any identified gaps or observations from the Bank's Information Security team, must be completed at no additional cost to the Bank.
- Before Live selected bidder will submit the VAPT certificate that website and intranet portal free from any kind of Vulnerability.

- Bidder shall also be responsible for conducting/closing VAPT (Vulnerability Assessment & Penetration Testing) observations of the website and Intranet portal as and when reported by the Bank, without any additional cost during the entire contract period. VAPT mitigation will be done by the selected bidder within the Bank's defined timelines based on criticality of the vulnerabilities during the entire contract period.

### **Quality Assurance & Testing**

Perform rigorous testing across the following layers:

#### **Performance & Load Testing Functional Testing (module-level)**

1. Validate all modules, pages, links, and forms against the approved FRS and UI/UX design.
2. All dynamic functionalities — calculators, grievance forms, ATM/branch locators, customer complaint or other services related application status trackers — must be tested for:
  - a. Input validation
  - b. Logical correctness
  - c. Workflow redirection
  - d. Form submission and backend integration
  - e. Verify the accuracy of all multilingual content rendering, switching logic, and character encoding.
  - f. Content versioning, scheduling, approval workflows, and publishing logic in the CMS should be tested for business rule alignment.

#### **Cross-Browser and Cross-Device Testing**

1. Ensure that all website pages and features render and function correctly on:
  - a. Modern browsers (Chrome, Firefox, Edge, Safari, Brave and all major browsers)
  - b. Legacy browsers (as required by GIGW (2.2 & above) )
  - c. Operating systems: Windows, MacOS, Linux, Android, iOS
  - d. Devices: Desktop, Laptop, Tablet, Mobile (across screen sizes)
2. Responsive design behavior must be consistent with the approved wireframes and layouts.
3. Interactive elements (sliders, drop-downs, accordion menus) should behave consistently across platforms.

#### **Accessibility Audit (using tools + manual)**

1. Audit the website and CMS for compliance with:
2. GIGW (2.2 & above) and other accessibility standards
3. Government of India's STQC accessibility criteria
4. Key areas to validate:

- a. Semantic HTML/CSS structure
  - b. Colour contrast ratios
  - c. Font scalability and keyboard navigation
  - d. Screen reader compatibility.
  - e. Skip to content, breadcrumb, and sitemap implementation
5. Use both automated tools and manual inspection to ensure accessibility conformance.

**Performance & Load Testing** (simulate 100,00+ concurrent sessions) (for the entire website & Intranet Portal)

1. Simulate realistic concurrent user loads using market ready tools.
2. Benchmark page load time, Time to First Byte (TTFB), First Contentful Paint (FCP), Time to Interactive (TTI) and metrics
3. Validate system behaviour under peak load conditions (e.g., during announcements or alerts)

**Security Testing & Vulnerability Assessment**

1. Conduct in-depth security testing of both frontend and backend code
2. Provide compliance to External Attacks & Penetration Testing (EAPT) audit observations conducted by CERT-In empanelled security auditors/Bank empanelled IS Auditor.
3. Key areas to test:
  - a. SQL Injection
  - b. Cross-Site Scripting (XSS)
  - c. Cross-Site Request Forgery (CSRF)
  - d. Broken authentication
  - e. File upload security
  - f. Session management
  - g. HTTPS/TLS implementation, etc.
4. Fix all critical and high-risk vulnerabilities identified during testing before deployment.

**System Integration Testing**

1. The selected bidder must perform System Integration Testing after website migration.
2. SIT will check if the website works properly with systems like CRM, middleware, and complaint portals.
3. The vendor should share a test plan, test cases, and result reports with the bank's team.
4. All major issues must be fixed before starting User Acceptance Testing (UAT).

## **User Acceptance Testing (UAT) Support**

1. Set up a dedicated UAT environment with full feature parity
2. Create a shared UAT tracker for capturing feedback, issues, and change requests.
3. Incorporate feedback, obtain UAT sign-off, and prepare for final deployment.

## **SEO and Analytics Validation**

1. Verify that all metadata, page titles, alt tags, schema markup, and language declarations are SEO-optimized
2. Validate correct implementation of SEO tools
3. Check for broken links, orphan pages, and missing redirects
4. Implement tracking codes and cookie policies in line with data privacy regulations.

**Note –** Bank, at its discretion, may also conduct third party audit to verify the website is fully optimized or not

## **Certification Phase**

The selected bidder should deploy the website with proper guidelines and industry standard certification for the entire period of the contract.

### **Certification:-**

1. The selected bidder must ensure the final website is fully compliant with latest version of, but not limited to
2. Guidelines for Indian Government Websites (GIGW 2.2 and above) & IAP Audit.
3. Security & Accessibility criteria outlined by STQC and ISO related guidelines.
4. Obtain and hand over the STQC compliance certificate to PSB.

## **Documentation**

Provide detailed test reports for:

1. Functional Testing
2. Performance & Load Testing
3. Accessibility Audit
4. EAPT Compliance
5. STQC Certification

## **Go-Live Checklist**

Before moving to production, the following must be ensured:

1. All vulnerabilities are resolved.
2. All major and critical issues are closed.
3. SEO and Accessibility compliance confirmed

Additionally, whenever any new threats/vulnerabilities become public, the selected bidder will take appropriate steps to protect the interests of the PSB so far as it relates to the

services covered under this agreement and shall also bring this to the notice of PSB immediately and, wherever required, help/guide PSB in plugging these.

## 2.4.9 HOSTING

- Hardware Sizing for proposed solution: The bidder will be responsible for sizing of all required hardware, software, applications, utility soft./tools, database, storage, network devices/equipments, internet bandwidth requirement, power and space requirements etc. adequately. The sizing of above specified items shall be specifically listed out by the bidder at the time of submission of the RFP response under technical proposal as per the format provided in [Annexure XIX](#)
- Intranet portal and sangrah portal will host on Bank premise infrastructure or private cloud with three-tier architecture. Bidder will provide the hardware requirement as per [Annexure XIX](#) Bank will provide the Hardware and DB for Intranet portal and Sangrah portal
- Bidder will be responsible for providing the dedicated hosting services which includes design, commissioning, installation, configuration, operationalization, testing, go-live services (i.e. manage and maintenance of all proposed H/w, S/w, Utility, Tools etc.), DC/DR managed services.
- The Selected bidder shall propose a three-tier architecture integrated with a containerized micro services framework to ensure scalability, flexibility, and high availability of Bank's website and Intranet portal.
- The application must be developed using containerized micro services architecture, where individual services are independently deployable, scalable and maintainable.
- The architecture must support automatic horizontal scaling of application components based on system load and traffic demand without impacting services availability.
- The solution must be designed with high availability architecture ensuring minimal downtime and elimination of single points of failure.
- Appropriate load balancing mechanisms must be implemented to distribute incoming traffic efficiently across application servers.
- The bidder shall provide the dedicated web hosting infrastructure of Tier level III compliant or above Data Centre for Window based (Window Operating System, IIS web server, .NET Framework, Anti-Virus Protection, Firewall) web hosting.
- The provided infra set up should be dedicated for Bank and no sharing of Hardware is allowed.

- Auto switchover to DR Site (with automatic files & database synchronization) implementation, help and support through-out the contract period. Bidder has to suggest cost effective solution for the implementation of DR Site for the proposed website. Bidder should have to conduct DR drill & submit relevant reports to the bank once in every 3 month as a part of Warranty and AMC contract.
- The hosting of the server will have to be done by Bidder in India.
- Bidder has to provide/procure the latest version (excluding beta release) of system software's and associated licenses (application, tools, utility, database or any other s/w required for this solution) and propose/provide/procure the latest hardware's only (either dedicated or shared by ensuring the performance requirement specified, other than the H/w or S/w specifically specified in this RFP) with proper Warranty, Insurance and AMC/ATS for the proposed Data center/Disaster Recovery Solution/Services. The details of proposed H/W and S/W (with associated licenses, either dedicated or shared infrastructure) should be submitted as a part of technical bid.
- Hosted Solution should be equipped with highly available architecture and shall ensure that there will be no interruptions to the service offered. The proposed solution should provide followings:
  - High Availability (24\*7) i.e uptime of not less than 99.99% (Server & Network Infrastructure, Quaterly Computation).
  - High Reliability (The number of unplanned outages should be zero)
  - Website Response Time (Server response time should be under 200ms) — applicable for shared resource also.
  - High Scalability i.e., Load Balancing & Clustering (facility to add multiple servers and clusters).
  - High Performance & Reliability of Hardware's/Networking Equipment's — required to achieve website uptime, response time and RTO & RPO defined as under:
    - Recovery Time Objective (RTO): (30minutes).
    - Recovery Point Objective (RPO): Zero
  - **Static IP Address & DNS/Name Service:** As per the proposed solution architecture, Bidder are required to identify the number of Static IP address requirement and make provision for it. Bank will provide the domain, currently it is punjabandsind.bank.in, and domain will be managed by bank.
- The bidder shall provide secured access at hosting infrastructure for updating the contents on the website.
- The proposed solution should be IP Version 6 (IPv6) Compliant

- Selected Bidder will ensure 24\*7 Infra support and ensure 99.99% uptime, provide support 24\*7.
- Website Monitoring & Performance Analyzer - The Bidder has to provide & implement industry standard Website Monitoring & Performance Analyzer Tool which should have following features:
  - Monitoring Website's Uptime/Downtime and generating instant website failure/down SMS/email alerts/report to email administrator and Bank team.
  - Analyze the load, speed and response time of the websites, web pages & suggest best practices which need to be followed for optimizing the performance of the website.
  - **Webpage Content Check** - Examine all parts of the web pages like file size, load time and details of each element of a web page (HTML, JavaScript, CSS, images, flash etc.) with facility to sort and filter information in different ways to identify performance bottlenecks & browser compatibility of the web pages/website.
  - **Performance Overview** — should be able to generate performance related statistics (like Google Page Speed, Yahoo etc) for the website.
  - **Trace Performance History** — required to analyze how performance of the website is changing over the period of time with the help of GUI reports in charts, graphs etc.
  - **Tracking availability & performance** of the website from multiple geographic locations across the globe.
  - **Avoid dead links** — Monitor & Analyzer Dead Links present in the website with the facility for auto archival of old links files or content available in the website.
  - **Support Service** - As a part of the Datacenter support, Bidder is required to have one Test Server at Datacenter to simulate & resolve the issues (if any) and to test the backup for the restorability once in every 6 month of time. The Data center support service should include followings:
    - Supply, installation and configuration of upgraded versions of software/patches (whenever released/requested by the Bank) with consultation of application vendor.
    - Trouble Shooting & Rectification of bugs/defects in proposed solution.
    - Fine Tuning/Performance Tuning/ Security Configuration of the proposed solution.
    - Reinstallation & Reconfiguration of software/database (whenever required by the Bank).
    - Testing of the Solution (as per the actual need or requirement).
    - Backup/Restoration of Database/Website Files/Logs etc...

- Maintenance, Monitoring and Administration of OS, Database, Webserver, and any other utility tools proposed in this solution.
- All kind of mode (for help & support) (24X7X365) should be provided by the Bidder:
  - Telephonic Support
  - Email Support.
  - Support by Remote Access or Onsite Visit Support.
  - Support for changes and modification should be provided 24\*7\*365
- Database Services: Bidder will be responsible to perform all the activities related to Database like installation, configuration, monitoring, database administration, database performance tuning, database backup and restoration, database up-gradation, database patch updation or any other
- Database should be indexed properly by the Database Administrator for quick and easy retrieval of data.
- Database monitoring: The database administrator should monitor disk utilization, table space utilization, database performance, server & other resource utilization and performance etc. on regular interval and suggest best practice, configuration changes to prevent database crash and optimum utilization of database.
- Database backup & restoration activity as specified above.
- The Data Center Facility shall minimum implement the security toolset: Security & Data Privacy (Data & Network Security including Anti-Virus, Virtual Firewall, Multi Factor Authentication, VPN, IPS, Log Analyzer / Syslog, SSL, DDOS Protection, WAF (web application Firewall), Rights Management, SIEM, Integrated Vulnerability Assessment, SOC, Private Virtual Zones, Data Privacy, Data Encryption, Certifications & Compliance, Authentication & Authorization, and Auditing & Accounting).
- **Backup and Disaster Recovery:** The webserver hosting company should have proper backup policy & Disaster Recovery Centre to ensure 99.99% uptime for the Website. Some of the features of back-up policy may include (but not limited to):
  - A proper backup policy should be enforced and ensure regular backup of files.
  - Maintain a latest copy of Web site content on a secure host or on media.
  - Back up of entire website at regular interval of 2 hrs.
  - Maintain integrity check of all-important files in the system.
  - The Disaster Recovery Site should be in a state of readiness to take over the website in case of disaster.
  - Restoration of production data should be carried out on regular period to check its validity and report of the same should be shared with Bank.

- Vendor should have the DR setup for the website available in India, the DR server hosting Bank's website must be deployed on a tier-III or above data center in a different seismic zone other than that of primary server in India.
- Bank also requires a disaster recovery and business continuity plan for the website.
- Reports/Logs to monitor the "down time" of the website should be provided and made available at any time.
- The Bank, RBI, Govt. of India, any other regulatory body/authority or external auditor appointed by any or the bodies specified above reserve the right to audit/inspect Bidder environment at any time during entire contract period. The bidder will provide require access to the server/infrastructure for audit and fix/rectify all the vulnerabilities related to hosting services, unearthed by the security auditors. Bank also reserves the right to get the facilities of the service provider audited by Bank approved agency before awarding the contract.
- Bidder has to disclose the details of all the H/w, S/w, Utility S/w, Application or any Other Tools (H/W or SAN) which are being used in the proposed solution to the Bank and ensure that proper Warranty and AMC and other maintenance contract have been renewed throughout the contract period (not less than for a year in single time).
- The bidder is required to propose only those products which are not likely to go out of production within the period of next 3 years plus 2 years (Renewable for 2 years on annual renewal basis at the sole discretion of the Bank). However, in cases where the OEM decides to phase out any particular model, the bidder is required to substitute the product with another product (model with equivalent or better configuration at no extra cost to the Bank immediately under information to the Bank). In case of system software, application software or utility tools, the bidder shall supply the latest version available at the time of delivery at no extra cost to the Bank throughout the contract period. Bidder is required to strictly compliance this requirement as this contract will be for 3 years which may be extended for as per Bank's need.
- Bidder has to disclose the complete application software/utility software details (like Firewall, Antivirus, Replication, Backup/Restoration, Remote Application, File Transfer, Web Analytics Tool, Website Analyzer or any other proposed for the solution) with the version of applications/utility software being used. Bidder is not allowed to change the applications in between the contract period without prior permission of Bank. Bidder has to ensure that the latest version of the applications/utility software is being installed/upgraded (whenever it is released) and all the patches must be updated time to time (as and when it is released) in all the application/utility software without affecting the service to

the Bank. All the required licenses must be procured by the Bidder for entire contract period.

- Bidder has to provide 24\*7 nonstop support service. Bidder has to provide detailed Escalation matrix which must include:
- Maximum Number of Level in escalation hierarchy should not exceed 5.
- Maximum time required to resolve the issue at each level should be well defined.
- Support Level wise contact information (escalation hierarchy) should be provided to Bank which must include Support Engineer/Team Leader/Manager/Higher Official Name, Office Number, Personal Mobile Number and Email ID etc.
- All kind of media to raise issue should be accepted by Bidder like: by email, by phone, by issue tracker system, by official letter from Bank (scanned or actual).
- Any change in escalation matrix structure or contact person should be informed to Bank immediately.
- The Bidder must have a well-defined support system with adequate number of qualified & efficient staff.
- Support team member must be able to understand at least English & Hindi languages, if required Bidder has to recruit/replace such support engineer at their own cost.
- Provide required Help & Support to migrate our existing data from existing Datacenter or any
- other subsequent switchover by the bank to any other service provider in future after the termination/completion of contract
- If Selected Bidder provide Cloud service provider (CSP), it should have a registered office in India and support services should also be based in India only.
- If Selected Bidder provide Cloud service provider, they should be partnered with the vendor that are in the empaneled list of Ministry of Electronics & Information Technology Govt of India (MeitY) for cloud service providers (CSP) on the date of bid submission and on an ongoing basis; and to ensure to provide Cloud Computing Services, during the whole period of contract. The model should be including SaaS and DRaaS.
  - If due to any reason, the CSP empanelment is discontinued by MeitY, the vendor will migrate the bank application & related setup to other MeitY empaneled CSP setup within 3 months without any additional cost to the Bank.
  - The Cloud Service Provider should comply with Cloud Guidelines as issued from MeitY presently and in future.

- The CSP shall provide a robust, fault tolerant infrastructure, network and security with enterprise grade SLAs with an assured uptime of 99.99%, SLA measured for all subscribed services. Bidders will be responsible for the SLA and breach of such SLA as per the terms and condition set at the time of award of contract.
  - Cloud must be hosted in India in N+1 architecture with High Availability & redundancy having DC and DR sites in India, with Primary Data Center & DR Data centers should be hosted in separate seismic zones..., no network and data sharing/replication to any datacenter outside the boundaries of the country. The CSP will be bound by Indian law, Indian IT Law and the applicable regulations
  - The CSP should adhere to the relevant standards published (or to be published) by MeitY/DIT, GOI or relevant standards body setup or regulator like SEBI, AMFI and RBI/ recognized by Government of India and notified to the CSP by MeitY or by any institution recognized by Govt. of India as a mandatory standard and/or regulations.
  - The proposed CSP should be a leaders or niche players in the Gartner's Magic Quadrant for Cloud Infrastructure and Platform Services 2020.
  - The CSP should have following certifications: 27001:2013 and ISO 27018:2014
  - The CSP shall have regular independent third party audits done, and at least following certifications including SSAE16 SOC1 Type II, SSAE SOC2 Type II, ISO/IEC 27001:2013, ISO/IEC 27002, ISO/IEC 27017 and ISO/IEC 27018, ISAE 3402. Bank will ask the mentioned certifications as a proof.
  - The bidder must establish a DevOps-based deployment pipeline using tools such as Jenkins or equivalent for automated build, testing, and deployment.
- The Vendor Infrastructure used for hosting Bank's setup shall be certified with ISO27001 certification on an ongoing basis. The relevant evidences shall be shared with the bank yearly
  - The bidder should comply Data Localization guidelines as issued by GOI, RBI and other authorities.
  - As per vendor risk management program of the Bank, relevant compliance evidences shall be shared by the vendor with Bank for processes like Patching, VA/PT, User access review, application security testing, SCD , DR Drill & fail over testing, CSITE advisory compliances, Awareness trainings etc.
  - Selected Bidder will manage the website and Intranet portal hosting.

- The solution must be designed with high availability architecture ensuring minimal downtime and elimination of single points of failure.
- Appropriate load balancing mechanisms must be implemented to distribute incoming traffic efficiently across application servers.
- The application must be protected against vulnerabilities defined under OWASP Top 10 security risks and must implement industry-standard security practices.
- The solution must integrate a Web Application Firewall such as Cloudflare Web Application Firewall or equivalent to safeguard the website from malicious traffic and cyber threats.
- The website must meet performance benchmarks including page load optimization and compliance with Core Web Vitals metrics evaluated using tools such as Google Lighthouse.
- The solution must include centralized monitoring and logging mechanisms using tools such as Prometheus and Grafana or equivalent for real-time system health monitoring and alerting.
- Selected Bidder will provide the Hardware requirement (Such as App server, DB, OS) for intranet and for website will ensure.
- Selected Bidder will ensure the DC,DR and UAT setup of Bank website and Intranet portal.
- The bidder shall do quarterly DC and DR cutover for the solution running from DR and DC respectively and submit a report to the Bank in Bank's prescribed format.
- The bidder must provide detailed architecture of the provided solution/ every module along with installation / deployment and administration guide, which must include high-level design (HLD), and Low Level Design (LLD) along with Technical bid.

#### **Hosting & Bandwidth Requirements:**

- The bidder should propose adequate software, hardware and bandwidth to support the concurrency of minimum of 10,000 concurrent users during the peak times and scalable automatically to cater requirement of additional concurrent users. Minimum 10% YoY increase in concurrent users to be considered.
- The Vendor must have sufficient Bandwidth to provide throughput of minimum 300 Mbps and data transfer of Minimum 15TB/Annum Data Transfer mode. The vendor to ensure adequate arrangement to cater any future growth of hits on the vendor without any additional cost to the bank, by ensuring no impact on performance of the website.
- Optimum bandwidth should be allocated to the servers to cater the need of minimum load time of the website and webpages (less than 1sec).

- The application and hardware should be scalable with respect to increase in load, without any additional cost to the bank.
- Use of CDN is highly recommended, CDN with more POP (Point of Presence) should be preferred as the same provides best performance.
- The customization/development/enhancement as the regulatory requirements from RBI/EASE/GOI or any statutory authorities, any other guidelines related to website functionalities should be implemented on website set-up without any additional cost to the bank for entire contract period.
- The bidder shall ensure compliance of bank's Information Security cell and ensure clearance of any customization/development/enhancement required/necessitated to run our website.
- The bidder shall ensure all necessary legal & regulatory clearance for operationalizing of cloud infrastructure in India.
- Monitoring portal shall be provided by the successful bidder to the bank for monitoring day-to-day utilization (minimum, maximum and average) for each app/web server/bandwidth/other related components required for monitoring the website, as well as provision to download reports (any date range) in excel format. The reports to be available for downloading the details pertaining to any period of the contract. Data should be retained as per the retention policy of the bank in the portal.

#### **Scope:**

1. **Deploy** Websites & all the other mentioned SLBCs Website/Intranet portal, on the Banks premises (Bank's DC & DR)
2. Testing, and training, with distinct security and performance configurations.
3. Meet performance benchmarks:
4. Homepage/non-download webpage(s) load within 2 second.
5. Support for 10,000+ concurrent users without degradation.
6. 1MB file download within 1 minute on a 256 Kbps link.
7. Provide support (phone, email, web-based) as per the bank's request with a 15-minute response time and 2-hours resolution SLA from the backend team of the bidder in case of criticality through the entire contract period.
8. Hosting infrastructure should be **tier III** and ISO 27001 and 22301 certified and should follow all the ISO process. Audit/risk assessment would also cover compliance to the standard, Bank's relevant policies. The websites shall be assessed for vulnerabilities from internal IPs to ensure that server is also secure from insider threats. The result of Internal VA/PT shall be submitted to the Bank after the test every quarter.

9. A complete Bill of Material for the required for the successful hosting of the website & Intranet should also be provided by the bidder, with full particulars like make, model, part numbers, etc with future expandability, Please refer Format (Format Number to be mentioned)
10. Patching of the Hardware/software without any additional cost to the Bank.
11. Bidder to ensure that all the Hardware, software, Database are having proper technical support from the OEM and are not end of support/end of life.

## **Deliverables**

1. Monthly performance and uptime reports with SLA compliance metrics, incident logs, and resolution summaries.
2. Any other requirements as per the bank's demand
3. Logging and Monitoring.

### **2.4.10 SECURITY REQUIREMENTS & AUDIT**

The selected bidder shall be responsible for implementing and maintaining robust security measures throughout the lifecycle of the website & intranet project. The scope includes:

1. All sensitive Personal Identifiable Information (PII) and bank-related data must be stored in the database using industry-standard encryption formats.
2. Implementation of robust mechanisms for secured access to digital services and customer interactions.
3. The Intranet portal must be hosted exclusively within the Bank's environment and remain inaccessible from outside the Bank's network.
4. Mandatory support for granular administrative roles, including Administrator, Database Reader, and Read-only users.
5. Configuration and maintenance of SSL certificates for all web traffic.
6. Implementation of measures to lock HTML source code to prevent unauthorized tampering or copying.
7. Deployment of Security Incident & Event Monitoring (SIEM & DAM) integrated with all servers, storage, and network devices.
8. Utilization of Privileged Identity Management (PIM) tools to monitor all privileged user activities, with logs preserved for forensic investigations.
9. The monitoring portal must provide real-time data on security threats, bot attacks, and unauthorized access attempts.

10. All security threats must be treated as high priority. A Root Cause Analysis (RCA) with supporting evidence must be provided within 2 working days of any detected fault or abnormal behavior. If not provided suitable penalty clause may be applicable.
11. Adherence to **OWASP Top 10** guidelines (e.g., preventing SQL Injection, Cross-Site Scripting) during development and on an ongoing basis.
12. Compliance with PSB policy requirements and immediate implementation of security enhancements proposed by Government or law enforcement agencies.
13. Mandatory security patching and version upgrades for all software components, ensuring no "End of Life" (EOL) or "End of Support" (EOS) software is used within the solution.
14. Completion of a comprehensive security audit (threat detection, monitoring readiness) prior to launch.
15. Conducting annual security audits throughout the contract period and submitting formal reports to the Bank.
16. Performance of Static Application Security Testing (SAST) and Dynamic Application Security Testing (DAST) by **CERT-In empanelled auditors** at go-live and after every functional enhancement.
17. Provision of full support for internal/external audits initiated by the Bank or regulatory bodies.
18. Submission of quarterly compliance reports from a trusted third-party testing solution.
19. All identified vulnerabilities (from source code reviews, VA/PT, or audits) must be rectified immediately. Any necessary security tools or infrastructure upgrades required to mitigate these risks must be implemented within 10 working days
20. Providing secured access to Bank's digital services and enabling secure customer interactions (e.g., submitting requests, viewing applications, etc).
21. Bidder will ensure Intranet Portal will host only in Bank environment. It cannot be accessible out of Bank network.
22. Bidder has to ensure that all the Bank Security system to be integrated with the solution.
23. The monitoring tool/portal (dashboard) shall provide information about security threats, bot attacks, and other parameters including infrastructure utilization (minimum, maximum and average) for each app/web server, health of the server, bandwidth, uptime, downtime, website response time and other SLA related components along with a provision to download reports (any date range) in HTML/CSV/Excel format.

24. Implementing any security enhancements or compliance requirements proposed by Government or law enforcement agencies at no additional cost to the Bank.
25. Performing a pre-launch security audit covering all threat detection, monitoring setup, and readiness assessment without any extra cost to Bank.
26. Supporting internal and external audits initiated by the Bank or regulatory bodies and complied all vulnerabilities without any extra cost to bank.
27. Successful Bidder to arrange for comprehensive security audit of the site before launch. The audit shall also include monitoring setup, its capabilities and preparedness to observe and correct any challenge noticed from inside or outside. The Bidder will also have to get similar audit once in every year and submit the report to bank. The bank will also arrange for an internal/external audit to the entire setup and processes as and when desired. The bidder to extend all possible support to the audit team to examine and update the system to mitigate the observed risk.
28. The bidder has to perform Application Security Audit, SAST, DAST by CERT-In empanelled auditors during initial implementation / go-live, and on every customization/ enhancement in functionality / version up-gradation during the contract period without any additional cost to the bank.
29. The bidder to ensure to take periodical backup of the site including forms, data etc.
30. Build fail safe server mechanism to create replica of live and run this instance in case the live site goes down.
31. The solution and support infrastructure will be periodically audited by the security auditors appointed by Bank. The audit scope can include source code, vulnerability assessment, penetration test and related infrastructure. The Successful Bidder will facilitate the audits, fix/ rectify all the vulnerabilities unearthed by the security auditors without any cost to the bank. Any software/tool/infrastructure enhancement required to be purchased by the successful bidder to mitigate any such vulnerability will be done **within stipulated timelines**, without any additional cost to the bank.
32. All findings/issues pointed out in the report to be complied/ fixed before production of the software (All components i.e. Database, application).
33. Role based administration like Administrator, Database Reader and Read-only access users shall be mandatorily supported in the solution.
34. In case any of the software used in proposed solution is declared end of life/end of support during the contract period, the bidder shall do up gradation or replacement and implementation of the infrastructure without any cost to the bank.

35. During the period of the contract, all upgrades or requirements software, licensing, implementation of upgrades/patches/version changes, etc., due to whatsoever reason including but not limited to EOL or EOS, would be done by the bidder without any additional cost to the bank. EOS/EOL solution will not be accepted and if any solution is declared EOS/EOL during the period of contract, the bidder shall do the necessary upgrade as stated above, to ensure uninterrupted functioning of solution.
36. If during the contract period, if any functionality/ form etc. is not performing as per specifications in this RFP, the bidder shall do the necessary enhancements without any extra cost to the bank till the required performance is achieved.

**Deliverables:**

1. Implementation of all required security controls and configurations.
2. Compliance of all Security Audit.
3. Resolve audit findings within 10 calendar days, with detailed RCA reports for incidents, including mitigation strategies.
4. Periodic EAPT Compliance.
5. All audit points must be complied.
6. Any other requirements as per the bank's demand.

**1. Monitoring , Logging & SIEM Integration**

- a. It is recommended that the proposed solution is tightly integrated with the Bank's existing SIEM platform to enable centralized monitoring. In case the vendor proposes its own SIEM, the Bank's SOC team should have real-time visibility into all alerts and incidents. If the solution is deployed within the Bank's environment, integration with the existing SIEM must be ensured. Logs should cover application, database, API, infrastructure, and administrative activities.

**2. Log Integrity & Forensic Readiness**

- a. Given the importance of forensic investigations, logs should be maintained in a secure and tamper-proof manner.
- b. Mechanisms such as immutable storage (WORM) and hashing/signing of logs should be implemented.
- c.
- d. Proper time synchronization across systems should be ensured to support event correlation.
- e.
- f. Logs should be protected from unauthorized access, modification, or deletion.
- g.

- h. Log retention should comply with regulatory requirements (minimum 180 days online along with archival).
- i.
- j. Access to logs should be restricted and audited.

### **3. Cloud Security (Where Applicable)**

- a. For cloud-hosted deployments, it is advisable to ensure visibility and control through the Bank's existing security tools.
- b. Integration with the Bank's CSPM solution should be mandatory.
- c. Continuous monitoring should be in place to detect misconfigurations, exposure risks, and compliance deviations.

### **4. Identity & Access Management**

- a. Strong access controls are critical for securing both application and infrastructure components.
- b. Multi-Factor Authentication (MFA) should be mandatory for all privileged users across frontend and backend systems.
- c. Access should be granted based on role and least privilege principles.
- d. Session controls such as timeouts and re-authentication for sensitive operations should be enforced.

### **5. Privileged Access Management**

- a. Control over privileged accounts should remain with the Bank.
- b. All admin/privileged accounts should be managed by the Bank team.
- c. Any vendor access should be time-bound, approved, and monitored with proper logging.

### **6. Change Management**

- a. All changes should follow a controlled and auditable process.
- b. Changes must be routed through the Bank's ITSM solution.
- c. Proper approvals, rollback mechanisms, and audit trails should be maintained.

### **7. Vulnerability Assessment & Security Testing**

- a. Regular security testing is essential to identify and remediate vulnerabilities.
- b. Quarterly VAPT should be conducted for cloud-hosted applications.
- c. For on-premise deployments, the frequency should be based on application criticality (at least annually).
- d. Testing should be carried out by CERT-In empanelled auditors.

- e. All identified critical and high vulnerabilities should be closed prior to go-live.

## **8. Risk Assessment**

- a. A periodic risk assessment exercise should be included.
- b. Risk assessment should be conducted at least once a year.
- c. It should cover applications, infrastructure, APIs, and third-party components.
- d. The findings should be shared with the Bank/CISO team.

## **9. Infrastructure Hardening**

- a. The infrastructure should be hardened as per defined standards.
- b. OS, database, middleware, and network devices should comply with the Bank's secure configuration baseline or stricter industry standards.
- c. Timely patching should be ensured as per defined SLAs.

## **10. DC-DR & Resilience**

- a. Business continuity considerations should be strengthened.
- b. DC and DR should be located in different seismic zones and be geographically separated.
- c. Periodic DR drills should be conducted and documented.\

## **11. Compliance & Enforcement**

- a. Appropriate SLAs and penalties should be defined for non-compliance with security requirements.
- b. Repeated security lapses should attract stricter actions as per Bank policy.

## **12. Third-Party Risk**

- a. All third-party components and dependencies used in the solution should be disclosed.
- b. A Software Bill of Materials (SBOM) should be provided, wherever applicable.

## **13. Incident Response**

- a. The vendor should promptly report any security incidents within defined timelines.
- b. Support should be provided for investigation and root cause analysis.

## **14. AI Security & Governance**

- a. As AI capabilities are being considered, appropriate safeguards should be included.
- b. All AI use cases should be reviewed and approved by the Bank .
- c. Sensitive data should not be exposed or processed without proper masking/anonymization.

- d. Use of external/public AI services should not be permitted without explicit approval.
- e. Adequate controls should be implemented to prevent misuse, such as prompt injection or data leakage.
- f. AI interactions should be logged and monitored.
- g. AI outputs, especially for critical use cases, should be subject to human oversight.

#### **15.. Go-Live Security Governance**

- a. Before deployment, appropriate security validation should be ensured.
- b. Business Impact Assessment (BIA) should be conducted by the Bank team.
- c. All requirements as per the CISO go-live checklist should be complied with.
- d. Final go-live should be subject to CISO approval.

#### **16.Data Protection & Governance**

- a. Data protection requirements should be incorporated at the design stage itself.
- b. Inputs from the Data Protection Officer (DPO) should be taken prior to finalizing the RFP.
- c. Data handling should comply with the Bank's data governance and regulatory requirements.

#### **17.Data Masking**

- a. Data masking should be implemented in non-production environments, wherever applicable, in line with the Bank's data governance policy.

#### **18.API Security**

- a. Given the increasing use of APIs, appropriate controls should be ensured.
- b. All APIs should be routed through an API Gateway.
- c. Security controls such as authentication, rate limiting, and input validation should be implemented.
- d. API activity should be logged and monitored.

### **2.4.11 ENABLING THE NEW WEBSITE WITH MARKETING TECHNOLOGY (MARTECH)**

The selected bidder shall be responsible for implementing a comprehensive Marketing Technology (Mar Tech) enablement layer that transforms the website into a dynamic, customer-centric digital marketing and service delivery platform. The objective is to enhance user engagement through personalized, data-driven content, support targeted campaign automation, and enable real-time optimization of the customer journey while ensuring compliance with regulatory and data governance standards.

The MarTech framework must seamlessly integrate with CRM, email provider, SMS provider, push notification, online ad platforms, SEO tools etc. to deliver contextual content based on user segments such as retail, MSME, NRI, students, and senior citizens, as well as device type, language preference, and behavioral insights. The system should enable dynamic content rearrangement (e.g., banners or CTAs) and rule-based targeting, such as showcasing relevant loan offers to users who previously engaged with EMI calculators.

The solution shall also include a robust customer segmentation engine to categorize users based on demographics, behavior, entry sources, and preferences, while supporting both anonymous and known user tracking via session IDs and logins. A centralized campaign management dashboard should allow PSB teams to launch, schedule, and manage promotions, while linking them to specific actions like lead form submissions or tool usage.

Journey mapping and funnel analytics must be incorporated to visualize user paths, identify drop-off points, and implement automated interventions like exit popups or remarketing prompts. Web engagement tools such as tooltips, real-time banners, and regulatory compliant push notifications must also be integrated to elevate user interaction.

The MarTech stack should provide advanced analytics including heatmaps, session replays, click tracking, and behaviour segmentation. Reporting dashboards must offer key performance metrics such as bounce rates, funnel completions, campaign ROI, and region/language-wise engagement.

The selected bidder shall ensure the MarTech solution includes consent management mechanisms and offers an administrative interface for PSB teams to manage audiences, campaigns, and performance tracking. Comprehensive training and onboarding sessions must be provided for marketing, IT, and communication teams to ensure smooth adoption and usage.

## 2.5 Intranet Portal

### 2.5.1 Broad Scope

1. Bank intends End to end migration of the existing Intranet Portal (developed on PHP-laravel) including but not limited to data, files, portals, forms , applications, sub portals and maintenance of the portal for a period of 5 years to give new look and feel to our staff with advance and better technology.
2. It has to be noted that all pages, features, functionalities, modules etc. has to be developed and implemented in English Intranet site in line with scope of work, technical specifications, and in total as per RFP solution should support and implement same or similar type of pages, features, functionalities, modules etc. in Intranet portal, without any additional cost to the bank during the entire contract period (warranty and ATS period).
3. The all-inclusive cost but not limited to all existing and all future Regulatory Charges, Government Levies, NPCI, Statutory Authority etc., Non-Regulatory Charges, any other Charges (existing or in future), Charges by Any / All Telecom operators, Bandwidth Charges, Ongoing UI/UX related changes, SSL certificate (purchase/renewals), Certification Cost and its compliance, VA/ PT Cost and its compliance, SAST/DAST and its mitigation/ compliance, Changes/ Customization / Development as per non regulatory, bank's requirements, Changes/ Customization / Development as per Regulatory Requirements (RBI, DFS, IBA, NPCI, CERT-IN etc.), Changes/ Customization / Development EASE Requirements , to be quoted by the bidder during bid submission.
4. The solution shall include all components and subcomponents like software licenses, accessories and the bidder should supply other components (required for commissioning of the solution as a part of RFP) at no extra cost to the Bank.
5. It has to be noted that bank is not bound to and will not pay any additional cost, apart from the quoted price in entire contract period (including in renewal contract period, if applicable).
6. Revamped/redesigned Intranet portal should be developed on latest web technology with minimal code based handling to enable employees to communicate with each other Classification: Public , share the knowledge, share the documents, details capturing of for various things from individuals, zones or braches, certain reporting etc in attractive, user friendly and easily navigable manner and also comply with industry standards and guidelines of various regulatory bodies including Reserve Bank of India, NPCI, Ministry of finance etc.
7. At a minimum, the new Intranet portal should effectively and efficiently manage the operations and security posture by repairing and responding to cyber

risks/threats, facilitate business continuity and recovery from cyber-attacks / incidents.

8. Any new future regulatory body/Government requirement/development/new component should be developed without any extra cost to the Bank.
9. The Intranet setup shall be scalable and ready to implement additional sub sites, pages, modules/forms as per the requirement during the contract period
10. Intranet is for employees and has to be developed in line with best industry standards and practices.
11. The proposed solution should support single upload file size up-to 500 MB

## **Intranet Development / Revamping**

### **Site features/modules**

1. Study, analyze and evaluate the existing Intranet (along with all existing functionalities and features) integrated with respect to developing new solution (integrating all existing separate components), understand the process, platform and applications to prevent any glitch in migration.
2. All regulatory and mandatory requirements w.r.t solution including design, content, functionality or any other technical/security requirement, which arise during the period of contract and required to be complied by the Bank; should be implemented by the bidder without any extra cost for entire period of contract; any cost involved to purchase any paid software/infrastructure enhancement required to facilitate the same should be borne by the bidder.
3. The bidder shall undertake the end-to-end migration of the Bank's dual-portal intranet architecture, comprising the LAN-restricted **Sanchay Portal** and the internet-facing **Sangrah Portal**. The migrated solution must maintain strict network segmentation, ensuring full functionality remains exclusive to the internal network while providing a secure, limited-feature subset for remote employee access. The bidder is responsible for replicating existing access controls and ensuring that both environments remain accessible solely to authorized Bank personnel.

### **Current Technology/configuration of Intranet Portal.**

- Intranet Portal is designed and developed on PHP Tech stack and its libraries. Currently Bank is using Window OS and mysql 2019 DB. Selected Bidder will provide the optimize Hardware requirement.

- Bank will provide the Oracle ULA License for DB. Selected Bidder will ensure the suggested solution must be compatible with Oracle and successfully migration the existing DB to new proposed solutions.

## **Migration and Design**

- Intranet Solution to have sections but not limited to static information, dynamic promotional content / banner, product information including demo (audio as well as video), online application form, survey, online contest/quiz, advanced/intelligent search options, download option for forms/brochures, request for additional information/enquiry, offline/online support, photo/video gallery, other solutions/micro sites etc. apart from standard / mandatory sections of an intranet solution.
- The design and development at all stages to adhere to Bank's branding guidelines with regards to font, color, text size etc.
- Migrate existing pages not limited to content, database, forms, files, subsites, application and others after redesign and reformat as per requirement. All internal webpages must be well connected using proper navigation controls and an appropriate site-map should be available with information/routing to all pages, which should be duly updated by bidder every now and then as per the site expands. The site-map to be submitted within 10 days of go-live; also to be reviewed and submitted on quarterly basis to the bank. Non-submission of site-map will lead to penalty as applicable.
- All dynamic modules should have the admin module and reporting features. This admin modules should have the capability of providing user based access.
- Solution should be optimized in all major OS platforms (Mac OSX, Windows OS and Linux and any other OS platform) for desktops, laptops, tablets, mobiles (Android OS, iOS, Blackberry OS, Color OS, Oxygen OS etc) , device agnostic (responsive design for desktops, laptops, tablets, mobiles etc) of and all browsers (Chrome, Safari, Firefox, Edge, IE etc), and fit-to- handset / tablet size, existing and future.
- All such information related to access to the solution to be available in the logs Centralized Dashboard on real-time basis. It should have the capability of recording the visitors, the most visited pages, the most searched content and the time stamp and location of the access of the portal.

- Solution should act dynamically i.e. displaying the content, email sending, image adaptiveness, sms sending, etc. wherever required as per the Bank need.
- Solution should be scalable and have feature to include multi-lingual capabilities, news, announcements, multimedia posts, audit trail, site search, photo gallery sliders in modern/trendy design etc.(all standard features). All the latest features in line with Industry standards to be developed and deployed by bidder during contract period without any additional cost.
- The CMS should enable and support language page editing (for all languages in which the solution is developed). Detailed requirement for the scope of CMS is mentioned under section “CMS Requirements” of this RFP.
- The bidder must implement **synchronous data integration** capabilities, enabling any document uploaded to the Intranet portal to be simultaneously ingested by downstream applications (e.g., **R-Yabot**). The solution should utilize **automated triggers** or **API-based hooks** to ensure real-time document consistency across multiple platforms without manual intervention.

### **Plugins/Dynamic Modules**

- Solutions to be developed should have the scalability of integration with Bank’s HRMS, LDAP, SMS Gateway, Email Gateway, DMS, Bank’s file transfer (SFTP) systems, web chatbot ,Bank’s Security Solutions,SIEM, DAM and others etc.
- Links of HRMS, OWA, and DMS should also be present for site visitors.
- API integration with the Intranet Portal and Website if required by the bank should be carried out without any additional cost to the bank. Bidder should build the required API if required by any application to integrate with this Intranet application, at no additional cost to the Bank.
- Any online application/data entry form as per Bank’s requirement from time to time during the contract should be part of maintenance and to be designed/developed by the bidder as part of FMS (module may be of any complexity as per requirement of the bank), any number of such modules will be developed and deployed by the bidder without any extra cost to the bank during the contract period.
- This includes design documentation, front end design in user friendly manner, data capture and storing in database in encrypted format for each page, save and continue option, in case of forms with more fields (one page should not contain more than 20 fields, or as advised by the bank), masking of data

wherever required, preview option before submission, print option after submission, display of acknowledgement message and trigger of auto sms and email configuration to end users as per requirement by the Bank, development of Admin module for the bank to generate reports in decrypted/excel and dashboard formats.

- Integration of existing capabilities- Ryabot etc,
- Documents uploading on website/Intranet/sangrah portal should be in OCR format and shall be pushed centrally to Ryabot, sangrah portal and internal portals as and when required.
- Logs/ audit trails shall be maintained.
- The unique Id must be watermarked when any pdf download from Sanchay/Sangrah portal
- APIs/web-services need to be developed by the bidder from time to time for integration with any bank's systems (OCRM, e-Platform, CBS, Loan modules, Bank's Security Solutions etc) and also with Government portals like income tax, UIDAI, NSDL etc, as and when required by the bank, without any extra cost to the bank.
- Solution should have the capability to integrate Social media plugins wherever necessary to easy sharing of pages/content/articles to be provided.

### **Information Architecture**

1. Bidder to define the information architecture hierarchy / approach with rationale before proceeding with development of the site(s) and discuss with the bank.
2. Easy access to content across the site is key to user journey. Bidders need to define primary, secondary and tertiary navigation with end to end user journey. Bidders to suggest navigation links and sub links along with proposed nomenclature.
3. It should have a quick search option; drop down on the home page to enable the visitors to directly navigate the page they choose.
4. Navigation to be simple and easy.
5. Site map should be prepared and made available by the bidder.

### **Other features**

1. Calendar, Internal Quiz Details, winner Details, Gamifications, Ongoing campaign, Latest Banking News, Latest Announcement, banking Glossary, MD Message, etc should be included at proper place on website and solution. Bank would provide data as well as process for such computation.

2. Bidder is required to suggest 25 such new cases as mentioned above point 1 and should be implemented on Bank website and Intranet Portal as required and approved by the Bank.
3. Survey feature should be available on solution for bank to publish and conduct periodical surveys for its employees. Survey reports should be provided to the Bank at the end of every survey. The surveys would be enabled based on the requirement of bank and the content would be provided by the bank.
4. Quiz for visitors and Opinion Poll of visitors must also be included in the solution. These would be enabled on need basis.
5. Option to download bank specific software's, print and share brochures, application forms, notices, guidelines and any other similar document must be provided.
6. Latest Banking News, Media Coverage of Bank, Director's Info, Annual Reports, Latest Announcement, banking Glossary and similar sections to be included.
7. News/Promotion section to be included which will consist of latest articles, news, announcements, campaigns, etc.
8. Provision for landing page pop-ups/banners/display of information on landing page of solution, or flashing tickers should be included.
9. Bank may desire the data output of modules in different formats from time to time as per their requirement. Bidder should be able to provide data output in desired format for the modules as and when required by the Bank.
10. Also, automatic acknowledgement for online forms should be available

### **2.5.2 Documentation**

The bidder should provide the complete documentation including technical, operations, user manual, design documents, process documents, technical manuals, functional specification, system configuration documents, system/database administrative documents, debugging/ diagnostics documents, test procedures etc.

### **2.5.3 Equipment /Hardware/Software:**

- The successful bidder should implement all the necessary equipment, system software, Database and other software for successfully hosting, deployment, go-live and smooth functioning of the solution.
- The hosting of the server will have to be done on Bank's environment.
- The successful bidder should be able to trouble-shoot any unforeseen problems related to equipment /software with the solution at a short notice.
- A complete Bill of Material for successful hosting of the solution should also be provided by the bidder, with full particulars.

- Patching of the software without any additional cost to the Bank

Bidder to ensure that all the software, Database related queries etc which are supplied by the bidder are having proper technical support from the OEM and are not end of support/end of life

#### **2.5.4 Scability**

- This is one of the important parameters of this project to have powerful admin panel to allow users to customize theme in an easy and simple way. There should not be any need of coding anything because of the options that are included in the solution to be provided. (Bidder to study requirements of RFP for work estimates).
- Solution, CMS, and other modules provided should be scalable with provision to adopt any requirement of Bank. Selected bidder will make sure the scalability. If any issue found selected bidder will ensure the issue within stipulated time.
- It should have the option and scalability of integration with Bank's back end systems like RSS feeds, E-banking, e-Platform, Document Management System (DMS), OCRM, SFTP, Call Centre, Bank's email, SMS Systems, CIBIL , Mobile app , Bank's Security Solutions, Government portals like Income tax, UIDAI, NSDL etc. either real time or as required by Bank.
- Scalability and Resilience Review to be conducted and the observations (if any) to be complied with.

#### **2.6 Solution Maintenance Operational activities**

- Successful bidder to provide support 24\*7\*365 and deploy at least one resource at bank's premises in Delhi/Haryana on all Banking days and weekends/holidays if required. It is the responsibility of the successful bidder to ensure availability of the resource, in case he/she is on leave, the successful bidder shall arrange for alternate resource.
  - The resource(s) must be well trained to handle all operational activities of all sites. Bank will provide the workstation for the resource.
- Quarterly Periodical review and modifications of solution layout, homepage, internal pages, images, effects, videos, icons, user journey, content, response, and other features will be carried out at the end of every quarter. Also, all the updation /upgradation or any activity which might incur downtime should be carried out at midnight (or when the traffic on solution is lowest) to avoid any

inconvenience. All such activities shall be carried out at DR site first. Any changes, modifications, updation, up-gradation will be carried out accordingly by the bidder.

- Quarterly DR drill should be done as per requirement of the Bank, and report should be shared in the format of the Bank.
- VA/PT points, as scanned and reported by the bank from time to time, should be mitigated as per the SLA by the successful bidder, failing which penalty will be invoked.
- User access review, application inventory report, BCP reports, audit related information, etc shall have to be provided by the successful bidder as and when sought by the bank.
- Monthly review will be done by Bank, but not limited to, for uptime percentage of solution, solution performance, technical difficulties, CMS performance, security etc.
- Selected bidder is required to prepare a schedule for maintenance activity and carry them out regularly. Maintenance activity to be carried out at midnight to avoid user inconvenience.
- Bidder will also be responsible to design product management process / operation Manual as per best practices.
- Bidder technical support including any new feature, template or device integration e.g. tab / mobile or new development without any extra cost to the Bank
- Bidder shall also undertake to carry out implementation / operationalization including move, add, and delete changes / customization of such software updates, releases, version upgrades. Bidder should update and maintain all supplied solutions to correctly reflect actual state of the setup at any point in time during the contract period.
- The bidder shall do all kind of customizations / development as required by the Bank during the period of contract without any extra cost to the Bank. There are regulatory guidelines time to time which should be implemented by the bidder within stipulated timelines.
- The bidder should factor the dedicated skilled resources for customization and development as per eligibility criteria. The bidder should upscale the resources as per prevailing technologies of time. The UAT environment shall be maintained and managed by the bidder.
- The dedicated skilled resource at bidder's site for Bank has to be ensured, so that all required customizations/ development will be performed in the time bound manner.

- The dedicated skilled resource at bidder's site for Bank has to be ensured, so that all required customizations/ development will be performed in the time bound manner.
  - The changes/fine-tuning in solution deployed should to be performed to ensure proper functioning of interface applications without any additional cost to the Bank during the contract period.
  - All customizations and enhancements (functionality, reports, interfaces etc.) developed will be Bank's Property and have Bank's IPR rights.
  - Customization Development should be done in time bound manner.
- The customization (Regulatory / Bank's Request) shall be performed by bidder, but not limited to existing and new – functionality, reports, interfaces etc. in the deployed solution without any additional cost to the Bank during the contract period.
  - The changes/fine-tuning in solution deployed should to be performed to ensure proper functioning of interface applications without any additional cost to the Bank during the contract period.
  - All customizations and enhancements (functionality, reports, interfaces etc.) developed will be Bank's Property and have Bank's IPR rights.
  - Customization Development should be done in time bound manner.
- Successful bidder to manage and maintain the site during the contract period or frequency as decided by Bank including updating.
- The discrepancies found during audit should be complied with in stipulated timelines. Implement the regulatory requirement as per need.
- The bidder shall be responsible to share SLA adherence and traffic reports with Bank.
- Some dynamic pages may require more frequent editing/ modifications/ updation etc. Such pages should be identified accordingly and a monthly review will be done for them at the end of every month throughout the contract period. Any changes, modifications, updation, up-gradation will be carried out accordingly by the bidder.
- Provision of scheduling tasks/updates (with a provision to set the start date/time and end date/time of display of such content) should be available for all content updations on the solution under CMS.
- Newsletters, MD/executive Messages, announcements etc should be taken on highest priority and done within 15 minutes after informed.
- The maximum response time for a maintenance complaint (i.e. time required to response after a request call / fax /e-mail is made or written) shall not exceed 1 hour.

- Bank at its sole discretion can terminate the ATS contract in whole or as part thereof with the Bidder and discontinue the same without citing any reason by giving 90 days' notice and applicable amount, on a pro-rata basis, for the service rendered shall be payable.
- The Bidder shall handover the solution in 100% working condition on termination or at the end of the contract. Any breakdown call that has been reported before termination of the contract shall have to be corrected by the Bidder before handing over to Bank.
- Bidder shall take steps to prevent unauthorized access to data and contain malicious activities directed at the Bank's solution/dedicated server hosting of Bank's solution through Internet or otherwise.
- Whenever any new threats/vulnerabilities become public, the bidder will take appropriate steps to protect the interests of the Bank so far as it relates to the services covered under this agreement and shall also bring this to the notice of Bank immediately and, wherever required, assist Bank in plugging the same.
- The bidder shall be responsible for any act of its employees that may result in security breach of Bank Solution.
- As the Bank's solution has to function under the regulations/ recommendations of regulatory authorities such as – Cert-In, GOI, RBI, etc. the service provider will address all issues/ security related threats / vulnerabilities notified to the Bank by these institutions and fix/ resolve them to the satisfaction of these institutions / Bank.
- Selected Bidder has to provide technical support under the current scope of ATS/AMC for new module developed by them during the entire life cycle of contract.

### **Others**

1. Service provider to provide simple analytics of the solution such as visitor count. Most visited page etc. as and when required by the Bank.
2. Development team to ensure all required tools/codes that are currently integrated on the existing solution are seamlessly migrated to the new solution.
3. Migration for dynamic modules shall include online applications as well as their data captured till date in the existing environment where the solution is currently hosted.

Note: - Scope of supply also includes components, materials, accessories required to render the equipment's and systems offered complete in all respects even though every individual item may not have been specifically mentioned in the RFP

## 2.7 Team Composition (Off-site/On-site support) & Deliverables

The bidder has to deliver dedicated, on-site technical expertise to ensure operational continuity and rapid issue resolution.

**Key Personnel and Qualifications:** (Specific resource count not mentioned – during implementation and during ATS/AMC + Resources' CV may be checked by the Bank, if required)

**Project Manager( Off-site) :** 5+ years in Web Content Management (WCM) and FSI/banking projects with expertise in Agile/Scrum and large-scale web development & migration.

**SEO Specialist(s) / team ( Onsite) :** - 5+ years in Banks SEO, proficient in Google analytics, Semrush, Ahrefs and other relevant tools with a track record of improving Search Engine Results Page (SERP) ranking

**L2 Developer(s) (onsite):** 4+ years designing and delivering high-quality digital solutions for complex business needs. Skilled in streamlining workflows, improving system efficiency, and supporting large-scale projects, including work in the banking sector.

**Development Team (Offsite):** 5+ years average experience in full-stack/software development with expertise in CMS, secure coding and other component as per the agreement.

Bidder will submit the Resume for onsite and offsite resume for verifications.

Additionally, the selected bidder should provide SPOC (Single point of contact) to address the issues related to the deliverables 24\*7\*365.

### **Deliverables:**

1. Provide onsite support logs daily progress updates to Bank's officials via email and in-person briefings.
2. Support (L2) should available at the bank's premises during business hours( 10 AM in the morning to 6 PM at evening all days excluding Bank holidays. The resource shall also be available during DC-DR Drill. For SEO specialist (on-site) the timing will be within banking office hours. In absence, bidder will provide another resource at the bank's premises.
3. Coordinating with Bank's IT team to support DC-DR drills for seamless execution and post-drill analysis.

- a. The Bidder must provide a detailed SOP (Standard Operating Procedure), mentioning the steps to move the application from DC to DR or vice-versa. (As & when required).
  - b. The Bidder should be available to provide support in case a transition between the DC and DR site fails due to unforeseen issues not related to hardware.
4. Maintain continuity through backup resources during leave periods.
5. Resource availability and leave management plans.
6. Any other requirements as per the bank's demand.

## 2.8 Uptime Requirement

1. The bidder shall guarantee a 24x7x365 availability of the website with monthly uptime of at least 99.99 % on all days irrespective of holidays throughout the year (excluding Bank-managed infrastructure issues). The "Uptime" is, for calculation purposes, equals to the Total contracted minutes in a month less the total Downtime duration. The "Downtime" is the time between the Time from which the websites fully/partially nonresponsive (due to issues in the code, scripts, database queries, or services maintained by the selected bidder) and Time of Restoration. "Restoration" is the condition when the selected bidder demonstrates that the Websites are in working order (or at minimum, there are no known concerns originating from the bidder side) and the Bank acknowledges the same
2. The percentage uptime is calculated on monthly basis as follows:
  - a.  $[(\text{Total contracted minutes in a month} - \text{Downtime minutes in a month}) / \text{Total contracted minutes in a month}] * 100$
3. Total contracted minutes in a month = No. of days in that month \* (24 \* 60) minutes. Calculation of Downtime:-
  - a. For Eg:- In the month of April
  - b. Total contracted minutes in a month = 30 days x 24 hours x 60 minutes = 43,200 minutes.
4. Allowed downtime @99.99% = 0.01% of 43,200 = 4.32 minutes per month.
5. Any unplanned downtime beyond 4.32 minutes in that month shall be considered a breach of the uptime SLA and attract to penalty.
6. It is mentioned that the allowed downtime per month should not be at a stretch.
7. **Additional Guidelines:-**
  - a. Downtime shall be measured based on application non-responsiveness or functional failure due to issues in the code, scripts, database queries, or services maintained by the vendor.

- b. Downtime due to server failure (e.g., OS crash, storage issues), power/network failure, planned maintenance with prior intimation, security patching or upgrades approved by the Bank , force majeure events (natural disasters, power failure, etc.) or any infrastructure-related issue owned by the Bank shall be excluded.
- c. Although, Downtime shall be measured through Bank’s website monitoring tools and/or Logs and alerts from application-level monitoring shared by the selected bidder
- d. For each incident, the vendor must provide a root cause analysis (RCA) and fix timeline within the stipulated time.

## **2.9 TRAINING**

1. The Selected Bidder shall provide training to the Bank’s officials for using and managing the proposed solution, covering end-user, technical, and solution administration aspects without any cost to the Bank.
2. The training phase must include the preparation of user manuals, handbooks, video tutorials, and hands-on classroom training sessions for Bank application users.
3. The purpose of the training is to enable Bank officials to handle day-to-day operations independently. The Selected Bidder must provide all training materials in both hard and soft copies.
4. A “Train the Trainer” approach must be followed for all functional and technical training.
5. User-Level Training (On-site): The Selected Bidder shall conduct user-level training at various Bank locations in India, tailored to different user roles (senior and other staff), covering:
  - a. Efficient use of the CMS solution and full utilization of its functionalities
  - b. Detailed walkthrough of all features, functionalities, and modules within the RFP scope.
  - c. User Management, Task Management, and Workflow Process Management.
  - d. Configuration and parameterization changes, including workflow modifications.
  - e. End-to-end application usage.
  - f. Easy adoption by users.
  - g. Troubleshooting at the user level

6. Administrator-Level Training (Technical - On-site): The Bidder shall provide comprehensive technical training at one or more Bank locations in India, covering:
  - a. User Management and access rights configuration.
  - b. Application administration and configuration/parameterization changes.
  - c. Application maintenance activities
  - d. Auditor access to reports and application for inspection
  - e. Troubleshooting at the administrator level.
7. On-site training must align with the phased implementation plan and be completed before the commencement of live operations
8. A self-learning mechanism (online/offline) with screenshots, annotations, and tutorial videos must be prepared and made available in both hard and soft copies.
9. The Selected Bidder must install all required software modules to enable the Bank to conduct training programs post-implementation.
10. Adequate knowledge transfer must be ensured between the Bidder and the Bank, with appropriate documentation and reflection on the website and CMS.
11. On-site support resources must assist Bank personnel during training sessions conducted by the Bank team, as needed.
12. An online training module must be included in the solution suite for self-learning purposes.
13. The Bidder must provide Developer Documentation covering all source code modules, key functions, configuration files, IDE setup, development environment, build process, testing tools, test cases, and results.
14. The Bank will provide the venue for training. All other arrangements and expenses related to training shall be borne by the Bidder, with no claims on the Bank.

## **CHAPTER 3 - TERMS AND CONDITONS**

### **3.1 Signing of Contract**

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

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

### **3.2 Payment Terms**

Payment will be made as per the following schedule upon submission of undisputed invoice:

- Cost of license of Enterprise solution - Payment will be released on Yearly basis.
- Cost of Migration of Existing Website and intranet with CMS (Content Management System- one time) - 100 % payment will be released after successful migration of websites and Intranet Portal ( after deduction of penalty if applicable).
- Cost of Websites Hosting including Maintenance and modification of Bank Website along with CMS- One Time) - Payment will be released annually in Arrears.
- Cost of website redesigning and redevelopment with CMS – 100 % payment will be released after successful migration of websites and Intranet Portal ( after deduction of penalty if applicable).
- Cost of redesign and redevelopment of Intranet site (Sanchay portal and sangrah) - 100 % payment will be released after successful migration of websites and Intranet Portal ( after deduction of penalty if applicable).
- Maintenance and Modification of Intranet site (including Application, OS, Database, Middleware other than hardware) - Payment will be released annually in Arrears ( after deduction of penalty if applicable).

- For onsite support person (L2) Charges: Payment will be released quarterly in Arrears.
- For SEO specialist- Payment will be released on quarterly in arrears.
- Content Delivery network(CDN)- Payment will be released annually in Arrears.

**Payment Terms:-**

1. The Tax and GST/VAT component shall be payable as applicable and as per actuals. No advance payment will be made. The invoices should be submitted along with list of work initiated /completed, along-with all supporting documents.
2. The Bidder will at no time resort to plagiarism. 'Punjab and Sind Bank' will not be a party to any dispute arising on account of plagiarism resorted to by the Bidder. The Bidder will indemnify Punjab and Sind Bank against any claim, laws, damages, etc. arising out of the Bidder having resorted to plagiarism or violation & IPR of any third party.
3. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the Bidder. Payment will be released by the Corporate Office as per above payment terms.
4. Bank will pay for undisputed invoices only.
5. The invoices should be submitted along with list of work initiated /completed, along-with all supporting documents and bills as well as copies of the Bidder bills where relevant.
6. All payments will be made only on completion of work mentioned in activities as per deliverables/ Scope of Work.
7. No payment will be made if work is not completed as per activities as per deliverables/ Scope of Work.
8. All payments shall be released directly by the Bank to the vendor. All payments by the Bank will be effected in Indian Rupees.
9. The payments will be made on quarterly basis subject to the review of Bidder's performance by the Bank. Charges shall be fixed for the entire duration of the contract and there shall be no escalation due to fluctuation in taxes, foreign currency or changes in duty structure or for any other reasons.

If any of the items/activities as mentioned in the commercial bid are not taken up by the Bank during this assignment, the Bank shall not pay the fees/charges quoted by the Bidder in the Commercial Bid against such activity/item.

**10.** The above is subject to submission of Originals of Invoice (plus One Copy) reflecting GST, GSTIN, State Code, HSN Code, State Name, Taxes & Duties) and Acceptance/ Sign off by the Bank on production of relevant documents and after deducting applicable penalties and Liquidated damages (if any) as per RFP Terms & conditions. The payments will be released through NEFT/ RTGS. The Vendor must provide necessary Bank Details like Account No., Bank's Name with Branch, IFSC Code etc. The payment to be made on satisfactory completion (by the competent authority as decided by the Bank) of assignment after deducting all penalties

**Additional Guidelines**

- Downtime shall be measured based on application non-responsiveness or functional failure due to issues in the code, scripts, database queries, or services maintained by the vendor.
- Downtime due to server failure (e.g., OS crash, storage issues), power/network failure, planned maintenance with prior intimation, security patching or upgrades approved by the Bank , force majeure events (natural disasters, power failure, etc.) or any infrastructure-related issue owned by the Bank shall be excluded.
- For each incident, the vendor must provide a root cause analysis (RCA) and fix timeline within the stipulated time.

**3.3 DELIVERY AND IMPLEMENTATION**

Delivery and installation of application Software shall be as under :

**Table A**

<b>Sr.no</b>	<b>Description</b>	<b>Timeline</b>
1	Functional Specification, recommendation for the hardware, Documentation finalization with Bank	1 week from the date of purchase order
2	Migration, Development (UI/UX and other integrations, installation and providing UAT Setup	4 weeks from the date of finalizing functional specification document.
3	Internal Testing by the bidder: Validation of functionality, performance, and integration before handing over for UAT.	1 week after development and migration completion

5	UAT closure of all observations & UAT Signoff	Within 9-11 days from completion of internal testing
5	Pre-live Audit and Compliance Checks: Conduct security audit, performance validation, and compliance verification before go-live	Within 3-5 days before go-live
6	Training for Bank's IT and Content Teams: Provide training on CMS usage, basic troubleshooting, and content updates	Within 1 week post-UAT signoff
7	Post Go-live Support and Stabilization	2 weeks from go-live
8	Post-live Audit: Verification of operational readiness, security compliance, and performance benchmarks after stabilization.	Within 1 week after stabilization
9	Migration and go-live of all websites after completion of pre-live audits	2 months time from the date of purchase order

For this purpose, delivery means delivery of all the ordered items till the last item as specified in the Purchase orders.

GO-LIVE certificate is to be signed by Bank official post successful migration of Websites (fully operational and accessible to end users).

Following the successful migration of all webpages along with content and confirmation of optimal responsiveness across both mobile and desktop platforms TEST during the 30-day post Go-Live period, the Bank shall issue a Completion Certificate upon satisfactory performance of the websites application.

### 3.4 Acceptance Test

All the delivered hardware/software/solution items may be subjected to an acceptance test. Successful bidder has to arrange one onsite support personnel at the site at the date and time mentioned by the Bank to assist in the acceptance test.

### 3.5 Assignment & Subcontracting

- a) The selected bidder shall not subcontract or permit anyone to perform any of the work, service or other performance required under the contract.

- b) If the Bank undergoes a merger, amalgamation, takeover, consolidation, reconstruction, change of ownership, etc., this tender shall be assigned to the new entity and such an act shall not affect the rights of the Bidder under this tender.

### **3.6 Delays in the Bidder's Performance**

The bidder must strictly adhere to the schedule, as specified in the purchase contract/purchase order, executed between the Parties for performance of the obligations, arising out of the purchase contract and any delay in completion of the obligations by the Bidder will enable Bank to resort to any or both of the following:

- i. Claiming Liquidated Damages
- ii. Termination of the purchase agreement fully or partly and claim liquidated damages.
- iii. Execution of Bid Declaration Form / Invoking EMD or Performance Bank Guarantee

### **3.7 Liquidated Damages**

The Bank will consider the inability of the bidder to deliver or install the equipment & provide the services required within the specified time limit as a breach of contract and would entail the payment of Liquidated Damages on the part of the bidder. The liquidated damages represent an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (relating to delivery, installation, operationalization, implementation, training, acceptance, warranty, maintenance etc. of the proposed solution/services) by the bidder.

Installation will be treated as incomplete in one / all the following situations:

- Non-delivery of any component or other services mentioned in the order
- Non-delivery of supporting documentation
- Delivery / availability, but no installation of the components and/or software
- No integration/ Incomplete Integration
- Non-Completion of Transition within suggested timeline
- System operational, but not as per SLA, Timelines and scope of the RFP

If Bidder fails to deliver/implement any or all application/hardware or perform services within stipulated time schedule as per Table A delivery and implementation, the Bank shall, without prejudice to its other remedies under the rate contract, deduct

from the ordered price (Solution and Implementation cost), as liquidated damages, a sum equivalent to 1% of the order value for each week of delay subject to a maximum of 10% of the overall contract value. If the bidder fails to deliver/implement the same, the Bank may recover the complete cost of undelivered solution. The LD will be charged on order value for the items for which delivery/implementation is delayed.

Further, the Bank also reserves the right to cancel the order and execute the Bid Security Declaration /Invoke Performance Guarantees in case of inordinate delays in the delivery/ installation of the equipment. Bank may foreclose the bank guarantee without any notice. In the event of Bank agreeing to extend the date of delivery at the request of successful bidder(s), it is a condition precedent that the validity of Bank guarantee shall be extended by further period as required by Bank before the expiry of the original bank guarantee. Failure to do so will be treated as breach of contract. In such an event Bank, however, reserves its right to foreclose the bank guarantee.

### **3.8 Order Cancellation**

- a. The Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order at any time by assigning appropriate reasons and recover expenditure incurred by the Bank in addition to recovery of liquidated damages in terms of the contract, in the event of one or more of the following conditions:
  - i. Delay in delivery of services in the specified period.
  - ii. Serious discrepancies noted in the inspection.
  - iii. Breaches in the terms and conditions of the Order.
- b. The Bank reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by the Bank on the following circumstances:
  - i. Non submission of acceptance of order within 7 days of order.
  - ii. Excessive delay in execution of order placed by the Bank.
  - iii. The selected bidder commits a breach of any of the terms and conditions of the bid.
  - iv. The bidder goes into liquidation voluntarily or otherwise.
  - v. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the bid.

- vi. The progress made by the selected bidder is found to be unsatisfactory.
  - vii. If deductions on account of liquidated Damages exceeds more than 10% of the total contract price.
  - viii. If found blacklisted by any Govt. Department / PSU / other Banks / CERT-In, during contracted period.
  - ix. Non satisfactory performance of the Project in terms of affecting the Core Systems of the Bank or the Core Business of the Bank and the functioning of the Branches/Offices of the Bank.
- c. Bank shall serve the notice of termination to the bidder at least 30 days prior, of its intention to terminate services without assigning any reasons.
  - d. In case the selected bidder fails to conduct an event as per stipulated schedule, the Bank reserves the right to get it conducted by alternate sources at the risk, cost and responsibility of the selected bidder by giving 7 days' prior notice to the bidder.
  - e. After the award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, the Bank 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 the Bank may have to incur to carry out for the execution of the balance of the order/contract. Such additional expenditure shall be incurred by the bank within reasonable limits & at comparable price prevailing in the market. This clause is also applicable if for any reason, the contract is cancelled.
  - f. The Bank reserves the right to recover any dues payable by the selected bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and security deposit, if any, under this contract.
  - g. In addition to the cancellation of purchase order, the Bank reserves its right to blacklist the vendor for non- performance and/or invoke the Bank Guarantee or foreclose the Security Deposit given by the bidder towards non-performance/non-compliance of the terms and conditions of the contract, to appropriate towards damages.

### 3.9 Consequences of Termination

In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], the Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Bidder to take over the obligations of the erstwhile Bidder in relation to the execution/continued execution of the scope of the Contract.

In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by the Bank, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as The Bank may specify including training, where the successor(s) is a representative/personnel of The Bank to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof. Nothing herein shall restrict the right of The Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to The Bank under law or otherwise. The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

### **3.10 Audit by Third Party**

The selected bidder (Service Provider), if required, has to get itself annually audited by internal/external empaneled Auditors appointed by the Bank/inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/software) and services etc., provided to the Bank and the Service Provider is required to submit such certification by such Auditors to the Bank. The Service Provider and or his/their outsourced agents/subcontractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by the Service Provider. The Service Provider shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Bank.

Where any deficiency has been observed during audit of the Service Provider on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the Service Provider shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the Service Provider shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.

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

### **3.11 Bidder obligations :**

- 2.1.1 Bidder is responsible for and obliged to conduct all contracted activities in accordance with the Contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.
- 2.1.2 Bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank from time to time and complete implementation activities.
- 2.1.3 Bidder will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is Bidder's negligence. Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.
- 2.1.4 Bidder is responsible for the activities of its personnel and will hold itself responsible for any misdemeanors.
- 2.1.5 Bidder shall treat as confidential all data and information about the Bank, obtained in the process of executing its responsibilities, in strict confidence and will not reveal such information to any other party without prior written approval of the Bank as explained under 'Non-Disclosure Agreement' of the Bank.
- 2.1.6 Without the Bank's prior written permission, Bidder shall not store or share Bank's materials including Confidential Information outside the geographical boundary of India or in/with a public cloud.

- 2.1.7 Bidder agrees that the Bank either itself or through its authorized representative shall have right to perform ethical hacking on public IPs and URLs of Bidder, wherein the Bank has integrations.
- 2.1.8 Bidder agrees that it shall communicate to the Bank well in advance along with detail plan of action, if any changes in Bidder's environment/infrastructure is of the nature that may have direct or indirect impact on the Services provided under this Agreement or operations of its Services.
- 2.1.9 Bidder shall ensure confidentiality, integrity and availability of the Bank's information at all times and shall comply with regard to the followings:
- (a) Acceptable Usage Policy: Information assets of Bidder should be provided to its authorized users only for the intended purpose and users shall adhere to safe and acceptable usage practices.
  - (b) Email Usage: The employees of Bidder shall use authorized media only for email communication.
  - (c) Password Management: Bidder shall have a password management system in place, which ensures secure passwords.
  - (d) Physical and Environmental Security: Bidder shall provide sufficient guidance for its employees with respect to physical and environmental security.
  - (e) Logical Access Control and User Access Management: The access to information and information systems shall be according to the principles of "least privilege" and "need to know" basis to authorized users of Bidder.
  - (f) Infrastructure Security: Bidder shall ensure correct and secure operations of information processing facilities.
  - (g) Bidder Relationship: Bidder shall ensure that information security risks related to outsourcing of Services to any other party, if permitted by the Bank, shall be assessed and managed regularly, to the satisfaction of the Bank.
  - (h) Digital Risk: Bidder shall ensure that electronic data is gathered and preserved in a systematic, standardized and legal manner to ensure the admissibility of the evidence for the purpose of any legal proceedings or investigations, whenever demanded by the Bank.
  - (i) Change Management: Bidder shall provide a managed and orderly method in which changes to the information technology environment (including, database, operating system, application, networking etc.) are requested, tested and approved prior to installation or implementation.
  - (j) Port Management: Bidder shall ensure that the controls are implemented for secure port management so as to protect the network from unauthorized access.
  - (k) Patch Management: Bidder shall ensure that the security patches to information assets and systems are correctly and completely updated in a timely manner for known vulnerabilities.

(l) Access Management: Bidder shall limit access to information and information processing facilities for authorized users only.

(m) Log Management: Logging shall be enabled on all systems of Bidder to ensure audit trail is maintained every time.

### **3.12 Remote Access**

The Bank will not provide any access through VPN. During the migration and implementation, remote access will not be provided.

### **3.13 Service Level Agreement**

The successful bidder is bound and to comply the Service Levels as described below-

- i. The successful bidder shall have to enter into "Service Levels Agreement" having all terms and conditions of this RFP to maintain uptime and provide the service support and onsite support during the entire contract period.
- ii. Both the bidder and OEM will be totally responsible for the maintenance, configuration and fault free operations of supplied infrastructure i.e. hardware, software and its maintenance during the warranty and post warranty (AMC/ATS period) period.
- iii. Any technical glitch/ issue in installed infrastructure of the solution (i.e. hardware and software, OS/DB etc.) should be attended on priority and should be covered under warranty/AMC.
- iv. The bidder has to maintain a guaranteed minimum uptime of 99.99% (for storage it is 99.9999%) for all systems/ solutions supplied under this RFP to avoid any business disruption due to breakdown of system or degraded performance impacting business or unavailability of data. The calculation of uptime will be on a monthly basis.
- v. The issue/ break down message may be communicated to/by the Bank team by way over phone / email/ call logging.
- vi. For penalty calculation, the total time elapsed between the intimation of break down message from Bank side to the vendor and receipt of rectification message from the bidder to Bank side will be considered.
- vii. During the warranty period, the penalty will be deducted in quarterly FMS payment. In case, Bank is unable to adjust penalty in FMS payment, the

- Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
- viii. Post warranty period, the penalty will be deducted in quarterly FMS/AMC/ATS payment. In case, the Bank is unable to adjust penalty in FMS/AMC/ATS payment, the Bank at its discretion may invoke the Performance Bank Guarantee (PBG) to deduct the penalty amount.
  - ix. If the support services is not provided on 24\*7 basis and/or satisfactory services are not provided, the Bank with its discretion may reject the proposal/ terminate the contract, without assigning any reason.
  - x. Apart from maintaining uptime of 99.99% (99.9999% for storage), for any breakdown / malfunctioning of hardware and it's any of the components or accessories or any system software issue etc., the resolution time is mentioned below:-

$$\text{Uptime \%} = \left( \frac{\text{((Number of hours in month - Number of hours impacted in month))}}{\text{Total Number of hours in month}} \right) * 100$$

- xi. For calculation of uptime (penalty), planned/ scheduled down time will be exempted. Bank will pay the bidder after deducting the calculated penalty from the payable amount.
- xii. If any critical component of the entire configuration setup is out of service , then the bidder & OEM shall either immediately replace the defective unit (with new one) or replace it at its own cost or provide a standby, on immediate basis, not more than 4 hours , The bidder should maintain proper inventory of standby components for early resolution of issues.
- xiii. If the bidder, having been notified, fails to remedy the defect(s) within the 1 hours' time duration from the incident, the Bank may proceed to take such remedial action as may be necessary, at the Bidder risk and expense and without prejudice to any other rights, which the Bank may have against the Bidder under the Contract other than penalty deduction of Rs.1000 per hours after notification of incidence to bidder.
- xiv. The bidder should comply with the security and audit standards of the Bank and various regulatory guidelines. For this, the bidder should apply new patches related to OS/ firmware & BIOS updates etc, without any additional cost to the bank, during the contract period.
- xv. For all issues related to installed infrastructure, RCA (Root Cause

Analysis) to be provided by the respective OEM within 3 working days. The delay in submission will lead to penalty @ Rs. 2000/day.

**Table1: Service Level Agreement and Penalty for Operations**

**Penalty due to late implementation/ migration of the website**

The System is to be migrated, hosted and go live within stipulated time from the date of order: -

- If the selected bidder fails to deliver or perform services within stipulated time schedule, the Bank shall without prejudice to its other remedies under the rate contract, deduct penalty at the rate of 1% of the order value per week of delay, as late delivery charges subject to maximum of 10%.
- The Penalty will be charged on order value for the items for which delivery is delayed.
- The Bank is entitled to withhold (deduct) from the purchase price or any other amount, which is due to bidder/supplier from the contract, or any other contract.
- The Bank reserves the right to cancel the order in case complete delivery/service is not committed within the stipulated time.

**Penalty due to Downtime**

Penalty % to be charged upon cost of website development including maintenance and modification charges to be paid quarterly.

<b>Level of availability calculated on monthly basis</b>	<b>Penalty Amount</b>
>=99.99% to 100 %	No penalty would be deducted
>= 97.90% to <99.99 %	5 % of amount payable for the invoice raised for the respective billing period.
>=95.9 % to 97.9 %	10 % of amount payable for the invoice raised for the respective billing period.
>=93.9 % to 95.9%	15 % of amount payable for the invoice raised for the respective billing period.
>=91.9 % to 93.9%	20% of amount payable for the invoice raised for the respective billing period.
<91.9 %	50 % of amount payable for the invoice raised for the respective billing period.

Penalty will be recovered from the payment to be released by the Bank

**Penalty due to manpower deficiency**

There should be availability of 100% availability of support personnel at the bank's designated location or off-site as per Manpower requirement. In case of deficiency, the penalty may be calculated as under:

- **Deficiency of 1 resource:** 1% of the quarterly application maintenance charges.
- **Deficiency of 2 resources:** 2 % of the quarterly application maintenance harges.

**Note:** If the manpower provided is found to be underqualified, not as per the agreed skillset, or if the person is changed without prior approval, it shall also be considered a deficiency. Apart from this, Bank reserves the right to apply penalty on the whole payment as per above terms.

- In case of non-availability of any personnel, the selected bidder must ensure immediate replacement with equally skilled personnel to avoid disruption in services. Acceptable exemptions may include: Medical emergency, Approved leave, Personal emergency (with prior written intimation).
- However, if a replacement is not provided within 2 working days the mentioned penalties shall apply.
- The selected bidder shall submit a Backup Resource Plan at the time of onboarding, listing alternate personnel available for critical roles for which the Bank reserves the right to review the qualifications and readiness of backup personnel.

**Additional Guidelines:-**

- Downtime shall be measured based on application non-responsiveness or functional failure due to issues in the code, scripts, database queries, or services maintained by the vendor.
- Downtime due to server failure (e.g., OS crash, storage issues), power/network failure, planned maintenance with prior intimation, security patching or upgrades approved by the Bank , force majeure events (natural disasters, power failure, etc.) or any infrastructure-related issue owned by the Bank shall be excluded but must be logged and reported by the selected bidder immediately.

- Although, Downtime shall be measured through Bank's website monitoring tools and/or Logs and alerts from application-level monitoring shared by the selected bidder.
- For each incident, the vendor must provide a root cause analysis (RCA) and fix timeline within the stipulated time.
- The Bidder has to close all the audit observations as per the the timelines mention in audit report as per mutually agreed timelines with Bank and else penalty will be deducted 1% per week as per the bills submitted
- The Bidder has to close all the regulatory compliance as per the the timelines mention in audit report as per mutually agreed timelines with Bank and else penalty will be deducted 1% per week as per the bills submitted

## **CHAPTER 4 - LEGAL AND CONTRACTUAL**

### **4.0 Dispute Resolution Mechanism**

The Bidder and The Bank shall endeavor their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:-

- I. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.
- II. The matter will be referred for negotiation between General Manager (IT&DBD) of The Bank / Purchaser and the Authorized Official of the Bidder. The matter shall then be resolved between them, and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in New Delhi and conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

The “Arbitration Notice” should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at New Delhi. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at New Delhi alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement. The laws applicable to this contract shall be the laws in force in New Delhi, India. The contract shall be governed by and interpreted in accordance with Indian law. The award will be recorded in writing, along with the reasons therefor. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of

competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

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

Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

#### **4.1 Jurisdiction & Governing Laws**

The jurisdiction of the courts shall be in New Delhi and the provisions of this Agreement shall be governed by the laws of India.

#### **4.2 Notices**

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof or transmitted by pre-paid registered post or courier.

Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

#### **4.3 Authorized Signatory**

The selected Bidder shall indicate the authorized signatories who can discuss and correspond with the bank about the obligations under the contract. The selected Bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the Bidder to discuss, sign agreements/contracts with The Bank, raise invoice and accept payments and also to correspond. The Bidder shall provide proof of signature identification for the above purposes as required by the bank.

#### **4.4 Force Majeure**

Force Majeure is herein defined as any cause, which is beyond the control of the selected Bidder or The Bank as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:-

- Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics and pandemics
- Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos
- Terrorist attack, public unrest in work area

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The Bidder or The Bank shall not be liable for delay in performing his/her obligations resulting from any force Majeure cause as referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions related to indemnity, confidentiality survive termination of the contract.

The determination of whether a particular condition or situation qualifies as a Force Majeure event shall rest solely with the Bank, and such determination shall be final and binding on the bidder.

#### **4.5 Confidentiality**

This document contains information confidential and proprietary to the Bank. Additionally, the bidder will be exposed by virtue of the contracted activities to internal business information of the Bank, affiliates, and/or business partners. Disclosure of receipt of any part of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the bidder, premature termination of the contract, or legal action against the bidder for breach of trust. The information provided / which will be provided is solely for the purpose of undertaking the services effectively.

No news release, public announcement, or any other reference to this RFP or any program there under shall be made without written consent of Bank. Reproduction of this RFP, by photographic, electronic, or other means is strictly prohibited.

The bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder also has to agree to restrict access and disclosure of Information to such of their employees, agents, strictly on a

“need to know” basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause.

Physical as well as logical security of data to be ensured. This step should include having the employees assigned to Punjab & Sind Banks' work sign a 'Confidentiality Agreement'. The selected vendor(s) undertakes not to keep this data with its company after the end of this agreement. This clause will outlive the agreement date. The Bidder shall sign a Non-disclosure Agreement as stated in the RFP.

#### **4.6 Ownership and Retention of Documents**

The Bank shall own the documents prepared by or for the selected Bidder arising out of or in connection with the Contract.

Forthwith upon expiry or earlier termination of the Contract and at any other time on demand by The Bank, the Bidder shall deliver to The Bank all documents provided by or originating from The Bank / Purchaser and all documents produced by or from or for the Bidder while performing the Service(s), unless otherwise directed in writing by The Bank at no additional cost.

The selected Bidder shall not, without the prior written consent of The Bank/ Purchaser, store, copy, distribute or retain any such Documents.

The selected Bidder shall preserve all documents provided by or originating from The Bank / Purchaser and all documents produced by or from or for the Bidder in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of The Bank /Purchaser in this regard.

#### **4.7 Intellectual Property Rights**

In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc., arising from the use of the Goods or any part thereof in India, the Vendor(s) shall act expeditiously to extinguish such claim. If the Vendor(s) fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Vendor(s) shall be responsible for the compensation to the claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Vendor(s) of such a claim, if it is made, without delay. The Vendor(s) shall indemnify the Bank against all third-party claims.

#### **4.8 Intellectual Property Indemnity & Indemnity against Misuse of License**

The selected vendor(s) has to undertake to indemnify Punjab & Sind Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement of, or inducement to infringe, any Indian or foreign patent, trademark or copyright, arising out of the performance of this contract.

The selected vendor(s) shall have to undertake to indemnify Punjab & Sind Bank and its officers, employees and agents against liability, including costs, for actual or alleged direct or contributory infringement or misuse by vendor(s) of, any license issues arising out of the execution of this contract.

Service provider shall ensure that all persons, employees, workers and other individuals engaged by or sub-contracted (if allowed) by Service Provider in rendering the Services under this Agreement have undergone proper background check, police verification and other necessary due diligence checks to examine their antecedence and ensure their suitability for such engagement. No person shall be engaged by Service provider unless such person is found to be suitable in such verification and Service Provider shall retain the records of such verification and shall produce the same to the Bank as and when requested.

#### **4.9 Legal Compliance**

The successful bidder hereto agrees that it shall comply with all applicable union, state and local laws, ordinances, regulations and codes in performing its obligations hereunder, including the procurement of licenses, permits and certificates and payment of taxes where required. If at any time during the term of this agreement, the Bank is informed or information comes to the Bank's attention that the Successful bidder is or may be in violation of any law, ordinance, regulation, or code (or if it is so decreed or adjudged by any court, tribunal or other authority), the Bank shall be entitled to terminate this agreement with immediate effect.

It shall be the sole responsibility of the Vendor(s) to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP. If any new guidelines are issued by these organizations, the bidder shall arrange for its compliance/ Upgradation/ development during the contract period without any cost to Bank.

The Successful bidder shall maintain all proper records, particularly but without limitation accounting records, required by any law, code, practice or corporate policy

applicable to it from time to time including records, returns and applicable documents under the Labour Legislation.

The Successful bidder shall ensure payment of minimum wages to persons engaged by it as fixed from time to time under the Minimum Wages Act, 1948. In case the same is not paid, the liability under the act shall solely rest with the successful bidder. Further, bidder to ensure that salary payments to resources deployed for Bank's Project is done through Transfer mode from bidder's Bank a/c directly to credit into their specific salary accounts only. No cash payments are to be made to provide remuneration for services provided to the Bank on behalf of selected bidder.

Service Provider shall procure and maintain all necessary licenses, permissions, approvals from the relevant authorities under the applicable laws especially contract Labour (Abolition) Act, EPF Act and ESI Act, throughout the currency of this Agreement.

Service Provider shall be solely liable & responsible for compliance of all applicable Labour Laws in respect of its employees, agents, representatives and sub-Contractors and in particular Laws relating to terminal benefits such as Pension, Gratuity, Provident Fund, Bonus or other benefits to which they may be entitled and the Laws relating to Contract Labour, Minimum Wages, registration of labours, ESIC, PF, workman compensation etc. and the Bank shall have no liability in these regards. Salaries of employees of the vendors are being directly credited to the employees' account. Confirmation that Payment of statutory dues like PF, ESIC etc. are being made on time to the employees be submitted along with the monthly bills raised by vendor.

The bidder should adhere to laws of land and rules, regulations and guidelines prescribed by various regulatory, statutory and Government authorities. The Bidder is to compliant to all existing regulatory guidelines of GOI /RBI and also adheres to requirements of the IT Act 2000 (including amendments in IT Act 2008) and Payment and Settlement Systems Act 2007 and amendments thereof. A self-declaration to this effect is to be submitted by the bidder.

The Bank reserves the right to conduct an audit / ongoing audit of the services provided by the bidder. The Bank reserves the right to ascertain information from the banks and other institutions to which the bidders have rendered their services for execution of similar projects.

Compliance in obtaining approvals/permissions/licenses: The Vendor(s) shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc,

as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this Tender and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/officers/ staff/ personnel/ representatives/agents from and against all third party claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and the Bank will give notice of any such claim or demand of liability within reasonable time to the Vendor(s).

This indemnification is only a remedy for the Bank. The Vendor(s) is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would be limited to court and arbitration awarded damages and shall exclude consequential and incidental damages. However indemnity would cover direct and indirect damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.

#### **4.10 Conflict of Interest**

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

#### **4.11 Inspection of Records**

Subject to receipt of prior written notice, all Vendor(s) records/premises with respect to any matters covered by this Tender shall be made available to the Bank or its designees and regulators including RBI, at any time during normal business hours, as often as the Bank deems necessary, to audit, examine, and make excerpts or transcripts of all relevant data. Said records are subject to examination. Bank's auditors would execute confidentiality agreement with the Vendor(s), provided that the auditors would be permitted to submit their findings to the Bank pertaining to the scope of the work, which would be used by the Bank. The cost of the audit will be borne by the Bank.

The scope of such audit would be limited to Service Levels being covered under the contract, and financial information would be excluded from such inspection, which will be subject to the requirements of statutory and regulatory authorities. Such audit shall be conducted within normal working hours of the Vendor(s) and the Bank's auditors shall comply with confidentiality and security requirements as specified by the Vendor(s).

#### **4.12 Publicity**

Any publicity by either party in which the name of the other party is to be used should be done only with the explicit written permission of such party.

The bidder agrees to make no reference to Bank or this procurement or resulting contract in any literature, promotional material, brochures, sales presentation or the like without the express prior written consent of Bank.

#### **4.13 Solicitation Of Employees**

Both the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis. The parties agree that for the period of the contract and one year thereafter, neither party will cause or permit any of its directors or employees who have knowledge of the agreement to directly or indirectly solicit for employment the key personnel working on the project contemplated in this proposal except with the written consent of the other party. The above restriction would not apply to either party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other party (ii) respond to any public advertisement placed by either party or its affiliates in a publication of general circulation or (iii) has been terminated by a party prior to the commencement of employment discussions with the other party.

#### **4.14 Limitation of Liability**

Vendor(s) aggregate liability under the Contract shall be limited to a maximum of the Contract value. This limit shall not apply to third party claims for IP Infringement indemnity, bodily injury (including Death) and damage to real property and tangible property caused by vendor(s)/s' gross negligence. For the purpose for the section, contract value at any given point of time, means the aggregate value of the purchase orders placed by bank on the vendor(s) that gave rise to claim, under this Tender.

Vendor(s) shall not be liable for any indirect, consequential, incidental or special damages under the Agreement/ Purchase Order.

#### **4.15 Signing of Pre-Contract Integrity Pact**

To ensure transparency, equity, and competitiveness and in compliance with the CVC guidelines, this tender shall be covered under the Integrity Pact (IP) policy of the Bank. The pact essentially envisages an agreement between the prospective bidders/vendor(s) and the Bank committing the persons/officials of both the parties, not to exercise any corrupt influence on any aspect of the contract. The format of the agreement is enclosed as **Appendix-F** on stamp paper.

Signing of IP with Bank would be one of the preliminary qualifications for further evaluation. In other words, entering into this pact would be one of the preliminary qualifications for this tender and the pact shall be effective from the stage of invitation of bids till the complete execution of the contract. Any vendor(s)/ bidder did not sign the document or refusing to sign shall be disqualified in the bidding process.

Sh. Debal Kumar Gayen & Sh. Pramod Kumar Garg have been appointed as IEM (Independent External Monitor) for the bank. IEM can be contacted at: -

1. **Sh. Debal Kumar Gayen,**  
Email: [gayen.dk@gmail.com](mailto:gayen.dk@gmail.com)  
Mob: +91-9113484729

2. **Sh. Pramod Kumar Garg**  
Email: [pkgarg.1957@gmail.com](mailto:pkgarg.1957@gmail.com)  
Mob: +91-9810778058

#### **4.16 Non-Disclosure Agreement**

The bidder shall take all necessary precautions to ensure that all confidential information is treated as confidential and not disclosed or used other than for the purpose of project execution. Bidder shall suitably defend, indemnify Bank for any loss/damage suffered by Bank on account of and to the extent of any disclosure of confidential information. The bidder shall furnish an undertaking and have to sign a Non-Disclosure Agreement as per **Annexure-VII** on stamp paper. No media release, public announcement or any other reference to the RFP or any program there under shall be made without the written consent from the Bank. Reproduction of this RFP, without the prior written consent of the Bank, by photographic, electronic or other means is strictly prohibited.

#### **4.17 Business Continuity Plan**

The Bidder shall endeavor to acknowledge that continuity of the Services is critical, and shall have in place a comprehensive business continuity plan in compliance with applicable laws and regulations to ensure that it has the capability to provide the Services as agreed even during events that cause severe business interruptions including pandemics/epidemics, disasters, system component or equipment failures, network outages, material work stoppages of any kind. The business continuity plan shall govern inter alia, (i) The Bidder's treatment of information and data processed in the performance of its duties hereunder, including the sharing, storage and retrieval of any such information and data, (ii) its obligations to have in place necessary controls and framework to ensure protection of the Bank's confidential information including the customer's data & information, from any kind of breach or leakage thereof in any manner whatsoever; (iii) uninterrupted continuity of Services; (iv) contingency planning, disaster recovery, back-up processing, recovery and continued service delivery during unpredicted interruptions, escalation, activation and crisis management procedures, and cyber-security and such business continuity plan is subject to regular review by the Bank. It is expressly agreed by the Service Provider that it shall deliver a copy of each business continuity plan to the Bank upon request, and the same shall be subject to the Bank's review, modification, acceptance and approval. The Bidder shall comply with all instructions provided by the Bank from time to time in relation to business continuity plan

The Bidder shall endeavor to undertake to test its business continuity plans on an annual basis and/or upon request by the Bank, and shall (i) submit a report to the Bank within 1 (one) month of expiry of each testing period; (ii) provide sufficient evidence of remediation or resolution for unsuccessful events; and (iii) co-operate with the Bank and comply with the remediation and resolution instructions received from the Bank. In the event of a service disruption, once normal service has been restored, The Bidder will promptly submit a root cause analysis report (explaining cause of disruption, resolution of disruption and measures adopted to avoid repetition of such disruption) to the Bank.

#### **4.18 Service Delivery responsibilities**

1. To adhere to the service levels documented in this Agreement.
2. The Bidder shall ensure to filter all phishing / spamming / overflow/any other cyber-attacks in order to ensure availability and integrity on continuous basis.

3. The Bidder shall ensure that Service Provider's personnel and its sub-contractors (if allowed & approved by bank) will abide by all reasonable directives issued by the Bank, including those set forth in the Bank's then-current standards, policies and procedures (to the extent applicable), all on-site rules of behavior, work schedules, security procedures and other standards, policies and procedures as established by the Bank from time to time.
4. The Bidder agrees and declares that it shall be the sole responsibility of The Bidder to comply with the provisions of all the applicable laws, concerning or in relation to rendering of Services by Service Provider as envisaged under this Agreement.
5. The Bidder shall be responsible to provide Data Dictionary in a format provided by the Bank. During the term of this Agreement, such a format may be revised by the Bank as per the requirements. The Bidder shall capture all the fields in Data Dictionary format and keep the same always updated during the term of this Agreement.
6. The Bidder shall report the incidents, including cyber incidents and those resulting in disruption of service and data loss/ leakage immediately but not later than one hour of detection.
7. The Bidder shall ensure compliance Data Processing requirement set forth in the Annexure-C. This shall always be applicable where the activities involve access/sharing/transfer of Personal Data/PII of the customers.
8. The Bidder agrees to comply with the obligations arising out of the Digital Personal Data Protection Act, 2023. Any processing of Personal Data by the Service Providers in the performance of this Agreement shall be in compliance with the above Act thereafter. The Bidder shall also procure that any sub-contractor (if allowed & approved by bank) engaged by it shall act in compliance with the above Act, to the extent applicable. The Bidder understands and agrees that this agreement may have to be modified in a time-bound manner to ensure that the provisions contained herein are in compliance with the above Act.

The Bidder agrees to comply with the guidelines contained in the Bank's IT Outsourcing Policy / IT Procurement Policy, IT Policy, Cyber Policy, Cloud Policy, or any other relevant policy (ies) of the Bank, including any amendment thereto, along with compliance to all the Laws of Land and Statutory/Regulatory rules and regulations in force or as and when enacted during the validity period of the contract

**ANNEXURE – I**  
**Tender Covering Letter**  
**(Should be submitted on Company's letter head)**

The Assistant General Manager  
Punjab & Sind Bank,  
HOIT Department,  
2nd Floor, Plot No. 151, Sector 44,  
Institutional Area,  
Gurugram -122003

Dear Sir,

**Sub: RFP For Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal for 5 years.**

**Ref No.**\_\_\_\_\_ **dated** \_\_\_\_\_

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for IT Service and Operation Management Solution in the RFP document forming Technical Bid as well as Commercial Bid being parts of the above referred Bid. I am authorized to sign the documents in this regard and the copy of authorization letter/ POA / Board resolution is attached herewith.

We agree to abide by and fulfil all the terms and conditions of the tender and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in tender together with the return acceptance of the contract.

We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to the RFP and that the Bank will have the right to disqualify us in case of any such deviations.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us. We understand that The Bank is not bound to accept the lowest or any offer the Bank may receive. We also certify that we have not been blacklisted by any PSU Bank/IBA/RBI at the time of Bid submission and at the time of bid submission.

All the details mentioned by us are true and correct and if the Bank observes any misrepresentation of facts on any matter at any stage, Bank has the absolute right to reject the proposal and disqualify us from the selection process. The bank reserves the right to verify /evalDC  
e the claims made by the Bidder independently.

Dated this \_\_\_\_ day of \_\_\_\_\_, 2026

Authorized Signatory

Designation

Vendor's name

(Name of Address Authorized Signatory)

Company Name and Seal

**ANNEXURE – II**  
**Bidder's Information**  
**(Should be submitted on Company's letter head with company seal and signature of the authorized person)**

**Reg: RFP For Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal for 5 years**

**Ref: RFP No. \_\_\_\_\_ dated \_\_\_\_\_**

<b>S.No.</b>	<b>Particulars</b>	<b>Details</b>
1.	Name of the Company Address for Correspondence: Registered Office: Corporate Office:	
2.	Constitution (Proprietary/Partnership/Private Ltd./Public Ltd./LLP/Others)	
3.	Registration No. and date of establishment	
4.	Website Address	
5.	Email Address	
6.	Number of Years in the Business	
7.	Detail of Tender Fee and Earnest Money Deposited.	
8.	If any exemption required with respect to EMD or Start-up.	
9.	Income Tax PAN GSTN ID <u>Beneficiary Bank Details</u> Beneficiary Name Beneficiary Account Number Type of Account (OD/OCC etc.) IFSC Name of the Bank and Branch address	_____ _____
10.	Complete Production Site Address	
11.	Complete DR Site Address	
12.	Single Point of contact for this RFP Name: Designation: Mobile No.: Landline No.: Email-ID (any changes in the above should be informed in advance to Bank)	
13.	Name of Person Authorized to sign	

	Designation. Mobile No. Email Address	
--	---	--

Wherever applicable submit documentary evidence to facilitate verification.

**DECLARATION:**

I/We hereby declare that the terms and conditions of the tender stated herein and as may be modified/mutually agreed upon are acceptable and binding to me/us. We understand and agree and undertake that: -

1. The Bank is not bound to accept the lowest bid or may reject all or any bid at any stage at its sole discretion without assigning any reason, therefore.
2. If our Bid for the above job is accepted, we undertake to enter into and execute at our cost, when called upon by the Bank to do so, a contract in the prescribed form. Unless and until a formal contract is prepared and executed, this bid together with your written acceptance thereof shall constitute a binding contract between us.
3. We have read and understood all the terms and conditions and contents of the RFP and also undertake that our bid conforms to all the terms and conditions and does not contain any deviation and misrepresentation. We understand that the bank reserves the right to reject our bid on account of any misrepresentation/deviations contained in the bid.
4. Bank may accept or entrust the entire work to one Bidder or divide the work to more than one bidder without assigning any reason or giving any explanation whatsoever and the Bank's decision in this regard shall be final and binding on us.
5. I/ We do not have any conflict of interest as mentioned in the RFP document.
6. I/We submit this application under and in accordance with the terms of the RFP document and agree and undertake to abide by all the terms and conditions of the RFP document.
7. The Prices submitted by us have been arrived at without agreement with any other Bidder of this RFP for the purpose of restricting competition.
8. The prices submitted by us have not been disclosed and will not be disclosed to any other Bidder responding to this RFP.
9. We have not induced or attempted to induce any other Bidder to submit or not to submit a Bid for restricting competition.
10. We have quoted for all the services/items mentioned in this RFP in our price Bid.
11. The rate quoted in the price Bids are as per the RFP and subsequent pre-Bid clarifications/modifications/ revisions furnished by the Bank, without any exception.
12. We agree to the splitting of order in the proportion as stated in the RFP at the discretion of Bank.
13. 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 Bank.
14. If our bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.
15. We ensured that salary payments to resources deployed for Bank's Project is done through Transfer mode from bidder's Bank a/c directly to credit into their specific salary accounts only.

No cash payments are to be made to provide remuneration for services provided to the Bank on behalf of the selected bidder.

16. Bidder means the vendor(s) who is decided and declared so after examination of commercial bids.
17. We ensure that the entire data relating to payment systems operated by them will be stored in a system only in India. This data should include the full end-to-end transaction details / information collected / carried / processed as part of the message / payment instruction.
18. We confirm that Payment of statutory dues like PF, ESIC etc. are being made on time to the employees.

Date:

Bidder's Authorized Signatory

Designation

Bidder's name

Place:

Company Name and Seal

**ANNEXURE - III**  
**Bid Security Declaration**

(To be stamped in accordance with stamp act)

**(Should be submitted by eligible MSEs/Startups on Company's letter head with company seal and signature of the authorized person)**

Date: \_\_\_\_\_

To,  
Assistant General Manager (IT)  
Punjab & Sind Bank,  
HOIT Department,  
Plot No.151, Sector 44,  
Institutional Area, Gurugram- 122003

Dear Sir,

We, the undersigned, declare that:

We, M/s..... (herein referred to as bidder) understand that, according to bid clause No. 1.12, bids may be supported with a Bid Security Declaration, bidder render the declaration that:-

Bank may proceed against us for recovery of actual direct losses as per the remedy available under an applicable law (maximum up to Rs...../-) and In case of Execution of Bid Security Declaration, we, M/s.....may be suspend for three (3) years from being eligible to submit our bids for any contracts with the Bank if we, M/s..... are in breach of our obligation(s) under the bid conditions, in case we, M/s.....:-

- Fails to honor submitted bid; and/or
- If the bidder withdraws the bid during the period of bid validity (180 days from the date of opening of bid).
- If the bidder makes any statement or encloses any form which turns out to be false, incorrect and / or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or
- The selected bidder withdraws his tender before furnishing the unconditional and irrevocable Performance Bank Guarantee.
- The bidder violates any of the provisions of the terms and conditions of this tender specification.
- In case of the successful bidder, if the bidder fails:
  - To sign the contract in the form and manner to the satisfaction of Punjab & Sind Bank
  - To furnish Performance Bank Guarantee in the form and manner to the satisfaction of Punjab & Sind Bank either at the time of or before the execution of Agreement.

- Bank may proceed against the selected bidder in the event of any evasion, avoidance, refusal or delay on the part of bidder to sign and execute the Purchase Order / Service Level Agreements or any other documents, as may be required by the Bank, if the bid is accepted.

We, M/s.....understand that this declaration shall expire if we are not the successful bidder and on receipt of purchaser's notification of the award to another bidder; or forty-five days after the validity of the bid; whichever is later.

**Name of Signatory**

**Designation**

**ANNEXURE-IV**  
**Pre-Qualification Criteria**

Ref: RFP No. \_\_\_\_\_ dated \_\_\_\_\_

We have carefully gone through the contents of the above referred RFP along with replies to pre-bid queries & amendment, if any, and furnish the following information relating to Pre-Qualification Criteria.

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
1.	The Bidder should be a partnership firm registered under LLP Act, 2008/Indian Partnership Act, 1932 or Company in India as per Indian Companies Act, 1956 or Indian Companies Act, 2013 and should have been in operation for last 5 years as on RFP date.	Copy of the certificate of incorporation issued by The Registrar of Companies.	
2.	The bidder should have valid PAN and GST Registration in India	Copy of Valid PAN Card, GST Registration Certificates issued by competent authority in India	
3.	The bidder should have a minimum turnover of INR 36 Crore per annum for each of the past 3 financial years (i.e. 2022-23, 2023-24 & 2024-25) along with positive net worth.	Provide CA Certificate mentioning the turnover and net worth for each financial year as per the <a href="#">Annexure XV</a> . and Audited Financial statements (Balance sheet & Profit & Loss statement).  The CA certificate provided in this regard should be without any riders or qualification.	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
4.	<p>The bidder should be an authorized representative/partner of OEM in India.</p> <p>Bidder needs to provide Manufacturer Authorization Form (MAF) from OEM stating that bidder is authorized partner of OEM and authorized to participate in this tender and in case the bidder is not able to perform obligations as per contract during the contract period, OEM will provide contracted services within the stipulated time.</p>	<p>MAF from OEM as per Annexure-VI on their letter Head needs to be provided.</p> <p>(Name, designation, contact no &amp; official mail ID of the signing authority must be clearly mentioned in the MAF.)</p>	
5.	<p>The bidder must possess below certifications, at the time of bidding:</p> <ul style="list-style-type: none"> <li>• ISO 27001</li> <li>• ISO 9001</li> <li>• CMMi Level 5</li> </ul>	<p>Copy of valid certificates</p>	
6.	<p>The bidder should have experience of development / migration / implementation of <b>at least two websites</b> out of which atleast one should in of Public / Private Sector Bank /Financial Institution / PSU/ BFSI Sector/ Central or State Government, as per WCAG 2.2 guidelines (Level „A“ &amp; Level „AA“</p>	<p>Satisfactory Performance Certificate from the Clients.</p> <p>OR</p> <p>Purchase Order from the client containing all the required information.</p> <p>OR</p> <p>Copy of Work Order along with any other proof of execution.</p>	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
	<p>or above), IPv6 complaint in India or Guidelines of Indian Govt. in the last five years for a minimum of 3 years.</p> <p><b>Note: Bidder organization must have at least 300 employee</b></p> <p>POCs done will not be treated as experience of the bidder.</p> <p>The bidder should submit proof of implementation along with Purchase Orders and a letter from user organization mentioning successful implementation / migration along with staff strength. POCs done will not be treated as experience of the bidder.</p>		
7.	The bidder should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order No. P	Certificate of local content to be submitted as per <a href="#">Annexure-XIII</a> .	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
	<p>45021/2/2017-PP(BE-II) dated 16-09-2020 by DPIIT(Public Procurement Section), Ministry of Commerce and Industry, Govt. of India or any subsequent guidelines issued regarding the same from time to time.</p>		
8.	<p>The Bidder should have minimum at least 5 years of experience in Software Design, Development of portals, Implementation and Technical support services of Government Departments / PSUs/BFSI.</p>	<p>Performance certificate from client side to be provided</p> <p>OR</p> <p>Purchase/Work Order/ Agreement from the client containing all the required information</p> <p>OR</p> <p>Copy of Purchase/ Work Order/Agreement along with Installation / Execution Certificate containing the required information signed &amp; stamped by the Client</p> <p>OR</p> <p>Purchase order/agreement along with any other proof of execution/installation/</p>	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
		implementation to the satisfaction of Bank.	
9.	In case bidder is already having association with Punjab & Sind Bank as a service provider in any project. The Bidder should have good track record with Bank.	Bidder should submit satisfactory performance certificate from concerned business Department. The certificate should be obtained from Bank post published date of the RFP.	
10.	The Bidder to provide information that none of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners is not owned by any Director or Employee of the Bank.	Undertaking to be submitted duly signed by the authorised signatory of the Bidder.	
11.	The bidder has to provide confirmation that any of its subsidiary or associate or holding company or companies having common director/s or companies in the same group of promoters/management or partnership firms/LLPs having common partners has not participated in the bid process.	Letter of confirmation (self-certified letter signed by authorized official of the bidder).	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
12.	Bidders should not be under debarment/blacklist period for breach of contract/fraud/corrupt practices by any Scheduled Commercial Bank/ Public Sector Undertaking / State or Central Government or their agencies/ departments on the date of submission of bid for this RFP and also certify that they have not been disqualified / debarred / terminated on account of poor or unsatisfactory performance and/or blacklisted by any Scheduled Commercial Bank / Public Sector Undertaking / State or Central Government or their Agencies / Departments at any time, during the last 3 years. (Refer GOI Cir. No F.1/20/2018-PPD dated 02.11.2021)	Undertaking To be provided as per <a href="#">Annexure-XI</a> .	
13.	The bidder should not be involved in any litigation which threatens solvency of company.	Certificate is to be provided by the chartered accountant /statutory auditor, as per <a href="#">Annexure-X</a> .	
14.	If the bidder is an authorized partner/System Integrator of the solution, its OEM should have been in existence for a minimum period of 10 years in India as on publish date of RFP.	Certificate of Incorporation / Supporting document from OEM.	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
15.	<p>The bidder/OEM should not be from a country which shares a land border with India unless the bidder/OEM is registered with the Competent Authority (as detailed in Office Memorandum-F.No.6/18/2019-PPD of Dept. of Expenditure, Ministry of Finance). bidder/OEM from a country which shares a land border with India means:</p> <p>a. An entity incorporated, established or registered in such a country; or</p> <p>b. A subsidiary of an entity incorporated, established or registered in such a country; or</p> <p>c. An entity substantially controlled through entities incorporated, established or registered in such a country; or</p> <p>d. An entity whose beneficial owner is situated in such a country; or</p> <p>e. An Indian (or other) agent of such an entity; or</p> <p>f. a natural person who is a citizen of such a country; or</p> <p>g. A consortium or joint venture where any member of the consortium</p>	<p>A declaration stating "We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we and our OEM are not from such a country or if from a country, has been registered with competent authority. We certify that we and our CSP fulfil all the requirements in this regard and are eligible to participate in this RFP" to be submitted in Company's letter head.</p>	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
	or joint venture falls under any of the above.		
16.	Bidder should have direct support offices in Delhi/NCR and Mumbai. In case direct support office of the bidder is not present in Delhi/NCR then an undertaking to be provided by the Bidder stating that direct support would be provided by the bidder at Delhi/NCR whenever desired by the Bank.	Letter of confirmation duly signed by the authorised signatory of the Bidder.	
17.	Labour Law Compliance	Undertaking to be submitted duly signed by the authorised signatory of the Bidder.	
18.	Integrity Pact	Undertaking to be provided as per Appendix-F duly signed by the authorised signatory of the Bidder.	
19.	Non-Disclosure Agreement	Undertaking To be submitted as per <a href="#">Annexure-VII</a> duly signed by the authorised signatory of the Bidder.	
20.	The bidder has to provide a certificate on the OEM's letterhead for upgrade and uninterrupted maintenance support for a period of Five (5) years.	Undertaking to be submitted duly signed by the authorised signatory of the Bidder.	

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
21.	Bidder must have back-to-back support relation with the proposed OEMs of solutions & services.	<p>Self-Declaration from the bidder's authorized signatory stating the following:</p> <p>"We M/s _____ confirm that we shall backline with the respective solutions &amp; services OEMs proposed through this RFP within 1 month of issuance of the Purchase order.</p> <p>We shall submit the relevant copy of the backlining agreement/ excerpt of the agreement/OEM confirmation for the duration of the contract" to substantiate the said clause.</p>	
22.	The Bidder to provide an undertaking on his letter head that all the technical features highlighted as part of Scope of work are covered in totality in the proposal submitted by the bidder.	Letter of confirmation from Bidder as per <a href="#">Annexure-V</a>	
23.	The Data Centre (DC)/DR where the websites will be hosted should be tier III and ISO 27001 and ISO 22301 certified and should follow all the ISO process.	Copy of the Certificate to be submitted	
24.	Selected Bidder provide the certificate of implementation of Enterprise CMS and maintenance for at least		

Sr.	ELIGIBILITY CRITERIA	SUPPORTING DOCUMENTS TO BE SUBMITTED	Submitted Document along with page no
	two Website/ out of which atleast one should in Public /Financial Institution / PSU/ BFSI Sector/central govt in the last five years		
25.	Should have development and support center in India. Hosting Server and data should reside in India. Just a support office will not suffice, need full-fledged development office in India.	Necessary Documentary proof documents	
26.	The Cloud Service Provider proposed by the bidder should be MeitY empaneled cloud service provider throughout the contract period and comply with Cloud Guidelines as issued from MeitY presently and in future.	Related documents; along with self-declaration cum undertaking from both bidder and CSP to be submitted	

Date

Signature with seal

Name:

Designation:

**ANNEXURE-V**

**ACCEPTANCE/ COMPLIANCE CERTIFICATE**

Ref: RFP No. \_\_\_\_\_ dated \_\_\_\_\_

**All Terms and Conditions including scope of work**

We here by undertake and agree to abide by all the terms and conditions/ scope of work stipulated by the Bank in this RFP including all addendum, corrigendum etc. Any deviation may result in disqualification of bids.

Punjab & Sind Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

**Signature:**

**Seal of company**

**Technical Specification**

We certify that the systems/services offered by us for tender conform to the specifications stipulated by you with the following deviations

List of deviations

1)

\_\_\_\_\_

2)

\_\_\_\_\_

3)

\_\_\_\_\_

4)

(If left blank it will be construed that there is no deviation from the specifications given above)

**Signature:**

**Seal of company**

**ANNEXURE-VI**

**MANUFACTURER'S AUTHORIZATION FORM**

**RFP No:**

(Letter to be submitted by the Manufacturer on firm's letter head –For Both Hardware and Software/licenses/subscription)

Deputy General Manager  
Punjab & Sind Bank  
Second Floor  
IT Department  
Plot Number 151, Sector 44,  
Gurugram, 122003

Dear Sir,

Sub: Request for proposal for selection of vendor(s) for procurement of IT Service and Operation Management Solution vide RFP No: \_\_\_\_\_

We, who are established and reputable manufacturers / producers of \_\_\_\_\_ having factories / development facilities at \_\_\_\_\_ (*address of factory / facility*) do hereby authorize M/s \_\_\_\_\_ (*Name and address of Authorized Business Partner (ABP)*) to submit a Bid, and sign the contract with you against the above RFP.

1. We hereby extend our full warranty for the Products and services offered by the above ABP against the above RFP.

2. We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products supplied by the ABP:

(a) Such Products as the Bank may opt to purchase from the ABP, provided, that this option shall not relieve the ABP of any warranty obligations under the RFP; and

(b) In the event of termination of production of such Products:

i. advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and

ii. Following such termination, furnishing at no cost to the Bank operations manuals, standards and specifications of the Products, if requested.

3. We duly authorize the said ABP to act on our behalf in fulfilling all installations, technical support and maintenance obligations required by the contract.

4. We hereby certify that we have read the clauses contained in O.M. No. 6/18/2019-PPD, dated 23.07.2020 order (Public Procurement No. 1), order (Public Procurement No. 2) dated 23.07.2020 and order (Public Procurement No. 3) dated 24.07.2020 regarding restrictions on procurement from a bidder of a country which shares a land border with India. We further certify that we are not from such a country or if from a country, has been registered with competent authority. We certify that we fulfil all the requirements in this regard and our ABP is eligible to participate in the above RFP.

5. We hereby extend our full guarantee and warranty as per terms and conditions of the Bid and the contract for the equipment and services offered against this invitation for Bid offer by the above firm. We undertake to provide back-to-back support for spare and skill to the bidder for subsequent transmission of the same to the Bank. We also undertake to provide support services during warranty as well as AMC period if the above bidder authorized by us fails to perform in terms of the RFP.

Yours faithfully

Place:

Date:

Authorized Signatory  
(Name of manufacturers)

Name:

Phone No.:

Fax:

E-mail:

**ANNEXURE-VII**

**NON-DISCLOSURE AGREEMENT**

All bidders must sign the Non-Disclosure Agreement (NDA) while submitting the response to the Request for proposal (RFP). Bidders must comply with all clauses mentioned in the NDA. No changes to the NDA are allowed.

NDA format is provided below.

(To be stamped in accordance with stamp act)

**Strictly Private and Confidential**

This Non-Disclosure Agreement made and entered into at..... This .....day.....of.....20.....BY AND BETWEEN ..... , a company incorporated under the Companies Act, 1956 having its registered office at ..... (Hereinafter referred to as the Vendor which expression unless repugnant to the context or meaning thereof be deemed to include its permitted successors) of the ONE PART;

AND

Punjab & Sind Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1980 and having its Head Office at 21, Rajendra Place, New Delhi 110008 (hereinafter referred to as "Bank" which expression shall unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns) of the OTHER PART.

The Vendor and Punjab & Sind Bank are hereinafter collectively referred to as "the Parties" and individually as "the Party".

**WHEREAS:**

1. Punjab & Sind Bank is engaged in the business of providing financial services to its customers and intends to engage service provider for procurement of IT Service and Operation Management Solution.
2. In the course of such assignment, it is anticipated that Punjab & Sind Bank or any of its officers, employees, officials, representatives or agents may disclose, or deliver, to the Vendor some Confidential Information (as hereinafter defined), to enable the Vendor to carry out the aforesaid Implementation assignment (hereinafter referred to as " the Purpose").
3. The Vendor is aware and confirms that all information, data and other documents made available in the RFP/Bid Documents/Agreement /Contract or in connection with the Services rendered by the Vendor are confidential information and are privileged and strictly confidential and or proprietary of Punjab & Sind Bank. The Vendor undertakes to

safeguard and protect such confidential information as may be received from Punjab & Sind Bank.

NOW, THEREFORE THIS AGREEMENT WITNESSED THAT in consideration of the above premises and the Punjab & Sind Bank granting the Vendor and or his agents, representatives to have specific access to Punjab & Sind Bank property / information and other data it is hereby agreed by and between the parties hereto as follows:

1. Confidential Information:

- (i) "Confidential Information" means all information disclosed/furnished by Punjab & Sind Bank to the Vendor whether orally, in writing or in electronic, magnetic or other form for the limited purpose of enabling the Vendor to carry out the proposed Implementation assignment, and shall mean and include data, documents and information or any copy, abstract, extract, sample, note or module thereof, explicitly designated as "Confidential"; Provided the oral information is set forth in writing and marked "Confidential" within seven (7) days of such oral disclosure.
- (ii) The Vendor may use the Confidential Information solely for and in connection with the Purpose and shall not use the Confidential Information or any part thereof for any reason other than the Purpose stated above.

Confidential Information in oral form must be identified as confidential at the time of disclosure and confirmed as such in writing within seven (7) days of such disclosure.

Confidential Information does not include information which:

- (a) is or subsequently becomes legally and publicly available without breach of this Agreement by either party,
- (b) was rightfully in the possession of the Vendor without any obligation of confidentiality prior to receiving it from Punjab & Sind Bank,
- (c) was rightfully obtained by the Vendor from a source other than Punjab & Sind Bank without any obligation of confidentiality,
- (d) was developed by for the Vendor independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or is/was disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Vendor shall, unless prohibited by law or regulation, promptly notify Punjab & Sind Bank of such order and afford Punjab & Sind Bank the opportunity to seek appropriate protective order relating to such disclosure.
- (e) the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality.
- (f) is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving hereinabove are applicable to the information in the possession of the recipient. Confidential Information shall at all times remain the sole

and exclusive property of the disclosing party. Upon termination of this Agreement, Confidential Information shall be returned to the disclosing party or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the parties.

Nothing contained herein shall in any manner impair or affect the rights of Punjab & Sind Bank in respect of the Confidential Information.

In the event that any of the Parties hereto becomes legally compelled to disclose any Confidential Information, such Party shall give sufficient notice to the other party to enable the other Party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Agreement without the prior written consent of the other party. The obligations of this Clause shall be satisfied by handling Confidential Information with the same degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care. The obligations of this clause shall survive the expiration, cancellation or termination of this Agreement

2. Non-disclosure: The Vendor shall not commercially use or disclose any Confidential Information, or any materials derived there from to any other person or entity other than persons in the direct employment of the Vendor who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Vendor shall take appropriate measures by instruction and written agreement prior to disclosure to such employees to assure against unauthorized use or disclosure. The Vendor may disclose Confidential Information to others only if the Vendor has executed a Non-Disclosure Agreement with the other party to whom it is disclosed that contains terms and conditions that are no less restrictive than these presents, and the Vendor agrees to notify Punjab & Sind Bank immediately if it learns of any use or disclosure of the Confidential Information in violation of terms of this Agreement.

Notwithstanding the marking and identification requirements above, the following categories of information shall be treated as Confidential Information under this Agreement irrespective of whether it is marked or identified as confidential:

- a) Information regarding Punjab & Sind Bank and any of its Affiliates, customers and their accounts (“Customer Information”). For purposes of this Agreement, Affiliate means a business entity now or hereafter controlled by, controlling or under common control. Control exists when an entity owns or controls more than 10% of the outstanding shares or securities representing the right to vote for the election of directors or other managing authority of another entity; or
- b) any aspect of Punjab & Sind Bank’s business that is protected by patent, copyright, trademark, trade secret or other similar intellectual property right; or
- c) business processes and procedures; or
- d) current and future business plans; or
- e) personnel information; or

f) Financial information.

3. Publications: The Vendor shall not make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of Punjab & Sind Bank.
4. Term: This Agreement shall be effective from the date hereof and shall continue till expiration of the Purpose or termination of this Agreement by Punjab & Sind Bank, whichever is earlier. The Vendor hereby agrees and undertakes to Punjab & Sind Bank that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to Punjab & Sind Bank, all information received by it from Punjab & Sind Bank for the Purpose, whether marked Confidential or otherwise, and whether in written, graphic or other tangible form and all copies, abstracts, extracts, samples, notes or modules thereof. The Vendor further agree and undertake to Punjab & Sind Bank to certify in writing upon request of Punjab & Sind Bank that the obligations set forth in this Agreement have been complied with.  
Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable without limit in point in time except and until such information enters the public domain
5. Title and Proprietary Rights: Notwithstanding the disclosure of any Confidential Information by Punjab & Sind Bank to the Vendor, the title and all intellectual property and proprietary rights in the Confidential Information shall remain with Punjab & Sind Bank.
6. Remedies: The Vendor acknowledges the confidential nature of Confidential Information and that damage could result to Punjab & Sind Bank if the Vendor breaches any provision of this Agreement and agrees that, if it or any of its directors, officers or employees should engage or cause or permit any other person to engage in any act in violation of any provision hereof, Punjab & Sind Bank may suffer immediate irreparable loss for which monetary compensation may not be adequate. Punjab & Sind Bank shall be entitled, in addition to other remedies for damages & relief as may be available to it, to an injunction or similar relief prohibiting the Vendor, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement.  
Any claim for relief to Punjab & Sind Bank shall include Punjab & Sind Bank's costs and expenses of enforcement (including the attorney's fees).
7. Entire Agreement, Amendment and Assignment: This Agreement constitutes the entire agreement between the Parties relating to the matters discussed herein and supersedes any and all prior oral discussions and / or written correspondence or agreements between the Parties. This Agreement may be amended or modified only with the mutual written consent of the Parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.
8. Dispute Resolution: Disputes, if any, arising out of this Agreement remaining unresolved by mutual discussions shall be referred to a panel of three Arbitrator. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator. The provisions of the Arbitration & Conciliation Act, 1996, shall accordingly

apply. The venue for such Arbitration shall be New Delhi. The language of the Arbitration shall be English.

9. **Governing Law:** The provisions of this Agreement shall be governed by the laws of India and the competent court at Delhi shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.
10. **Indemnity:** The Vendor shall defend, indemnify and hold harmless Punjab & Sind Bank, its affiliates, subsidiaries, successors, assigns, and their respective officers, directors and employees, at all times, from and against any and all claims, demands, damages, assertions of liability whether civil, criminal, tortuous or of any nature whatsoever, arising out of or pertaining to or resulting from any breach of representations and warranties made by the Vendor. and/or breach of any provisions of this Agreement, including but not limited to any claim from third party pursuant to any act or omission of the Vendor, during discharge of its obligations under this Agreement.
11. **General:** The Vendor shall not reverse - engineer, decompile, disassemble or otherwise interfere with any software disclosed hereunder.  
All Confidential Information is provided "as is". In no event shall the Punjab & Sind Bank be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by Punjab & Sind Bank constitutes any representation, warranty, assurance, guarantee or inducement with respect to the fitness of such Confidential Information for any particular purpose.  
Punjab & Sind Bank discloses the Confidential Information without any representation or warranty, whether express, implied or otherwise, on truthfulness, accuracy, completeness, lawfulness, merchant ability, fitness for a particular purpose, title, non-infringement, or anything else.
12. **Waiver:** A waiver (whether express or implied) by Punjab & Sind Bank of any of the provisions of this Agreement, or of any breach or default by the Vendor in performing any of the provisions hereof, shall not constitute a continuing waiver and such waiver shall not prevent Punjab & Sind Bank from subsequently enforcing any of the subsequent breach or default by the Vendor under any of the provisions of this Agreement.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written.

For and on behalf of ----- Ltd.  
(Designation)

For and on behalf of Punjab & Sind Bank  
(Designation)

**ANNEXURE -VIII**

**Escalation Matrix**

**(Should be submitted by on Company's letter head with company seal and signature of the authorized person)**

Ref: RFP No. \_\_\_\_\_ dated \_\_\_\_\_.

Name of the Company/Firm:

**Service-Related Issues**

Sl. No.	Name	Designation	Full Office Address	Phone No.	Mobile No.	Email address
a.		First Level Contact				
b.		Second level contact (If response not received in 4 Hours)				
c.		Regional/Zonal Head (If response not recd in 24 Hours)				
d.		Country Head (If response not recd in 48 Hours)				

**Any change in designation, substitution will be informed by us immediately.**

Date

Signature with seal

Name:

Designation:

**ANNEXURE - IX**  
**Format for Bill of material (BOM)**

**Name of the Bidder:**

**RFP: RFP for Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal**

<b>S.No</b>	<b>Item Details</b>	<b>One Year Price (Excluding GST)</b>	<b>No of years</b>	<b>Total Cost for 5 years (Excluding GST)</b>
1	Cost of License of Enterprise solution	XX	5	XX
2	Cost of Migration of Existing Website and Intranet with CMS (Content management system) (One Time)	XX	1	XX
3	Cost of website Hosting including Maintenance and modification of Bank website along with CMS	XX	5	XX
4	Cost of website redesigning and redevelopment with CMS	XX	1	XX
5	Cost of redesign and redevelopment of Intranet site (Sanchay Portal)	XX	1	XX
6	Maintenance and modification of Intranet site ( including Application, OS, Database, Middleware) other than hardware	XX	5	XX
7	1 L2 resources on Site support for website and intranet maintenance	XX	5	XX
8	SEO implementation and 1 L1 onsite resource of maintenance of SEO	XX	5	XX

9	Content Delivery Network ( CDN)	XX	5	XX
	<b>Total Cost (Rupees)</b>	XX		XX

**\*Note: -**

**Rate Card**

The selected Bidder shall provide the rate card of migration of entire provided solutions from the existing environment to the Bank’s On-premises infrastructure required by the Bank during the contract period . The migration shall be executed seamlessly without service disruption. The bidder shall provide all necessary technical support, configurations, documentation and resources to ensure successful migration as per Bank’s requirement.

1. Prices shall be expressed in the Indian Rupees only. The bidder must quote price exclusive of all applicable taxes and duties. There should not be any separate incidental/travel/any other hidden charges. The cost will not depend on any variation in dollar exchange rate/change in tax structure during tenure of the project.
2. Bill of material has to be submitted on the letter head and is signed by an Authorized Signatory with Name and Seal of the Company.
3. We agree that no counter condition/assumption in response to commercial bid will be accepted by the Bank. Bank has a right to reject such bid.
4. We are agreeable to the payment schedule as per “Payment Terms” of the RFP.
5. For any future requirement related to onboarding of L1 and L2 resources, Bank will use the price quoted in the Bill of Material as the reference price (rate contract) for arriving at the cost and will be done by selected bidder/OEM during contract period.

**Date:**

**Name of the Bidder  
Person**

**Seal and Signature of Authorized  
Person**

**ANNEXURE – X**

**Litigation Certificate**

**Reg.: RFP For Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal**

**To be provided by Statutory Auditor/Chartered Accountant**

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

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of CA/Statutory Auditor**

**Name of CA/Statutory Auditor:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**ANNEXURE – XI**

**Undertaking for non-blacklisting**

Deputy General Manager  
Punjab & Sind Bank  
Second Floor  
IT Department  
Plot Number 151, Sector 44,  
Gurugram, 122003

Dear Sir,

**Reg.: RFP Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal**

We M/s \_\_\_\_\_, a company incorporated under the companies act, \_\_\_\_\_ 1956 with \_\_\_\_\_ its headquarters \_\_\_\_\_ at, \_\_\_\_\_ do hereby confirm that we have not been blacklisted/ debarred by the Government / Government agency / Banks / Financial Institutions in India during last 3 years.

This declaration has been submitted and limited to, in response to the tender reference mentioned in this document

Thanking You,  
Yours faithfully,

**Date:** \_\_\_\_\_

**Place:** \_\_\_\_\_

**Signature of Authorized Signatory**

**Name of Signatory:**

**Designation:**

**Email ID:**

**Mobile No:**

**Telephone No.:**

**Seal of Company:**

**ANNEXURE – XII**  
**Technical Compliance Sheet**

**Note:** Bidders have to ensure 100% Compliance to the below mentioned specifications. If not complied then bid will be rejected.

For Functional & Technical Requirement, Kindly follow the [Appendix K](#) for 100% Technical compliance and Bidder should submit the Undertaking of follow all the mentioned pointed in Appendix-K

To  
Deputy General Manager  
Punjab & Sind Bank  
Second Floor  
IT Department  
Plot Number 151, Sector 44,  
Gurugram, 122003

Dear Sir,

**Reg.: RFP For Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet Portal**

We certify and agree to abide by all other clauses, terms, conditions and specifications mentioned in the RFP.

Deviations if any –

Main RFP / Annexure/Format No.	Clause / Sub Clause No.	Deviation	Specific Page no. of the Response

Signature of Authorized signatory with seal

Place:

Date:

Note: There should not be any deviations in the solution proposed by the bidder. Bidder has to give his response by writing 'NIL' in the statement. It shall be deemed that there is no deviation, irrespective of the fact whether any mention in the bid document anywhere.

**ANNEXURE – XIII**  
**Certificate of Local Content**

<Certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content, on their letter head with Registration Number with seal.>

Date:

To,

Assistant General Manager (IT)  
Punjab & Sind Bank,  
HOIT Department,  
Plot No.151, Sector 44,  
Institutional Area, Gurugram- 122003

Dear Sir,

**Ref.: RFP No. :** \_\_\_\_\_ **Dated:** \_\_\_\_\_

1. In line with Government Public Procurement Order No. P-45021/2/2017-PP (BE-II) dated 16.09.2020 and its amendments, we hereby certify that we M/s \_\_\_\_\_ are local supplier meeting the requirement of minimum local content i.e., \_\_\_\_\_% against Punjab and Sind Bank Tender No..... dated..... We qualify as a \_\_\_\_\_ (Class-I or Class II) local supplier. Details of location at which local value addition will be made as follows: \_\_\_\_\_.
2. We also understand, false declarations will be in breach of the code of integrity under rule 175(1)(i)(h) of the General Financial Rules for which a bidder or its successors can be debarred for up to two years as per Rule 151(iii) of the General Financial Rules along with such other actions as may be permissible under law.
3. We have submitted the details indicating total cost value of inputs used, total cost of inputs which are locally sourced and cost of inputs which are imported, directly or indirectly with the commercial proposal.

**Signature of Statutory Auditor/Cost Auditor**  
**Registration Number:**  
**Seal**  
**Counter-signed:**

**Place:**

**[Signature of Authorized Signatory of Bidder]**

< Certified copy of board resolution for appointment of statutory/cost auditor should also be enclosed with the certificate of local content>

**ANNEXURE – XIV**

**Ref: RFP No.** \_\_\_\_\_ **dated** \_\_\_\_\_

**EXPERIENCE CERTIFICATE**

**TO WHOM SO EVER IT MAY CONCERN**  
**(Certificate from each bank on its letter head)**

This is to certify that <company's name> has supplied various types of hardware, software and licenses/subscription as per below:

S. No	Name of Bank	Calendar Year	Type (Hardware/Software/licenses/subscription)	Make and model	Total Quantity of Hardware/licenses delivered	Remarks
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Regards

Name:

Designation:

Bank:

Email ID:

Mobile No:

Telephone No.:

(Seal/ Stamp)

**Note: The above certificate should be signed by a Bank Official with a rank of Chief Manager or above.**

## ANNEXURE-XV

### AUDITED FINANCIAL RESULTS CERTIFICATE

(To be provided by Chartered Accountant/Statutory Auditor)

This is to certify that M/s \_\_\_\_\_, a company incorporated Under the Companies Act, 1956/2013 with its headquarters at \_\_\_\_\_ is having more than Rs.1 Crore Annual Turnover during the last three years and is having Positive Net Worth in the last three Financial Years.

Sr. No.	Year	Turnover (in Cr)	Net Worth (in Cr)
1	FY 2020-21		
2	FY 2021-22		
3	FY 2022-23		

Date:

Signature of  
A/Statutory Auditor  
Name of CA/Statutory  
Auditor: Designation:  
Seal of Company

## Annexure-XVI

### Minimum Qualifications and Experience for Key Resources

The following are indicative minimum qualifications and experience for key resources required to implement the end-to-end CMS solution for Bank website & Intranet Portal-Connect. Resources which are considered for technical bid evaluation shall be construed as 'Key Personnel' including but not limited to members involved in the following - Planning, Analysis, Requirement Gathering, Design, Solution consulting, Database Architecture, Configuration, Customization, Integration, Installation, Setup & Go- live of the solution.

Sl. No	Role & Qualification	Experience & JD
1.	<p><b>Project Manager</b>  <u>Desired Qualifications:</u>                      B.E/B.Tech/BSc/MCA/MSc/MBA (Comp Science/IT) or any other related technical qualifications/certifications from reputed institutes in the field would be desirable. Certification of the proposed CMS solution will be preferable</p>	<ul style="list-style-type: none"> <li>• 10+ years of experience in Project Management preferably for Government Sector / PSU / PSE / Banking / Financial Institutions / Insurance related project – websites.</li> <li>• PMP or equivalent certification will be preferred, with experience of taking care of the functional as well as the technical side of the project.</li> <li>• Responsible for planning, directing, and coordinating the overall program effort.</li> <li>• Should be competent in Project Monitoring and Control, Software development methodologies and Technology Knowhow.</li> <li>• Continuously be in touch with Bank project teams and update Bank stakeholders weekly on the status of the project.</li> </ul>

2.	<p><b>Lead Business Analyst</b>  <u>Desired Qualifications:</u>  B.E/B.Tech/BSc/MCA/MSc/MBA (Comp Science/IT) or any other related technical qualifications/certifications from reputed institutes in the field would be desirable. Certification of the proposed CMS solution will be preferable</p>	<ul style="list-style-type: none"> <li>• 5+ years of hands-on experience working on the proposed CMS solutions preferably for Government Sector / PSU / PSE / Banking / Financial Institutions/Insurance related project – websites.</li> <li>• Must have extensive experience in planning, analysis, requirement gathering and creating artifacts like BRD, FRD, SRS, Use cases, UML diagrams, Wireframes, Prototypes etc.</li> </ul>
3.	<p><b>UI/UX Lead</b>  <u>Desired Qualifications:</u>  B.E/B.Tech/BSc/MCA/MSc/ (Comp Science/IT) or any other related Technical or Design related qualifications/ certifications from reputed institutes in the field would be desirable</p>	<ul style="list-style-type: none"> <li>• 5+ years of experience in analysing and implementing UX Frameworks to devise the most suitable experience strategy for the public facing website.</li> <li>• Must have solid grasp of UI/UX methodologies / processes / guidelines, User Centred Design (UCD) concepts, planning and conducting user research, user journeys, revamping / enhancing existing information architecture, user testing, A/B testing,</li> </ul>

Sl. No	Role & Qualification	Experience & JD
		wireframing, prototyping, heuristic evaluation, usability testing (Formative & Summative), UX writing, proposed Analytics, Design and prototyping tools, and accessibility concerns for the various facets of the project.
4.	<p><b>Solution Architect</b>  <u>Desired Qualifications:</u>            B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or any other related technical qualifications/certifications. Certification in relevant architectural frameworks (e.g., TOGAF, AWS/GCP/Azure Solutions Architect) is preferable.</p>	<ul style="list-style-type: none"> <li>• 10+ years of experience in solution architecture, preferably for Government/PSU/Banking/Financial sectors.</li> <li>• Strong expertise in designing complex systems, with hands-on experience in architecture frameworks like TOGAF or similar.</li> <li>• In-depth knowledge of cloud architecture and API integrations.</li> <li>• Ability to create high-level architecture diagrams, technical specifications, and ensure solutions align with enterprise standards.</li> <li>• Extensive experience collaborating with project stakeholders, technical teams, and business units to deliver end-to-end solutions.</li> </ul>

Sl. No	Role & Qualification	Experience & JD
5.	<p><b>OEM: Solution Consultant / Expert</b>  <u>Desired Qualifications:</u>            B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or any other related technical qualifications / certifications from reputed institutes in the field would be desirable. Certification of the proposed CMS solution is desirable.</p>	<ul style="list-style-type: none"> <li>• 10+ Years of Experience on the proposed CMS solution preferably for Government Sector / PSU / PSE / Banking / Financial Institutions / Insurance related project – websites.</li> <li>• Responsible for advising/consulting PSB, as well as the SI for optimum utilisation of the proposed CMS platform and services.</li> <li>• Ensure that SI has adhered and complied to all the guidelines mandated by PSB as well as OEM for implementation of proposed CMS solution.</li> <li>• Review design documentation, technical architecture, validations, software development best practises including sample code reviews, non- production environment deployment reviews, Production Environment audits, Performance review etc.</li> </ul>
6.	<p><b>Cloud Specialist</b>  <u>Desired Qualifications:</u>            B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or any related technical qualifications. Cloud certifications (AWS, Azure, Google Cloud, etc.) are highly desirable.</p>	<ul style="list-style-type: none"> <li>• 5+ years of experience in designing, deploying, and maintaining cloud- based infrastructure in AWS/Azure/GCP environments.</li> <li>• Expertise in cloud architecture, network architecture, and cloud security practices.</li> <li>• Strong hands-on experience in setting up CI/CD pipelines, Infrastructure as Code (Terraform, CloudFormation), and automation tools.</li> <li>• Proficient in cloud monitoring, scaling, and high-availability strategies.</li> </ul>

		<ul style="list-style-type: none"> <li>• Experience with cloud setups and managing migrations from on- premisesVPC to another cloud environment.</li> </ul>
7.	<p><b>Tech Lead / Project Lead</b>  <u>Desired Qualifications:</u>  B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or any other related technical qualifications/certifications from reputed institutes in the field would be desirable. Certification of the proposed CMS solution will be preferable</p>	<p>8+ years of hands-on experience in implementation/integration of the proposed CMS solution for similar nature and level of public facing website.</p> <ul style="list-style-type: none"> <li>• Extensive experience on Design and Development, review the Code developed by Developers and further help in optimisation and enhancement.</li> <li>• Provide adherence and compliance to the implementation/ integration/security guidelines</li> <li>• mandated by OEM for the proposed CMS solution.</li> </ul>

Sl. No	Role & Qualification	Experience & JD
8.	<p><b>SEO Specialist</b>  <u>Desired Qualifications:</u>  bachelor's degree in computer science/IT or any other related technical qualifications/certifications from reputed institutes in the field would be desirable</p>	<ul style="list-style-type: none"> <li>• 3+ Years of experience as a SEO expert with extensive experience in keywords research, traffic &amp; metrics analysis, optimizing website's ranking in accordance with search engines requirements and coordinating with content writers and designers.</li> <li>• Extensive experience working on the proposed on-premises Analytics tool and website optimization techniques.</li> </ul>

9.	<p><b>Cyber Security Expert</b>  <u>Desired Qualifications:</u>  B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or relevant technical qualifications. Certifications like CISSP, CEH, or CISA would be an added advantage.</p>	<ul style="list-style-type: none"> <li>• 7+ years of experience in cybersecurity practices, with a strong focus on government/PSU/Banking/Financial sector projects.</li> <li>• Expertise in security assessments, vulnerability testing, and ethical hacking.</li> <li>• Hands-on experience with SIEM tools, intrusion detection/prevention systems, and incident response.</li> <li>• Knowledge of security protocols and encryption technologies.</li> <li>• Familiarity with GDPR, IT Act, and other regulations governing data security.</li> </ul>
10.	<p><b>Lead QA</b>  <u>Desired Qualifications:</u>  B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or any other related technical qualifications/certifications</p>	<ul style="list-style-type: none"> <li>• 3+ years of hands-on experience on both manual &amp; automation testing of the Website and the proposed CMS solution.</li> </ul>

Sl. No	Role & Qualification	Experience & JD
	<p>from reputed institutes in the field would be desirable. Certification of the proposed CMS solution will be preferable</p>	<ul style="list-style-type: none"> <li>• Creation of functional, non-functional test cases and designing &amp; executing automation test scripts for website.</li> <li>• Perform Load Testing &amp; Stress Testing at Application as well as Infrastructure level Reporting.</li> <li>• Documenting technical issue and check compliance of the UI.</li> </ul>
11.	<p><b>Operations &amp; Maintenance (O&amp;M) Lead</b>  <u>Desired Qualifications:</u>            B.E/B.Tech/BSc/MCA/MSc (Comp Science/IT) or related technical field. Certifications in ITIL or any operations management-related qualifications are preferable.</p>	<ul style="list-style-type: none"> <li>• 8+ years of experience managing operations and maintenance for IT systems, preferably in the Government/PSU/Banking/Financial sectors.</li> <li>• Expertise in ITIL framework, service desk management, SLAs, and problem resolution.</li> <li>• Proven experience in overseeing the O&amp;M of enterprise-level systems, ensuring their smooth functioning, troubleshooting, and timely upgrades.</li> <li>• Strong leadership skills to manage technical teams, field engineers, and support staff for regular system checks and troubleshooting.</li> <li>• Experience in vendor coordination, technical documentation, and performance reporting.</li> <li>• Resource may need to travel to client sites for onsite O&amp;M supervision and team coordination.</li> </ul>

12.	<p><b>Content Writer</b></p> <p><u>Desired Qualifications:</u>  Bachelor's or Master's degree in English, Journalism, Communication, or IT-related fields. Certifications in content creation, technical writing, or SEO would be an advantage.</p>	<ul style="list-style-type: none"> <li>• 3+ years of experience in writing content for websites, blogs, product descriptions, or technical documentation.</li> <li>• Ability to create clear, concise, and engaging content aligned with user requirements and SEO best practices.</li> <li>• Experience collaborating with UI/UX designers, SEO specialists, and developers to align content with design and technical guidelines.</li> <li>• Proficient in using content management systems (CMS) and online publishing platforms.</li> </ul>
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## Annexure-XVII

### Resume Format

#### Proposed Role:

Sl. No	Section	
1	<b>Personal Details</b>	
1.1	<b>Name</b>	[Insert Name]
1.2	<b>Designation</b>	[Insert Designation]
1.3	<b>Highest Qualification</b>	[Insert Highest Qualification]
1.4	<b>Relevant Professional Certifications/ Memberships</b>	[Insert Certifications/Memberships]
1.5	<b>Professional Experience</b>	
1.6	<b>Total Experience</b>	[Insert Total Experience in Years]
1.7	<b>Relevant Experience</b>	[Insert Relevant Experience in Years]
2	<b>Project Experience</b>	
2.1	<b>Project 1</b>	
2.1.a	<b>Name of Assignment or Project</b>	[Insert Project Name]
2.1.b	<b>Duration (From – To)</b>	[Insert Duration]
2.1.c	<b>Location</b>	[Insert Location]
2.1.d	<b>Client Name</b>	[Insert Client Name]
2.1.e	<b>Scope of Work</b>	[Provide a brief description of the project's scope]
2.1.f	<b>Role</b>	[Insert Role]
2.1.g	<b>Activities Performed</b>	[List key activities and responsibilities in the project]
2.2	<b>Project 2</b>	
2.2.a	<b>Name of Assignment or Project</b>	[Insert Project Name]
2.2.b	<b>Duration (From – To)</b>	[Insert Duration]
2.2.c	<b>Location</b>	[Insert Location]
2.2.d	<b>Client Name</b>	[Insert Client Name]
2.2.e	<b>Scope of Work</b>	[Provide a brief description of the project's scope]
2.2.f	<b>Role</b>	[Insert Role]
2.2.g	<b>Activities Performed</b>	[List key activities and responsibilities in the project]
	<i>(Add more projects as needed)</i>	
3	<b>Experience in Proposed Tools, Technology, Solution, Methodology, Nature of Work</b>	
3.1	<b>Tools and Technology</b>	[List tools and technologies you have experience with]

3.2	<b>Solutions Implemented</b>	[Describe solutions you have worked on, focusing on relevance to the proposed role]
3.3	<b>Methodologies Used</b>	[Mention any specific methodologies or frameworks you are proficient in]
3.4	<b>Nature of Work</b>	[Detail the type of work performed, such as design, implementation, testing, etc.]

Name & Signature of authorized signatory Seal  
of Company

## Annexure-XVIII

To whomsoever it may concern

Please fill details for each project:

Particulars Details	Details
<b>Client Information</b>	
Client Name	
Client address	
Name of the contact person and designation	
Phone number of the contact person	
e-mail address of the contact person	
<b>Project Details</b>	
Name of the Project	
Project Relevant Scope	
Project Technology Stack	
Use cases relevant to Punjab & Sind Bank website requirements in brief	
Project duration (phase wise details, if any)	
Start Date	
End Date	
Current Status Completion Certificate from client (preferable), in case of project completed (Go Live)	
Whether AMC of the project's ownership is also with same SI	
Project hosted on	
<b>Size of Project</b>	
Value of Work Order (In Lakhs) (only single workorder)	
Location(s) where the project implemented	
No of Users	
Any other information	

Name & Signature of authorized signatory  
Seal of Company

## Annexure- XIX

### Details of Hardware and Software / Operating System

All Bidders are requested to specify the **Hardware Sizing** to meet the requirements as per RFP

1.	Hardware Specifications required at DC & DR (Please specify Server configuration)	
2	Software/Operating System Detail	
3	Application Server Details	
4	Database Server	
5	Storage	
6	Internet Bandwidth	
7	Firewall & Network Equipment	
8	DNS Services/Name Server Services	
9	Static Public IP Address	
10	Availability of Space with expansion capability	
11	Any other, please specify	

**Appendix –A**  
**Instructions to be noted while preparing/submitting Part A – Technical**  
**cum Eligibility Proposal**

**All the Annexures should be submitted in Bidder’s Letter Head with seal and signature of the authorized signatory.**

- 1) Earnest Money Deposit (EMD)/Bank Guarantee in lieu of EMD / Exemption Certificate.
- 2) Power of Attorney / Authorization letter signed by the Competent Authority with the seal of the bidder’s company / firm in the name of the person signing the bid documents with supporting documents.
- 3) Tender Covering letter as per **Annexure-I**.
- 4) Bidder’s Information as per **Annexure-II**.
- 5) Bid Security Declaration as per **Annexure-III (if eligible)**.
- 6) Compliance to Pre-Qualification Criteria declaration as per **Annexure-IV** with documentary proof in support of the Pre-Qualification Criteria.
- 7) Acceptance/ Compliance Certificate as per **Annexure-V**.
- 8) Manufacturer’s Authorization form as per **Annexure-VI**.
- 9) Non-Disclosure Agreement as per **Annexure-VII**.
- 10) Escalation Matrix as per **Annexure-VIII**.
- 11) Masked bill of Material as per **Annexure-IX**.
- 12) Litigation Certificate as per **Annexure-X**.
- 13) Certificate of non-blacklisting as per **Annexure-XI**.
- 14) Compliance with Technical Specifications as per **Annexure-XII**.
- 15) Certificate of Local content as per **ANNEXURE – XIII**.
- 16) Experience certificate **ANNEXURE – XIV**.
- 17) Signed Pre-Contract Integrity Pact as per **Appendix-F** in non-judicial Stamp paper. **(Hard copy to be submitted to Bank)**.
- 18) Checklist as per Appendix-G.
- 19) Appendix I

- 20) Appendix J
- 21) Solution Document & detailed specifications as per the RFP.
- 22) Compliance with technical specifications.
- 23) Software Bill of Material (SBOM) and Cryptography Bill of Material (CBOM)
- 24) Detailed BoQ with specifications of hardware, licenses and software etc.
- 25) Masked Bill of Material
- 26) Indicative Required Solution Features as per Appendix k
- 27) **Minimum Qualifications and Experience for Key Resources** as per Annexure XV1
- 28) **Resume Format** as per Annexure XVII
- 29) Details for each project as Annexure XVIII

**Appendix -B**  
**Instructions to be noted while preparing/submitting Part B -**  
**Commercial Proposal**

**All the Annexures should be submitted in Bidder's Letter Head with seal and signature of the authorized signatory.**

1. Bill of Material as per **Annexure-IX**.
2. Compliance statement as per **Appendix-G**.

**Appendix-C**  
**Pre-Bid Query Format**

**(Bidders should submit the queries in excel format only)**

Ref: RFP No. \_\_\_\_\_ dated \_\_\_\_\_.

Sl. No.	Bidder's Name	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query
1						
2						
3						
4						
5						
-						

**Appendix-D**  
**Bank Guarantee Format for Earnest Money Deposit**  
**Performa for the Bank Guarantee for Earnest Money Deposit**

(To be stamped in accordance with stamp act)

Ref: Bank Guarantee #

Date:

\_\_\_\_\_

Assistant General Manager (IT)  
Punjab & Sind Bank,  
HO IT Department,  
Plot No.151, Sector 44,  
Institutional Area, Gurugram- 122003

Dear Sir,

In accordance with your bid reference No. \_\_\_\_\_ Dated \_\_\_\_\_ M/s \_\_\_\_\_ having its registered \_\_\_\_\_ office \_\_\_\_\_ at \_\_\_\_\_ herein after Called „bidder“) wish to participate in the said bid for RFP For Selection of Vendor for Redesigning, Redevelopment, Hosting and maintenance of Bank website and intranet portal . An irrevocable Financial Bank Guarantee (issued by a nationalized /scheduled commercial Bank) against Earnest Money Deposit amounting to Rs.....) valid up to \_\_\_\_\_ is required to be submitted by the bidder, as a condition for participation in the said bid, which amount is liable to be forfeited on happening of any contingencies mentioned in the bid document. M/s \_\_\_\_\_ having its registered office at \_\_\_\_\_ has undertaken in pursuance of their offer to Punjab & Sind Bank (hereinafter called as the beneficiary) dated \_\_\_\_\_ has expressed its intention to participate in the said bid and in terms thereof has approached us and requested us \_\_\_\_\_ (Name of Bank) \_\_\_\_\_ (Address of Bank) to issue an irrevocable financial Bank Guarantee against Earnest Money Deposit (EMD) amounting to Rs \_\_\_\_\_ (Rupees \_\_\_\_\_) valid up to \_\_\_\_\_. We, the \_\_\_\_\_ (Name of Bank) \_\_\_\_\_ (Address of Bank) having our Head office at \_\_\_\_\_ therefore Guarantee and undertake to pay immediately on first written demand by Punjab & Sind, the amount Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) without any

reservation, protest, demur and recourse in case the bidder fails to Comply with any condition of the bid or any violation against the terms of the bid, Without the beneficiary needing to prove or demonstrate reasons for its such demand. Any Such demand made by said beneficiary shall be conclusive and binding on us irrespective of any dispute or difference raised by the bidder. This guarantee shall be irrevocable and shall remain valid up to \_\_\_\_\_. If any further extension of this Guarantee is required, the same shall be extended to such required period on receiving instructions in writing, from Punjab & Sind Bank, on whose behalf guarantee is issued. "Notwithstanding anything contained herein above Our liability under this bank guarantee shall not exceed Rs.\_\_\_\_\_ (Rupees\_\_\_\_\_).

This bank guarantee shall be valid up to \_\_\_\_\_. We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only if you serve upon us a written claim or demand, on or before \_\_\_\_\_ before 14.30 hours (Indian Standard Time) or within Bank official working hours where after it ceases to be in effect in all respects whether or not the original bank guarantee is returned to us." In witness whereof the Bank, through its authorized officer has set its hand stamped on this \_\_\_\_\_ Day of \_\_\_\_\_ 2026 at \_\_\_\_\_

**Name of signatory**  
**Bank Common Seal**  
**Designation**

**Appendix-E**  
**Format of Performance Guarantee**

(Issued by any Scheduled Commercial Bank & to be executed on stamp paper of requisite value as per stamp duty payable at place of execution.)

Tender Reference No: \_\_\_\_\_  
\_\_\_\_\_

Date

The Assistant General Manager  
Punjab & Sind Bank  
HO IT Department, 2nd Floor,  
Plot No.151, Sector 44, Institutional Area,  
Gurugram-122003

Dear Sir,

1. WHEREAS pursuant to a Request for Proposal dated.....  
(hereinafter referred to as RFP, issued by Punjab & Sind Bank, HO IT Department 2<sup>nd</sup> Floor, Plot No.152, Sector 44, Institutional Area, Gurugram-122003 in response of (Vendor(s) / Service Provider), a Company registered under the Companies Act, 1956 and having its Registered / Corporate Office at .....has awarded the Contract valued Rs.....and appointed.....as Vendor(s) / Service Provider For Redesigning, Redevelopment, Hosting and maintenance of Bank website and Intranet portal vide Appointment letter / Purchase Order No.....dated.....on the terms and conditions as set out inter-alia in the said RFP and in the Appointment Letter / Purchase Order.
  
2. WHEREAS you have in terms of the said Appointment letter / Purchase Order called upon (Vendor(s) / Service Provider to furnish a Performance Guarantee, for Rs.....Rupees only), equivalent to.....of the Contract value, to be issued by a Bank in your favour towards due performance of the Contract in accordance with the specifications, terms and conditions of the said Appointment letter / Purchase Order and an Agreement entered / to be entered into in this behalf.

3. WHEREAS (Vendor(s) / Service Provider) has approached us for issuing in your favour a performance Guarantee for the sum of Rs..... (Rupees.....).

NOW THEREFORE in consideration of you having awarded the Contract to.....inter-alia on the terms & conditions that provides a performance guarantee for due performance of the terms and conditions thereof. We,.....Bank,..... a body corporate constituted under .....having its Head office at.....(give full address) and a branch inter-alia at..... India at the request of.....do hereby expressly, irrevocably and unconditionally undertake to pay merely on demand from you and without any demur without referring to any other source, Rs.....(Rupees.....only) against any loss or damage caused to or suffered by or that may be caused to or suffered by you on account of any breach or breaches on the part of .....of any of the terms and conditions of the Contract and in the event of.....committing any default or defaults in carrying out any of the work or discharging any obligation under the said Contract or otherwise in the observance and performance of any of the terms and conditions relating thereto including non-execution of the Agreement as may be claimed by you on account of breach on the part of .....of their obligations or default in terms of the said Appointment letter / Purchase Order.

4. Notwithstanding anything to the contrary contained herein or elsewhere, we agree that your decision as to whether the .....has committed any such breach / default or defaults and the amount or amounts to which you are entitled by reasons thereof will be binding on us and we shall not be entitled to ask you to establish its claim or claims under this Guarantee, but will pay the same forthwith on demand without any protest or demur. Any such demand made by you shall be conclusive as regards the amount due and payable by us to you.
5. This Guarantee shall be valid up to ..... plus 12 months of the Claim period from the expiry of said guarantee period. Without prejudice to your claim or claims arisen and demanded from or otherwise notified to us in writing before the expiry of the said date which will be enforceable against us notwithstanding that the same is or are enforced after the said date.
6. You will have the fullest liberty without our consent and without affecting our liabilities under this Guarantee from time to time to vary any of the terms and

conditions of the said appointment letter or the Contract to be made pursuant thereto or extend the time of performance of the Contract or to postpone for any time or from time to time any of your rights or powers against the .....and either to enforce or forbear to enforce any of the terms and conditions of the said appointment letter or the Contract and we shall not be released from our liability under Guarantee by exercise of your liberty with reference to matters aforesaid or by reason of any time being given to or any other forbearance, act or omission on your part or any indulgence by you or any other act, matter or things whatsoever which under law relating to sureties, would but for the provisions hereof have the effect of releasing us from our liability hereunder provided always that nothing herein contained will enlarge our liability hereunder beyond the limit of Rs..... (Rupees.....only) as aforesaid or extend the period of the guarantee beyond .....(date) unless expressly agreed to by us in writing.

7. This Guarantee shall not in any way be affected by you are taking or giving up any securities from .....or any other person, firm or company on its behalf or by the winding up, dissolution, insolvency as the case may be of .....
8. In order to give full effect to the Guarantee herein contained, you shall be entitled to act as if we were your principal debtors in respect of all your claims against .....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 any of the provisions of Guarantee.
9. Subject to the maximum limit of our liability as aforesaid, this Guarantee will cover all your claim or claims against .....from time to time arising out of or in relation to the said appointment letter / Contract and in respect of which your claim in writing is lodged on us before expiry of Guarantee.
10. Any Notice by way of demand or otherwise hereunder may be sent by special courier, telex, fax, e-mail or registered post to our Head Office / Local address as aforesaid and if sent accordingly it shall be deemed to have been given when the same has been posted.
11. This Guarantee shall not be affected by any change in the constitution of \_\_\_\_\_ or nor shall it be affected by any change in your constitution or by any amalgamation or absorption thereof or therewith but will ensure to the

benefit of and be available to and be enforceable by the absorbing or amalgamated company or concern.

12. This Guarantee shall come into force from the date of its execution and shall not be revoked by us any time during its currency without your previous consent in writing.

13. We further agree and undertake to pay you the amount demanded in writing irrespective of any dispute or controversy between you and \_\_\_\_\_ in any suit or proceeding pending before any court, Tribunal or Arbitrator relating thereto, our liability under these presents being absolute and unequivocal. The payments so made by us shall be a valid discharge of our liability for payment hereunder and \_\_\_\_\_ shall have no claim against us for making such payment.

14. We have the power to issue this Bank Guarantee in your bank's favour as the undersigned has full power to execute this Bank Guarantee under the Power of Attorney issued by our Bank.

15. Our authority to issue this guarantee may be verified with our Controlling Office situated at \_\_\_\_\_ (full details of persons to be contacted address and phone Numbers etc).

16. Notwithstanding anything contained herein above;

i. Our liability under this Guarantee shall not exceed Rs \_\_\_\_\_ (Rupees \_\_\_\_\_ only )

ii. This Guarantee shall be valid and remain in force up to \_\_\_\_\_ plus the Claim period of 12(Twelve) months and including the date \_\_\_\_\_ and

iii. We are liable to pay the guaranteed amount or any part thereof under this Guarantee only and only if you serves upon us a written claim or demand for payment on or before the expiry of this Guarantee.

Dated this the \_\_\_\_\_ day of \_\_\_\_\_ 2026

**Signature and Seal of Guarantors  
Bank**

**Vendor(s)'s**

## Appendix-F

(To be stamped in accordance with stamp act)

### **PRE-CONTRACT INTEGRITY PACT**

Between

**Punjab & Sind Bank (PSB)** hereinafter referred to as "**The Principal**",

And

\_\_\_\_\_ hereinafter referred to as "**The Bidder/  
Contractor**"

#### **Preamble**

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

In order to achieve these goals, the Principal has appointed 1. Sh. Debal Kumar Gayen and 2. Pramod Kumar Garg as Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

#### **Section 1 - Commitments of the Principal**

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

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

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

c. The Principal will exclude from the process all known prejudiced persons.

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

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

(1) The Bidder(s)/ Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s)/ Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.

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

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

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

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

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

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

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

### **Section 3 - Disqualification from tender process and exclusion from future contracts**

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

### **Section 4 - Compensation for Damages**

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

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

### **Section 5 - Previous transgression**

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

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

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

- (1) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.
- (2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
- (3) The Principal will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

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

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

## **Section 8 - Independent External Monitor**

- (1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders/Contractors as confidential. He/ she reports to the MD & CEO of Punjab & Sind Bank.
- (3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.
- (4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/ Contractor(s)/ Sub-contractor(s) with confidentiality. The Monitor has also signed declarations on 'Non-Disclosure of Confidential Information' and of 'Absence of Conflict of Interest'. In case of any conflict of

interest arising at a later date, the IEM shall inform MD & CEO of Punjab & Sind Bank and recuse himself / herself from that case.

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

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

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

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

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

## **Section 9 - Pact Duration**

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

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

## **Section 10 - Other provisions**

(1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Registered Office of the Principal, i.e. New Delhi.

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

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

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

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

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

\_\_\_\_\_

\_\_\_\_\_  
(For & On behalf of the Principal)  
Contractor)  
(Office Seal)  
Seal)

(For & On behalf of Bidder /  
  
(Office

Place -----

Date -----

Witness 1:

(Name & Address)

Witness 2:

(Name & Address)

### Appendix-G

<b>Checklist</b>			
<b>Sl. No.</b>	<b>Particulars</b>	<b>Submitted (Yes/No)</b>	<b>Page No</b>
1	Proof of RFP Cost	NA	NA
2	Certificate of Incorporation, PAN, GST Registration certificate		
3	Proof of EMD		
4	Power of Attorney		
5	Copy of Board Resolution		
6	Audited Balance Sheets & Profit & Loss Statements, CA certificate for turnover & Networth		
7	Annexure-I.		
8	Annexure-II.		
9	Annexure-III (if eligible).		
10	Annexure-IV with documentary proof in support of the Pre-Qualification Criteria.		
11	Annexure-V.		
12	Annexure-VI		
13	Annexure-VII.		
14	Annexure-VIII.		
15	Annexure-IX.		
16	Annexure-X.		
17	Annexure-XI (Undertaking for non-blacklisting)		
18	Annexure-XII (Technical Compliance Sheet )		
20	Annexure- XVII – (Project Team structure with Resume of Key personnel as per)		
21	Annexure-XVIII – (Client Information)		
22	Annexure-XIX- (Hardware Requirement)		
23	Software Bill of Material (SBOM) and Cryptography Bill of Material (CBOM)		
24	Bank Guarantee Format for Earnest Money Deposit as per Appendix-D		
25	Signed Pre-Contract Integrity Pact as per Appendix-F on non-judicial Stamp paper.		
26	Appendix-G (Checklist)		
27	Appendix-H (Undertaking of Authenticity)		
28	Appendix-I (Client References)		
29	Appendix J		

30	Masked Bill of Material		
31	Detailed BoQ with specifications		
32	Signed Copy of RFP		
33	Signed Copy of Corrigendum, if any		
34	Valid CMMi level 5 Certificate		
35	Valid MEITY empaneled certificate from Cloud Service Provider (IF providing )		
36	Work order(s), completion certificates		
37.	Technical proposal as per the RFP requirements		

Note: a) All pages of the bid documents must be sealed & signed in full by authorized person.

b) All pages of the bid documents should be numbered in serial order i.e. 1, 2, 3....

Bank may ask for any other document on its discretion.

### **Signature & Seal of the Bidder**

**Appendix-H**  
**Undertaking of Authenticity**

To:

(Name and address of Procuring Office)

**Sub: Undertaking of Authenticity for supplied Product(s)**

**Ref: PSB/HOIT/RFP/GEM \_\_\_/2025-26 dated 01.08.2026**

With reference to the Product being quoted to you vide our Bid No: \_\_\_\_\_ dated \_\_\_\_\_, we hereby undertake that all the components /parts /assembly / software etc. used in the Product to be supplied shall be original new components / parts / assembly / software only, from respective Original Equipment Manufacturers (OEMs) of the Products and that no refurbished / duplicate / second hand components /parts/ assembly / software shall be supplied or shall be used or no malicious code are built-in in the Product being supplied.

1. We also undertake that in respect of licensed operating systems and other software utilities to be supplied, the same will be sourced from authorized sources and supplied with Authorized License Certificate (i.e. Product keys on Certification of Authenticity in case of Microsoft Windows Operating System).
2. Should you require, we hereby undertake to produce the certificate from our OEM supplier in support of above undertaking at the time of delivery/installation. It will be our responsibility to produce such letters from our OEM supplier's at the time of delivery or within a reasonable time.
3. In case of default and/or the Bank finds that the above conditions are not complied with, we agree to take back the Product(s) supplied and return the money paid by you, in full within seven days of intimation of the same by the Bank, without demur or any reference to a third party and without prejudice to any remedies the Bank may deem fit.
4. We also take full responsibility of both Product(s) & Service(s) as per the content of the RFP even if there is any defect by our authorized Service Centre / Reseller / SI etc.

Dated this ..... day of ..... 202

(Signature)

(Name)

(In the capacity of)

Duly authorised to sign Bid for and on behalf of

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**Appendix-I**

**Format for Submission of Client References**

**To whosoever it may concern**

<b>Particulars</b>	<b>Details</b>
<b>Client Information</b>	
Client Name	
Client address	
Name of the contact person and designation	
Phone number of the contact person	
E-mail address of the contact person	
<b>Project Details</b>	
Name of the Project	
Start Date	
End Date	
Current Status (In Progress / Completed)	
<b>Size of Project</b>	
Value of Work Order (In Lakh) (only single work order)	

**Name & Signature of authorised signatory**

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**Seal of Company**

## Appendix J

### Manpower Proposal Sheet

S.No	Resource	Location of the resource	Minimum no. of Resources Per Shift	Shift Timings
1.	L2 Website management	Delhi/NCR	1	General Shift/Night Shift
2.	L1 SEO management	Delhi/NCR	1	General Shift

## Appendix K: Indicative Required Solution Features

### 1. Functional/Feature Requirements

#### 1.1 Website requirements

Sr. No	Requirements	Business Critical /Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
1.	<p><b>Enhance Information Architecture:</b> Optimize the organization of information by prioritizing content based on user needs and access frequency. In discussion with Bank, the bidder will design a new, streamlined information Architecture that prioritizes content, enhances discoverability, and delivers an optimal user experience.</p>	Business Critical	
2.	<p><b>Develop a Structured Information Framework:</b> Architect a hierarchical information model that enables intuitive and efficient content discovery.</p>	Business Critical	
3.	<p><b>Craft a User-Centric Presentation Framework:</b> Design a presentation structure that aligns with user journeys, facilitating clear understanding and seamless navigation.</p>	Business Critical	
4.	<p><b>Design an Integrated Navigation System:</b> Establish a cohesive navigation framework that ensures easy access to all levels of the information hierarchy across the user interface.</p>	Business Critical	

5.	<b>Enhance Content Strategy and User Engagement:</b> Leverage strategic planning, data-driven insights, and user-centric design principles to optimize content effectiveness, in close collaboration with Bank.	Business Critical	
6.	<b>Ensure Synergy and Consistency Across Platforms:</b> Maintain a cohesive brand experience across all digital channels.	Business Critical	
7.	<b>Colour Scheme:</b> The website's colour palette should reinforce the Bank branding while appealing to users and encouraging them to engage across platforms. The bidder should employ a colour scheme that is both aesthetically pleasing and aligned with the brand identity.	Business Critical	
8.	<b>Visual Engagement:</b> Utilize images, videos, icons, infographics, and graphical data strategically to enhance user engagement and minimize reliance on dense textual content, thereby improving overall user experience.	Business Critical	
9.	<b>Optimized Navigation:</b> Design the website to enable users to effortlessly locate desired information with minimal clicks and no confusion.	Business Critical	
10.	<b>Clutter-Free:</b> Streamlined to avoid overwhelming users.	Business Critical	
11.	<b>Internally Linked:</b> Featuring strong internal linking and reverse navigation capabilities.	Business Critical	

12.	<b>Informative Headers and Footers:</b> Providing users with clear, valuable information to guide their journey through the site	Business Critical	
13.	<b>Error Handling:</b> The website should provide clear, specific error messages to enhance user understanding of its functions. This includes:  <b>(1) 301 Error Auto-Redirection:</b> Automatically redirect users when pages are removed or renamed.  <b>(2) 404 Error Management:</b> Ensure proper handling of 404 errors to guide users back on track.	Business Critical	
14.	<b>Logical &amp; Hierarchical Sitemap:</b> The website should facilitate seamless navigation for both users and search engines by implementing a well-structured sitemap that organizes pages hierarchically by topic.	Business Critical	
15.	<b>Social Media Integration:</b> Enable users to easily share content across social media platforms like Facebook and Twitter. If applicable, bidders should specify any third-party plugin integrations required.	Business Critical	
16.	<b>Subscription Options:</b> Provide users with the ability to subscribe to receive email and push notifications for updates on topics of their choice.	Business Critical	

17.	<b>Accessibility and Compliance:</b> Ensure the website is fully compliant with the World Wide Web Consortium (W3C) and Web Content Accessibility Guidelines (WCAG) 3.0 at Level AA, as well as the Government of India Guidelines (GIGW 2.2 and above) for websites	Business Critical	
18.	<b>Quality Certification:</b> Design the website to achieve the Certified Quality Website Certification from STQC, adhering to all relevant standards.	Business Critical	
19.	<b>Internationalization:</b> Incorporate W3C Internationalization Guidelines into the website solution to ensure global accessibility.	Desirable	
20.	Website solution should take into consideration W3C Guidelines on Internationalization	Business Critical	
21.	<b>Standards Compliance:</b> Ensure that the website content and design are compliant with W3C XHTML and CSS standards. The website design should also adhere to Nielsen and Molich's 10 User Interface Design Guidelines.	Business Critical	

### 1.2 Search Capability

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization, 3rd Party Integration, Not Available)
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22.	<b>Comprehensive Search Functionality:</b> Enable keyword searches across all content types, including documents, videos, audio, images, and other media, leveraging file names, tags, metadata, and the text content, regardless of location or format.	Business Critical	
23.	<b>Advanced Search Capabilities:</b> Provide the ability to define and perform advanced searches by setting parameters such as document type, format (e.g., docx, pdf, xls etc), or categories in advance.	Business Critical	
24.	<b>Filter and Sort Options:</b> Implement filtering and sorting options within the user interface to refine search results effectively.	Business Critical	
25.	<b>Historic Content Search:</b> Support search functionality across current, historical, and archived content. Allow users to view previously searched keywords and maintain a search history.	Business Critical	
26.	<b>Search Suggestions:</b> Incorporate a "Suggestions" feature that displays frequently searched items, associated keywords, and corrects spelling errors.	Business Critical	

27.	<b>Document Content and Metadata Search:</b> Enable searches within the content of documents, including PDFs, Word, Excel, and PowerPoint files. Support the ability to search metadata associated with digital assets.	Business Critical	
28.	<b>Bi-Language Search:</b> Provide search functionality across all applicable languages (e.g., English, Hindi) for bi-lingual sites and portal instances.	Business Critical	
29.	<b>Faceted and Personalized Search:</b> Offer faceted or personalized search capabilities, allowing users to refine search results instantly by applying specific constraints that match their criteria.	Business Critical	
30.	<b>Data Indexing and Versioning:</b> Support full-text search, versioning, and event-driven indexing to ensure search results are updated in real-time.	Business Critical	

31.	<b>Search Result Weighting:</b> Provide the ability to control and adjust the weighting of search results through the Content Management System (CMS).	Business Critical	
32.	<b>Synonym Management:</b> Enable the setup of synonyms or equivalent terms to enhance search accuracy.	Business Critical	
33.	<b>Customizable Search Rankings:</b> Offer the ability to customize search result rankings to prioritize important topics.	Business Critical	
34.	<b>Search Engine Index Management:</b> Include provisions to manage and control how content is indexed by search engines.	Business Critical	
35.	<b>Spell Checking and Near Matches:</b> Implement spell-checking features that present near matches in the search results.	Business Critical	
36.	<b>Third-Party Search Engine Integration:</b> Ensure the capability to integrate with a third-party search engine if required.	Desirable	

### 1.3 Content Management System

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization, 3rd Party Integration, Not Available)
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37.	<b>Intuitive CMS Interface:</b> The CMS should feature a user-friendly and intuitive interface, accommodating users of varying technical expertise.	Business Critical	
38.	<b>User and Role Management:</b> Allow the creation and management of users, user groups, departments, organizations, and locations. Define specific roles and permissions for users, including page-wise, section-wise, component-wise, and module-wise access controls (e.g., Create, Update, Delete, View, Review, Publish).	Business Critical	
39.	<b>Authorization Matrix:</b> Implement an authorization matrix that maps users to specific roles, with robust access controls and user management services, including proper grouping and rights allocation.	Business Critical	
40.	<b>Non-Technical Authoring:</b> Enable site administrators to easily edit or extend structured authoring web pages and templates without requiring coding skills, using a point-and-click interface for template management.	Business Critical	
41.	<b>Enforced Consistency:</b> Provide the ability to enforce the use of pre-defined themes, templates, and style guidelines to ensure a consistent look and feel throughout content entry and viewing.	Business Critical	
42.	<b>Reusable Components:</b> Offer pre-designed, reusable components, modules, and widgets for rapid creation of static and dynamic pages.	Business Critical	

43.	<b>WYSIWYG Editing:</b> Support drag-and-drop content organization and editing through a What You See Is What You Get (WYSIWYG) interface, including in-context features for content authors.	Business Critical	
44.	<b>Single-Page App Management:</b> Allow the editing and management of Single-Page Applications (SPAs) using the same drag-and-drop editor used for websites.	Business Critical	
45.	<b>Omni channel Support:</b> Accommodate omni channel content publishing across web, mobile, social media, etc., and support personalized experiences across digital touchpoints.	Desirable	
46.	<b>Responsive and Adaptive Design:</b> Ensure full responsive and adaptive design compatibility, including integration support for Progressive Web Applications.	Business Critical	
47.	<b>Content Versioning:</b> Provide multi-level undo/redo functionality, version comparison, and version history, with the ability to recover deleted or expired content.	Business Critical	
48.	<b>Multisite Management:</b> Support the management of multiple sites within a global hierarchy, including multiple versions of the same site and multilingual capabilities (English, Hindi, and 12 regional languages).	Desirable	
49.	<b>Translation Support:</b> Offer machine and manual translation options, including integration with external services and ensure Unicode compliance.	Business Critical	

50.	<b>Content Reusability:</b> Enable content reuse across multiple sites, pages, and channels, with standardized styling and design through predefined templates.	Business Critical	
51.	<b>Content Scheduling:</b> Allow content scheduling, including the ability to set publication and expiration dates/times for specific content components.	Business Critical	
52.	<b>Content Archive and Retrieval:</b> Provide archiving capabilities for content, sections, and pages, with filtering options by date/month/year.	Business Critical	
53.	<b>Content Type Support:</b> Accommodate various content types, including .txt, HTML, PDF, MS-Word, XML, graphics, audio, and rich media, with compliance to the latest Darwin Information Typing Architecture (DITA) standards.	Business Critical	
54.	<b>Engagement Tools:</b> Offer tools for creating multiple-choice polls, engaging forms, surveys, and real-time reporting, with options for both closed and open group levels.	Business Critical	
55.	<b>Email and Push Notifications:</b> Provide capabilities for creating email templates and sending newsletters and push notifications across platforms, with customization and automated options.	Business Critical	
56.	<b>Alerts and Announcements:</b> Facilitate broadcast updates and targeted announcements to specific user groups across sites.	Business Critical	
58.	<b>Responsive Rendering:</b> Ensure responsive and adaptive rendering that optimizes images for screen size and network speed, addressing both experience and performance.	Business Critical	

59.	<b>Bulk Content Management:</b> Support bulk import, export, and metadata management, along with content indexing and cross-referencing.	Business Critical	
60.	<b>Rule Engine Support:</b> Provide a user-friendly rule engine for component-level customization and advanced caching mechanisms for offline content viewing.	Business Critical	
61.	<b>Content Distribution:</b> Facilitate content sharing on social media platforms and offer social channel content distribution with a preview of content presentation.	Desirable	
62.	<b>Metadata and Tagging:</b> Support automatic tagging of images and documents, bulk metadata application, and content categorization.	Business Critical	
63.	<b>Site Rollback and Change Tracking:</b> Offer rollback capabilities and track changes in the authoring/editing process, including support for private pages accessible only to authorized users.	Business Critical	
64.	<b>Image Optimization:</b> Auto-resize images and generate thumbnails based on device and network conditions, ensuring optimal performance.	Business Critical	
65.	<b>PDF Conversion:</b> Provide solutions for converting PDF to HTML and vice versa with minimal turnaround time, ensuring full editability of converted content.	Business Critical	
66.	<b>SEO Optimization:</b> Streamline sitemap updates and metadata to ensure new pages are searchable by external search engines.	Business Critical	

67.	<b>Content Reuse and Rule Management:</b> Facilitate content reuse across multiple pages and support rule creation at the component level for customized user experiences.	Business Critical	
68.	<b>Caching and Offline Access:</b> Implement advanced caching for offline content access and provide content to third parties in standard formats like XML and JSON.	Business Critical	
69.	<b>RSS Feed Management:</b> Enable users to receive dynamically updated content digests, with customizable display options for topics and articles.	Business Critical	
70.	<b>Auto-Save and UI Framework Support:</b> Ensure an auto-save feature for content and compatibility with the latest third-party UI frameworks like Bootstrap, jQuery, ReactJS, and AngularJS.	Business Critical	
71.	<b>User Interaction and Feedback:</b> Allow users to leave comments, ratings, and report inappropriate content, with backend notifications for administrators to take necessary actions.	Business Critical	
72.	<b>Reduced Publishing Time:</b> Optimize content publishing processes, incorporating grammar and spelling checks	Desirable	
73.	<b>Content Moderation:</b> Implement a content moderation system to flag inappropriate or objectionable keywords before publication.	Business Critical	

74.	<b>Mobile Responsiveness:</b> Ensure the CMS is fully responsive and accessible across mobile, tablet, and desktop devices.	Business Critical	
75.	<b>Content Translation Mapping:</b> Support content translation mapping, with notifications for content owners/authors when updates are pending in mapped languages and provide admin views for tracking updates.	Desirable	
76.	<b>Data Visualization:</b> Enable content authors to upload Excel files for specific pages, with the ability for end-users to view data visualizations on the website and PWA,	Business Critical	

#### 1.4 Workflow Management

Sr. no	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
77.	<b>Customizable Workflow Design:</b> Ability to define any number of simple to complex business processes/workflows, leveraging users, groups, and roles to align with organizational needs.	Business Critical	
78.	<b>Task Management:</b> Provide the capability to define and assign tasks to users, with the ability to set due dates and timelines for entire workflow processes as well as individual tasks.	Business Critical	

79.	<b>Workflow Replication:</b> Allow replication, cloning, and modification of existing workflows, streamlining the creation of similar processes.	Business Critical	
80.	<b>Advanced Workflow Support:</b> Support parallel, nested, conditional, rule-based, and ad-hoc workflows to accommodate diverse business scenarios.	Business Critical	
81.	<b>Outlook Integration:</b> Facilitate seamless integration of workflows with Outlook, enabling automated email notifications and updates.	Business Critical	
82.	<b>Content Approval Process:</b> Implement a content approval and rejection process that includes the ability to comment and provide feedback where necessary, ensuring clarity and accountability.	Business Critical	
83.	<b>Task Tracking:</b> Enable tracking of users, their tasks, and assignments within workflows, ensuring visibility and accountability at every stage.	Business Critical	
84.	<b>Real-Time Workflow Analytics:</b> Provide real-time analytics for all instances of open and in-progress processes, allowing for the identification of operational bottlenecks and insights to optimize efficiency.	Business Critical	
85.	<b>Automated Alerts:</b> Set up alerts to notify users when tasks are overdue, with the ability to send reminders at regular and predefined intervals.	Business Critical	

86.	<b>Workflow Status Management:</b> Define and manage workflow statuses (e.g., review, approved, not approved, pending approval, not submitted for approval), with easy search functionality for status tracking.	Business Critical	
87.	<b>Personalized Task Lists:</b> Provide users participating in review or approval workflows with a personalized task list that includes task descriptions, assigners, and completion timelines, ensuring clear task management.	Business Critical	
88.	<b>Audit Trails:</b> Maintain detailed logs and audit trails for every workflow activity, ensuring transparency and accountability throughout the process.	Business Critical	

### 1.5 Digital Asset Management / Content Repository Hub

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization, 3rd Party Integration, Not Available)
89.	<b>Unified Digital Asset Repository:</b> Establish a centralized repository for documents, videos, audio, images, and other media types, accessible enterprise-wide, within specific groups, or by individual users, serving as a comprehensive web repository.	Business Critical	

90.	<b>Workflow Integration:</b> Ensure that digital assets can seamlessly participate in workflow processes, enhancing operational efficiency.	Business Critical	
91.	<b>Collaborative Asset Management:</b> Facilitate the creation, sharing, and commenting on assets by registered users, fostering collaboration in scenarios where multiple users work on a single asset.	Business Critical	
92.	<b>Advanced Search Capabilities:</b> Provide robust search options with advanced filters, keyword management, and hierarchical keyword support to enhance the discoverability of digital assets.	Business Critical	
93.	<b>Comprehensive Asset Search:</b> Enable searching for documents, videos, audio, images, and other media types based on keywords, file names, content descriptions, tags, metadata, asset usage rights/policies, and text content.	Business Critical	
94.	<b>Brand and Media Support:</b> Support the storage and manipulation of graphics, such as the Bank brand logo, for consistent presentation across multiple devices and locations.	Business Critical	
95.	<b>Optimized Media Handling:</b> Ensure efficient handling of images and multimedia (including audio, video, and Flash), with minimal load times, especially considering on-premises server setups.	Business Critical	

96.	<b>Image Editing:</b> Provide ability for resizing, rotating, and cropping images to meet specific requirements.	Business Critical	
97.	<b>Asset Review and Approval:</b> Support the review, approval, rejection, and annotation of digital assets, ensuring quality control and compliance.	Business Critical	
98.	<b>Custom Metadata Management:</b> Allow the application of custom metadata to digital assets, both individually and in bulk, enabling better organization and retrieval.	Business Critical	
99.	<b>Custom Metadata Configuration:</b> Offer the ability to configure custom metadata fields, such as asset ratings, favourites, and descriptions, to meet specific organizational needs.	Business Critical	
100.	<b>Automated Media Formatting:</b> Automatically format images and other rich media according to predefined standards for resolution and size, ensuring consistency across platforms (e.g., Banner images).	Business Critical	
101.	<b>Version Upgrade Capability:</b> Provide the ability to simultaneously upgrade versions of assets across multiple platforms, ensuring consistency and up-to-date content across the enterprise.	Business Critical	

## 1.6 Analytics & Reporting

<b>Sr.</b>	<b>Requirements</b>	<b>Business Critical / Desirable</b>	<b>Bidder's response</b> (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
102.	<b>Visitor Tracking Across Platforms:</b> Monitor and analyse visitor counts across the Website, Progressive Web Apps (PWA), Mobile (Android/iOS), Tablet, and various browsers to gain basic insights into usage trends, seasonal variations, and content popularity.	Business Critical	
103.	<b>Top Pages Analysis:</b> Provide visibility into the most visited pages, enabling quick sorting and reference based on visit counts.	Business Critical	
104.	<b>Individual Page Metrics:</b> Track visit counts and session durations on individual pages, offering insights into the average time visitors spend on each page.	Business Critical	
105.	<b>Anonymous Visitor Insights:</b> Detect and analyse anonymous visitors' device details, and location at the city/state level, with visitor statistics viewable on a world map by country, region, or city.	Business Critical	
106.	<b>Exit Page Analysis:</b> Analyse page-wise exit rates to determine how often visitors leave the site from specific pages, helping identify potential issues.	Business Critical	

107.	<b>Traffic Source Analysis:</b> Track and display the channels and sources of website traffic, including Direct, Organic search, Referral, Email, Paid search, other advertising, Social, and Display.	Business Critical	
108.	<b>Traffic Path Visualization:</b> Filter and visualize traffic paths, easily identifying sources and interactions with assets at each touchpoint.	Desirable	
109.	<b>Segmentation and Reporting:</b> Create instant breakdowns, segments, cohorts, and alerts for analysis. Perform flow and fallout analysis and generate detailed reports.	Desirable	
110.	<b>Page Speed Monitoring:</b> Display average and maximum page speeds over time in the analytics dashboard, aiding in performance optimization.	Business Critical	
111.	<b>Bounce Rate Tracking:</b> Measure the bounce rate of single-page visits to assess visitor engagement.	Business Critical	
112.	<b>Digital Asset Analytics:</b> Track and visualize engagement levels for digital assets and web content, offering asset-specific reports and insights into usage and engagement.	Business Critical	
113.	<b>Segmented Analysis:</b> Support analysis across different segments, compare segments, and generate reports for varying time periods, including metric comparisons.	Desirable	

114.	<b>Cohort Analysis:</b> Create and compare groups of visitors with shared characteristics or behaviours over time to identify significant trends. Leverage this analysis to provide relevant content suggestions and enhance customer experiences.	Desirable	
115.	<b>Comprehensive Data Integration:</b> Pull data from multiple sources to create in-depth analytics, offering a single view of known users. Visualize customer data, build dynamic segments, and analyse both segments and individual behaviours.	Desirable	
116.	<b>Visitor Segmentation:</b> Classify visitors into segments based on interaction data and system data for targeted engagement strategies.	Desirable	

### 1.7 Progressive Web Application Requirements

Below is the list of indicative general features that are expected to be as part of PWA development:

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization, 3rd Party Integration, Not Available)
117.	<b>Offline Functionality:</b> Ensure that selected pages and sections of the Progressive Web App (PWA) remain operational even when users are offline or experiencing unreliable or slow internet Connections.	Business Critical	

118.	<b>Search Engine Discoverability:</b> Design the PWA to function like a standard website, enabling it to be indexed by search engines for improved discoverability.	Business Critical	
119.	<b>Push Notifications:</b> Implement push notification capabilities in the PWA that remain functional even when the browser is closed, or the app is inactive.	Business Critical	
120.	<b>Background Data Synchronization:</b> Support background data and content synchronization using service workers to ensure content is updated seamlessly.	Business Critical	
121.	<b>Responsive Design:</b> Ensure the PWA is fully responsive, providing an optimal user experience across all screen sizes, including mobile, tablet, and desktop devices.	Business Critical	
122.	<b>Security:</b> Serve the PWA via HTTPS to safeguard against snooping and ensure that content integrity is maintained.	Business Critical	
123.	<b>Efficient Loading:</b> Optimize the PWA for faster performance post-initial load, preventing the need to re-download content and page elements with each visit.	Business Critical	

124.	<b>Installable and Linkable:</b> Enable users to add the PWA to their home screen from the website, allowing it to be launched like a native app icon. Ensure the PWA can be easily shared via URL, without requiring complex installation procedures.	Business Critical	
125.	<b>Automatic Updates:</b> Allow for immediate implementation of patches and updates by publishers, ensuring users always have access to the most current version of the application.	Business Critical	
126.	<b>Mobile App-Like Experience:</b> Design the PWA to emulate the navigation and interaction patterns of native mobile apps, providing a familiar and seamless user experience.	Business Critical	
127.	<b>Accessibility Compliance:</b> Ensure the PWA meets WCAG 3.0 accessibility requirements, making all user interactions fully accessible to individuals with disabilities.	Business Critical	

## 2. Non-Functional Requirements

### 2.1 Security requirements

#### 2.1.1 Secure Design

<b>Sr.</b>	<b>Requirements</b>	<b>Business Critical / Desirable</b>	<b>Bidder's response</b> (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
128.	<b>Security Controls and Compliance Standards</b> - Develop, implement, and maintain industry-leading security controls to prevent misuse of information systems, ensuring the confidentiality, integrity, and availability of these systems. Adhere to established industry frameworks such as Open Worldwide Application Security Project (OWASP) and SysAdmin, Audit, Network, and Security(SANS) during the design and development phases.	Business Critical	
129.	<b>Authentication and Authorization Controls</b> - The platform must incorporate robust authentication mechanisms, including Multifactor Authentication (MFA), and enforce stringent authorization controls. This includes implementing measures to prevent unauthorized data access and distribution. Comprehensive user and admin access control management must be integrated, following the principle of least privilege. All access control mechanisms will be subject to review by Bank or its designated team.	Business Critical	

130.	<p><b>Application Security Features -</b> During interface development, the Bidder must embed all essential security and control features as per OWASP and SANS standards to safeguard data confidentiality, integrity, and availability. The solution must include robust file-level validation controls for size, type, and content, with files being scanned for malicious content using antivirus software.</p>	Business Critical	
131.	<p><b>Data Encryption and Storage Security -</b> File storage locations must be secured, with strong cryptographic controls in place. Encryption keys must be stored in secure locations with restricted access. Strong encryption protocols must be applied to data both in transit and at rest. Key should be managed using a key management system.</p>	Business Critical	
132.	<p><b>API Security -</b> For any APIs consumed or exposed by the application, appropriate security controls should be implemented in accordance with industry best practices, such as those recommended by OWASP.</p>	Business Critical	

133.	<b>PII Compliance and Data Privacy-</b> For any Personally Identifiable Information (PII) collected by the application, compliance with applicable data privacy laws and regulations is mandatory. Explicit user consent must be obtained prior to capturing any PII data. No user data shall be shared with external or internal applications without the user's consent. All PII data, along with user consent records, must be stored securely and encrypted.	Business Critical	
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### 2.1.2 Secure development

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization ,3rd Party Integration, Not Available)
134.	<b>Solution Compliance with SSDLC -</b> The proposed solution must strictly adhere to the Secure System Development Lifecycle (SSDLC) process and best practices. The bidder is required to integrate the SSDLC security plan into the Project Plan, ensuring approval from BANK before implementation.	Business Critical	

135.	<b>Secure Coding Practice</b> - Bidder to adhere to the security plan as per the SSDLC activities and should incorporate it into the Project Plan before getting it approved from BANK.	Business Critical	
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### 2.1.3 Secure Deployment

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization, 3rd Party Integration, Not Available)
136.	<b>Source Code Access and Protection Controlled Access:</b> The Bidder must enforce stringent processes and policies to ensure that only authorized personnel have access to the source code.	Business Critical	
137.	<b>Test Data Management:</b> Test data must be carefully selected, protected, and controlled to prevent unauthorized access or data breaches.	Business Critical	
138.	<b>Version Control and Auditing:</b> The source code must be maintained within a version-controlled environment, ensuring comprehensive logging and auditing of all activities performed on the code.	Business Critical	

139.	<b>Environment Separation and Data Security Environment Isolation:</b> Pre-production and Production environments must be physically and logically separated to minimize the risk of unauthorized access and data leakage.	Business Critical	
140.	<b>Data Security:</b> The solution must prevent data leakage by implementing robust distributed programming frameworks. Data storage and logs must be secured, with auditing enabled to track all activities.	Business Critical	
141.	<b>Infrastructure Hardening:</b> All underlying infrastructure components, including OS, Web servers, Application servers, and Database servers, must be hardened in each environment before being made operational.	Business Critical	
142.	<b>Logging and Security Integration Comprehensive Logging:</b> Proper logging must be established to ensure that, in the event of an application being targeted or compromised, the organization can conduct forensic analysis as part of its incident response framework.	Business Critical	

143.	<p><b>Security System Integration:</b> The Bidder must ensure the integration of the application with security systems such as Web Application Firewall (WAF), Intrusion Prevention System (IPS), and Security Information and Event Management (SIEM) systems. Additionally, the application must be integrated with Database Activity Monitoring (DAM) systems, with provisions for adding web logs to the SIEM for enhanced security monitoring.</p>	Business Critical	
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#### 2.1.4 Security assessment

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
144.	<p><b>Application Security Testing:</b> The Bidder is required to conduct both Static Application Security Testing (SAST) and Dynamic Application Security Testing (DAST) where applicable. Detailed reports of these tests must be provided, and all identified vulnerabilities must be addressed. The Bidder must revalidate the closure of these vulnerabilities by conducting SAST and DAST again.</p>	Business Critical	

145.	<b>Comprehensive Security Assessments:</b> The Bidder must provide full support during Security Reviews, Vulnerability Assessment and Penetration Testing (VAPT), Risk Assessments, and any other related security evaluations of the entire platform as conducted by BANK.	Business Critical	
146.	<b>Industry Standards Compliance:</b> To ensure a uniform understanding of any uncovered security issues, an independent organization specializing in Information Security will provide ratings based on industry standards. These ratings will be aligned with First's Common Vulnerability Scoring System (CVSS) and Mitre's Common Weakness Enumeration (CWE).	Business Critical	

## 2.2 BCP – DR

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration
			,Not Available)
147.	<b>Disaster Recovery Plan Development:</b> The selected Bidder is required to develop a comprehensive Disaster Recovery Plan (DRP) to restore the system in the event of a disaster or major incident. This plan must be designed to ensure system resilience and continuity.	Business Critical	

148.	<b>Testing of Disaster Recovery Plan:</b> Prior to the system go-live, the Disaster Recovery Plan must be thoroughly tested to verify its readiness and effectiveness. The testing should confirm that all procedures and protocols can be executed as intended in a real disaster scenario.	Business Critical	
149.	<b>Secure Production Environment Transition:</b> The Bidder must ensure that the transition of the build to the production environment is executed securely. Additionally, it is imperative that the production environment is fully prepared and operational for the system go-live.	Business Critical	

### 2.3 Secure use of Open Source

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
150.	<b>Comprehensive Support for Open-Source Technologies:</b> The selected Bidder should provide full support in the implementation, maintenance, and ongoing management of open-source technologies utilized within the platform. This includes ensuring timely upgrades and patching to maintain system security and performance.	Business Critical	

## 2.4 Security Compliance to Policies and Process

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable, Customization, 3rd Party Integration, Not Available)
152.	<b>Adherence to Access Control and Confidentiality Safeguards:</b> The Bidder must strictly adhere to the access level agreement to ensure the confidentiality, integrity, and availability of information systems.	Business Critical	
153.	<b>Audit Rights and Security Risk Assessment:</b> BANK reserves the right to audit the Bidder's personnel, processes, technology, and related aspects as part of the Vendor Security Risk Assessment process for this project.	Business Critical	
154.	<b>Legal and Regulatory Compliance:</b> The solution must comply with the Indian Information Technology Act, 2000, including amendments from the Information Technology (Amendment) Act, 2008, and any applicable data privacy and protection legislation. Additionally, the system must fully comply with ISO 27001 security controls.	Business Critical	

## 2.5 Security for support & maintenance

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
155.	<p><b>Adherence to BANK-Approved Processes:</b> The Bidder must strictly follow all processes agreed upon by BANK, including Incident Management, Change Management, Release Management, and Patch Management.</p>	Business Critical	
156.	<p><b>Security Testing for Changes:</b> The Bidder is responsible for conducting Static Application Security Testing (SAST) and Dynamic Application Security Testing (DAST) for any change requests involving design or code modifications. Any identified security gaps must be resolved by the Bidder prior to go-live.</p>	Business Critical	
157.	<p><b>Right to Conduct Additional Security Testing:</b> BANK reserves the right to perform additional security testing on the source code and the system, either through BANK personnel or a third party. Any security gaps identified during this testing must be remediated by the Bidder at no additional cost to BANK. The software will not be deemed accepted until all security issues are resolved or a mutually agreed-upon remediation plan is established.</p>	Business Critical	

158.	<b>Disclosure of Configuration Items:</b> The Bidder is required to disclose all configuration items related to the application, including computers, devices, software and hardware contracts, licenses, third-party tools, and business services.	Business Critical	
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159.	<b>Resolution of Security Incidents:</b> The Bidder will resolve security incidents in accordance with the agreed Service Level Agreements (SLAs).	Business Critical	
160.	<b>Access Management Compliance:</b> All user and technical access will be granted based on the Role Matrix approved by BANK. Access will be reviewed at defined intervals and at control points, such as when team members leave the team or organization.	Business Critical	
161.	<b>Security Measures for Pre-Production Environments:</b> Security controls must be enforced when moving production data into non-production environments, such as masking sensitive data during the cloning process. BANK will conduct audits to ensure these security measures are in place, and any identified gaps must be remediated by the Bidder.	Business Critical	

## 2.6 Other Technical Requirements

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)
162.	<b>Headless CMS Support:</b> The system should offer support for a Headless or Decoupled CMS, designed as a back-end content management system that provides content via a RESTful API for display on any device.	Business Critical	

163.	<b>Audit Trail and Reporting:</b> An audit trail of all data changes within the system must be maintained, allowing the identification of users responsible for modifications. The system should also provide the capability to generate reports based on these audit logs.	Business Critical	
164.	<b>Runtime Code Swapping:</b> The CMS must enable hot-swapping of application code at runtime without requiring a restart of the application.	Business Critical	
165.	<b>Data Replication and Recovery:</b> The solution should allow for easy extraction of a full replica or copy of the site at any point in time for backup or recovery purposes. Additionally, an integrated caching layer should be included, offering multiple caching modes and controls, such as full-page, content pieces, or page section caching.	Business Critical	
166.	<b>Content Delivery Flexibility:</b> The system must be capable of delivering content or pages in multiple formats, including XML and JSON. The platform should offer Content-as-a-Service (CaaS) capabilities, allowing for rapid generation of new services.	Business Critical	

167.	<p><b>Customization and Modularity:</b> The solution should empower developers to quickly create multiple, highly customized, industry-standard applications from a single code base. These applications should be renderable on various devices (desktop, smartphone, tablets) without requiring additional code changes, file redeployment, or HTML publishing. The development tools should enable the application to be modular, with reusable components and the ability to apply different variants for generating multiple applications with varying presentation, business logic, and data.</p>	Business Critical	
168.	<p><b>Third-Party Components:</b> The Bidder is responsible for maintaining licenses and handling upgrades or patches for any third-party components used in the solution. The Bidder must disclose all third-party components used and ensure that these components are supported by valid subscriptions for patch updates and upgrades.</p>	Business Critical	
169.	<p><b>Browser and OS Independence:</b> The proposed system should be browser and operating system-independent, capable of running on environments like Windows, Linux, and Mac, and functioning across browsers such as Chrome, IE, Firefox, and Opera.</p>	Business Critical	
170.	<p><b>Audit Trails and Access Controls:</b> The system must provide audit trails, access controls, password controls, and report extraction controls. There should be provisions for generating snapshots or reports on active and deactivated users, as well as administrators and super administrators.</p>	Business Critical	

171.	<p><b>Data Backup and Archival:</b> An automated mechanism for backup and archival of the system database and application must be provided as defined by the Backup and Archival Policy of the bank. The automation should be highly configurable and must not impact system availability during backup or restore activities.</p>	Business Critical	
172.	<p><b>Lightweight UI/UX:</b> The UI and UX should be optimized to ensure fast loading of web pages and content, even on slow internet Connections. The response time for navigating through different web pages, sections, or tabs should be less than 3 seconds during peak utilization periods.</p>	Business Critical	
173.	<p><b>File Upload and Architecture Compliance:</b> The proposed solution should support single file uploads of up to 50 MB and adhere to the standard 3+ tier architecture (Web &gt; Staging &gt; App &gt; DB). The solution should be centralized, with no components installed on end-user PCs except for the required thin client (plugins) or browser.</p>	Business Critical	

174.	<b>Disaster Recovery Site Accessibility:</b> The website and proposed solution should include replication at a remote Disaster Recovery (DR) site, ensuring accessibility from the DR site in the event of a disaster.	Business Critical	
175.	<b>Continuous Availability and Performance Management:</b> The website solution must be available 24x7x365 for BANK. An automated alert mechanism should be implemented to send proactive alerts via email and SMS to designated BANK personnel when the website, PWA, is down or inaccessible. For performance management, enterprise solutions like Gecko Board with a full-scale Application Performance Management (APM) module should be provided for BANK's access and monitoring of SLAs, with all KPIs tracked.	Business Critical	

## 2.7 Other general security requirements

Sr.	Requirements	Business Critical / Desirable	Bidder's response (Out of the Box/Available, Configurable , Customization ,3rd Party Integration ,Not Available)

176.	<b>Security Features &amp; Audit Trails:</b> The solution must incorporate robust security features and maintain comprehensive audit logs to ensure a historical record of all activities performed by authorized users. Best- in-class industry safeguards should be implemented to prevent misuse of information systems and to ensure the confidentiality, integrity, and availability of these systems.	Business Critical	
177.	<b>Security Plan Compliance &amp; Risk Mitigation :</b> A security plan that complies with industry-accepted	Business Critical	
	security standards must be developed, integrated into the Project Plan, and approved by BANK. Should BANK conduct a security risk assessment of the proposed solution, any identified risks must be remediated by the bidder at their own expense.		
178.	<b>Secure Development &amp; Code Integrity:</b> The proposed solution must adhere to secure software coding standards. Code development should follow secure coding practices and undergo peer review (or automated tool review) to ensure compliance. Access to source code should be restricted, authenticated, and logged, ensuring the integrity and confidentiality of the code. If development occurs on the bidder's premises, additional measures to protect the source code must be implemented.	Business Critical	

179.	<p><b>Transparency &amp; Testing of Components:</b> The bidder must disclose the origin of all software and hardware components used in the product, including open-source and third-party licensed components. Bank reserves the right to conduct additional security testing of the system. Any security gaps identified during this testing must be addressed by the bidder at their own cost. The solution will only be accepted once all security issues are resolved or a mutually agreed remediation roadmap is established.</p>	Business Critical	
180.	<p><b>Disaster Recovery &amp; Secure Deployment :</b> The selected bidder is required to develop a Disaster Recovery Plan, including Active-Passive DR setup readiness, to ensure system restoration in the event of a disaster or major incident. The promotion of the build to the</p>	Business Critical	

\*\*\*\*\*End of document\*\*\*\*\*