

THE ASSAM CO-OPERATIVE APEX BANK LTD.

No. ACAB/HO/IT/RFP/17.02.2026/094

Dated: 17/02/2026

REQUEST FOR PROPOSAL

FOR

Appointment

Of

IT Consultant Organization

For

Project Management of CBS And Allied Applications

Of

THE ASSAM CO-OPERATIVE APEX BANK LTD.



HEAD OFFICE: PANBAZAR GUWAHATI-781001 ASSAM

THE ASSAM CO-OPERATIVE APEX BANK LTD.

No. ACAB/HO/IT/RFP/17.02.2026/094

Dt. 17/02/2026

Request For Proposal For Appointment Of IT Consultant Organization For Project Management Of CBS And Allied Applications.

Contents

1. General Information	5
1.1 Disclaimer:	5
1.2 Abbreviations:	6
2. Terms and Conditions for submission of the Proposal	7
2.1 Preamble:	7
2.2 The Bid System:	7
2.3 The Schedule of Dates:	7
2.4 Office Hours:	7
2.5 Due Date of The Bid:	7
2.6 Modification & Amendment of the Submitted Bids:	8
2.7 Right to Accept or Reject Any or All Bids:	8
2.8 Disqualification	8
2.9 Amendments of the RFP:	9
2.10 COST OF THE SCHEDULE:	9
2.11 EMD:	9
2.12 Contract Performance Guarantee:	9
2.13 Validity:	10
2.14 Extension of Validity:	10
2.15 Language of the Bid:	10
2.16 Currency of the BID:	10
2.17 All Pages of the Bid to be signed in Ink:	10
2.18 The Bidder Required to Submit Documentary Proof:	10
2.19 Expenses:	10
2.20 Terms of Payment:	10
2.21 Applicable Law and Jurisdiction of Court	10
2.22 Sub-Contracting:	10
2.23 Cancellation of Contract and Compensation:	10
2.24 Time Schedule of the Project:	11

2.25 Satisfaction of the Bank:	11
2.26 Submission of Bid:	11
2.27 Bid Evaluation:	12
2.28 Negotiations	12
2.29 Award of Contract:	12
2.30 Liquidated Damages & Penalties & termination on default:	13
2.31 Force Majeure:	13
2.32 Confidentiality	14
2.33 Confidential Information	14
2.34 Documentation	15
2.35 Expenses:	15
2.36 Arbitration & Resolution of Dispute	15
3. Additional Information	16
3.1 A Brief Profile of the Assam Co-Operative Apex Bank Ltd.	16
3.2 Organizational Structure & Branch Location	16
3.3 The current technological landscape of the Bank:	18
4. Detailed Scope of Work	19
4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank	19
4.2 Phase II: Project Management Operations	21
4.3 Schedule of Payments	24
4.4 Proposed Resource Planning & Deployment:	24
5. Eligibility Criteria	25
6. Technical Evaluation Criteria	27
7. Evaluation Mechanism	31
8. TECHNICAL BID FORMS.	34
8.1 Technical Bid (Cover)	34
8.2 Technical Bid Main Form:	35
8.3 Resources Commitment & Deployment	37
8.4 Curriculum Vitae (CV) of proposed team members	38
8.5 Letter of Commitment of Resources	39
8.6 Self-Declaration for Non-Blacklisting	40
8.7 Compliance to Eligibility Criteria	40
8.8 Compliance Sheet	42
8.9 Self-Declaration	44
8.10 Format for clarifications/ Queries related to RFP document	45

9. COMMERCIAL BID FORMS 46
 9.1 Commercial Bid Cover Letter 46
 9.2 Commercial Bid Form 47
10. ANNEXURES 48

THE ASSAM CO-OPERATIVE APEX BANK LTD.

No.ACAB//HO/IT/RFP/17.02.2026/094

Date.17/02/2026

Request For Proposal For Appointment Of IT Consultant Organization For Project Management Of CBS And Allied Applications.

PART I

1. General Information

1.1 Disclaimer:

The information contained in this Request for Proposal (RFP) document or subsequently provided to interested parties, whether verbally or in documentary form by or on behalf of Bank by any of their authorized employees or advisors or consultants, is provided to the Bidders based on the terms and conditions set out in this RFP document only and any other terms and conditions subject to which such Information is provided.

This RFP document is not an agreement and is not an offer by the BANK to any other party. The purpose of this RFP document is to provide the Bidders with information to assist the formulation of their bid for short listing and final selection for appointment as Consulting Firm on project management of CBS and Allied Applications of the bank. Each Bidder, if so, required may approach the BANK for any further information. However, the BANK is not obliged to furnish any part or whole of information sought by the Bidders.

The BANK may in their absolute discretion, but without being under any obligation to do so, update, amend or supplement the Information including the qualification process in this RFP document at any time including prior to submission of the bids.

The BANK reserves the right to accept or reject any or all Applications and qualify or disqualify any or all applicants without giving any reasons. The BANK will not entertain any claim for expenses in relation to the preparation of RFP submissions.

1.2 Abbreviations:

AMC	Annual Maintenance Contract
AML	Anti-Money Laundering
ATM	Automatic Teller Machine
BG	Bank Guarantee
BPR	Business Process Re-engineering
CAS	Common Accounting System
CBS	Core Banking Solution
DD	Demand Draft
ECS	Electronic Clearing System
EOI	Expression of Interest
FMS	Facility Management Services
ICT	Information and Communication Technology
IT	Information Technology
LAN	Local Area Network
LOI	Letter of Intent
MIS	Management Information System
NABARD	National Bank for Agriculture and Rural Development
NEFT	National Electronic Fund Transfer
NPA	Non-Performing Account
P&L	Profit & Loss
PACS	Primary Agricultural Credit Societies
PBG	Performance bank Guarantee
PO	Purchase Order
POS	Point of Sale
RFP	Request for Proposal
RTGS	Real Time Gross Settlement
SLA	Service Level Agreement
SMS	Short Messaging Service
SoW	Scope of Work
SPD	Schedule of Project Deliverables
TDS	Tax Deduction at Source
UAT	User Acceptance Test
WAN	Wide Area Network
WAP	Wireless Access Protocol

PART II

2. Terms and Conditions for submission of the Proposal

2.1 Preamble:

The Assam Co-operative Apex Bank Limited inviting eligible Consultancy Organization for IT project management of CBS and Allied Applications through RFP process.

2.2 The Bid System:

This RFP is a Two Bid system. The Bidder is required to submit a sealed Technical Bid as per RFP, and a sealed Commercial Bid and enclosing both the bids (Technical & Commercial) in another sealed cover.

2.3 The Schedule of Dates:

The schedule of dates for this RFP is as follows: -

Activity	Date and Time
Start of availability of RFP document on the Bank's website	17/02/2026
Last date of seeking Request for Clarifications through email, if any, in writing	24/02/2026 Time: on or before 17.00 hours
Deadline for submission of Bids	11/03/2026 at 3.00 PM
Opening of Technical Bids	11/03/2026 3.30 PM
Opening of Commercial Bids of the Technically Qualified Bidders	Informed later
Bank's email	it@apexbankassam.com

However, if it is found that any given date indicated in the Schedule of Dates is a public holiday, or the BANK is closed on that day for any account, the activity would be shifted to the next working day of the BANK.

2.4 Office Hours:

The Office Hours for this RFP means the office hours of the BANK, which is 10.30 AM to 5.00 PM.

2.5 Due Date of The Bid:

The bids shall be accepted till 03:00 PM of 11 of March, 2026 at the BANK Head Office in

Panbazar, Guwahati. Bids received after 3.00 PM shall be termed as LATE BID and the same will not be received/ opened by the BANK.

2.6 Modification & Amendment of the Submitted Bids:

No modification or amendment of the bids submitted will be permitted beyond the stipulated date and time of opening of the Bid.

2.7 Right to Accept or Reject Any or All Bids:

Notwithstanding anything contained in this RFP document, the BANK reserves the right to accept or reject any Bid and to annul the Bid process and reject all bids/ Proposals, at any time without any liability or any obligation for such acceptance, rejection or annulment, without assigning any reasons.

If due to any reason the BANK is unable to select the agency submitting the lowest financial bid, then the BANK reserves the right, keeping in view the urgency of the Project, invite the next higher Bidder for further negotiations; or

Take any measure as may be deemed fit in the sole discretion of the BANK including annulment of entire bid process at this stage and inviting fresh Applications/ Proposals.

Further, the bids submitted may be liable to be rejected on examination on the following ground: -

- i. It is not in conformity with the instructions mentioned in this tender document.
- ii. It is not accompanied by the requisite EMD.
- iii. It is not properly/duly signed.
- iv. It is received through Telex or Telegram.
- v. It is received after expiry of the due date and time
- vi. It is incomplete including non-furnishing the required documents.
- vii. It is evasive or contains incorrect and / or false information.
- viii. There is canvassing of any kind.
- ix. It is submitted anywhere other than the concerned department.

2.8 Disqualification

The BANK reserves the right to reject any or all Application(s), if at any time a material misrepresentation is made or uncovered. This would lead to the disqualification of the Bidder.

Giving, offering or promising to give any gift, bribe or inducement, directly or indirectly, or any attempt at any such act by, or on behalf of, the Bidder towards any officer/employee of the BANK or to any other person in a position to influence any officer/ employee of the BANK for showing any favor in relation to this Bid process or award of the Project work or any other similar process/ contract, shall render the Applicant to such liability/ penalty as the BANK may deem proper, including but not limited to disqualification of Application, rejection of proposal, termination of the Agreement, imposition of penal damages and forfeiture of the Bid Security/ Bank Guarantee(s).

2.9 Amendments of the RFP:

Bank shall not conduct any pre-bid meeting. However, bidders are welcome to submit their queries to the bank through email (it@apexbankassam.com) and bank will respond to the queries through ADDEMDUM.

At any time prior to the deadline for submission of the Bids, the BANK may, for any reason, whether at its own initiative or in response to clarifications requested by any Bidder, modify the RFP document by the issuance of addenda (the 'Addenda or Addendum' as the case may be). Any Addendum thus issued will be put up on record and would be deemed to be a part of the RFP. In order to afford the Bidders a reasonable time in which to take an Addendum into account, or for any other reason, the BANK may, at its discretion, extend the due date for submitting the Bids.

2.10 COST OF THE SCHEDULE:

Bidder is required to submit a non-refundable Demand Draft (DD) of Rs. 11,800.00 (Rupees Eleven Thousand Eight Hundred Only) inclusive of GST to The Assam Co-operative Apex Bank Ltd. The DD should be in the name of The Assam Co-operative Apex Bank Ltd. payable at Guwahati, towards RFP document cost and submit the DD with the Technical Bid. This is a one-time non-returnable amount. The Bid not accompanied by the Cost of the Document shall be termed invalid and shall be summarily rejected. The MSME certified organization are exempted for the submission of tender document cost based on submission of valid certificate.

2.11 EMD:

The Bidder is required to deposit of Rs. 2,00,000.00_(Rupees two Lakhs only) in form of Demand Draft(DD) to Bank Account of The Assam Co-operative Apex Bank Ltd. as EMD with the Technical Bid. The Bid not accompanied by the EMD amount shall be termed invalid and shall be summarily rejected. The refundable DD should be in the name of The Assam Co-operative Apex Bank Ltd. payable at Guwahati. The EMD of the unsuccessful bidder will be refunded after acceptance of the order by the successful bidder. The MSME certified organization are exempted for the submission of EMD based on submission of valid certificate

The EMD of successful bidder will be refunded after submission of 10% performance bank guarantee as contract performance guarantee to the BANK.

The EMD submitted by the bidder will be forfeited if

1. The bidder withdraws his tender before processing of the same.
2. The bidder withdraws his tender after processing but before acceptance of "Letter of appointment" to be issued by the Bank.
3. The selected bidder withdraws his tender before furnishing an unconditional and irrevocable Performance Bank Guarantee.
4. The bidder violates any of the provisions of the terms and conditions of this RFP

2.12 Contract Performance Guarantee:

The successful bidder has to submit a performance bank guarantee 10% of the total project cost as contract performance guarantee for entire tenure of the project. After signing the agreement with bank and before release of any payment, the bidder has to submit this bank guarantee to bank.

2.13 Validity:

The bidder shall keep the bid valid for a period of six months from the last date for the submission of bids.

2.14 Extension of Validity:

In case circumstances require, the BANK may request the Bidders, within the validity period of the BID, to extend the validity of the Bids for any additional periods as required.

2.15 Language of the Bid:

The Language of the Bid shall be English only

2.16 Currency of the BID:

All prices and monetary terms to be quoted in INDIAN RUPEES (INR) only.

2.17 All Pages of the Bid to be signed in Ink:

The bidder, through its official so authorized to sign the Bid, shall sign on all the pages of the Bid, except those which are printed material in the nature of annual reports etc.

2.18 The Bidder Required to Submit Documentary Proof:

The Bidder shall be required to submit documentary proof concerning any claim of fulfillment of any criteria or any such requirement under this RFP. The bidder must also submit proof of incorporation, proof of turnover (for last three years), copy of Income Tax, PAN Card, GST registration etc. as per the Technical Bid format.

2.19 Expenses:

It may be noted that the BANK will not pay any amount / expenses / charges / fees / traveling expense / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses for submission of the Bids.

2.20 Terms of Payment:

The consultant's fees will be paid as the Schedule of Payment terms indicated in Clause 4

2.21 Applicable Law and Jurisdiction of Court

The Contract with the selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Guwahati (with the exclusion of all other Courts).

2.22 Sub-Contracting:

The consultant shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required of the consultant under the contract without the prior written consent of the BANK.

2.23 Cancellation of Contract and Compensation:

The BANK reserves the right to cancel the contract of the selected bidder and recover expenditure incurred by the bank on the following circumstances: -

- i. The selected bidder commits a breach of any of the terms and conditions of the bid/contract.
- ii. The bidder goes into liquidation voluntarily or otherwise.
- iii. An attachment is levied or continues to be levied for a period of 7 days upon effects of the bid.
- iv. The progress regarding execution of the contract, made by the selected bidder is found to be unsatisfactory.
- v. 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 bidding process for the execution of the balance of the contract. This clause is applicable, if for any reason, the contract is canceled.

2.24 Time Schedule of the Project:

The consulting assignment to be finalized under this RFP is for a period of 3 (THREE) years from the date of signing of agreement/ placement of firm order on the successful bidder by the BANK. The Scope of Work to be executed within this period is as per the Scope of Works at Clause 4 , and other terms and conditions of the RFP, as applicable.

2.25 Satisfaction of the Bank:

The successful Bidder/ Consultant has to work closely with the Information Technology Department/Management of the BANK and shall provide advisory, coordination, and project management support in accordance with the scope of work defined in this RFP.

The Consultant shall be responsible for facilitating discussions, guiding the Bank's officials and senior management, managing assigned project management activities, and ensuring that all deliverables and services under this RFP are completed in a timely, professional, and compliant manner, to the reasonable satisfaction of the Bank.

2.26 Submission of Bid:

The Bidder shall submit the bid in the manner prescribed hereunder: -

- i. The Bid shall be SEALED and shall consist of two parts namely Technical Bid and Commercial Bid. Each of the bids shall be submitted in two separate sealed envelopes. The Envelop **marked A** shall contain the Technical Bid, and the Envelop **marked B** shall contain the Commercial Bid.
- ii. The Envelop A shall be properly SEALED and marked **“Technical Bid for Appointment of IT Consultant Organization For Project Management Of CBS**

And Allied Applications Of The ASSAM CO-OPERATIVE APEX BANK LTD, 2026”.

- iii. The Envelope B shall be properly SEALED and marked “**Commercial Bid for Appointment of IT Consultant Organization For Project Management Of CBS And Allied Applications Of The ASSAM CO-OPERATIVE APEX BANK LTD, 2026”**
- iv. The Technical Bid shall be submitted as below: -
 - a) The DD of INR 11,800 (Rupees Eleven Thousand Eight Hundred Only) submitted to The Assam Co-operative Apex Bank Ltd.'s Bank Account as Tender Document Cost.
 - b) The DD of INR 2,00,000 (Rupees Two Lakhs) submitted as EMD.
 - c) The Technical Bid Form as per clause 7 and all its Tables, Letters and Forms shall be filled duly along with all enclosures and documentary proof.
 - d) The Technical Bid should not have any indication of the Price Bid in any manner anywhere. If such an indication is found, the Bid shall be summarily rejected.
 - e) The Price Bid shall consist of the Price Bid Form as per Clause 8 duly filled and signed by the authorized person on behalf of the Bidder in the ORIGINAL and DUPLICATE Bid.
 - f) The Price Bid shall be exclusive of all Rates and taxes as applicable.

2.27 Bid Evaluation:

The details evaluation mechanism mentioned in the Clause 7.

The process of Bid Evaluation shall be as below: -

1. The Technical Bids shall be opened on the due date in presence of the members/ authorized representatives of the Bidders, and checked for the following: -
 - i. The DD of INR 11,800.00 (Rupees Eleven Thousand Eight Hundred Only) submitted as Tender Document Cost.
 - ii. The detail of INR. 2,00,000.00 (Rupees Two Lakhs Only) submitted as EMD.If any of the above is missing or not found, the Bid shall be rejected summarily as prima facie non-responsive.
2. The next level of evaluation mentioned in the Clause 6 & 7.
3. Bidders has to submit the commercial in hardcopy at the time of bid submission.

2.28 Negotiations

The Bank may negotiate with the Lowest Bidder/Successful bidder on the augmentation of resources, a basket of services, etc.

2.29 Award of Contract:

The BANK shall issue Purchase Order (PO) to the Successful Bidder. The price quoted by the successful bidder shall be the Total value of the Contract.

2.30 Liquidated Damages & Penalties & termination on default:

- i. The BANK shall levy penalties /liquidated damages on the Consultant to the extent of 0.5% of the total value of the Contract for delay in execution of the project for 1 month, thereafter in increments of 0.5% for each of the months up to 3 months. Thereafter, the BANK shall issue notice of termination, and cancel the contract on completion of one month of notice, and also invoke the BG/PBG. The BANK may initiate proceedings against the Consultant for Blacklisting etc.
- ii. The BANK shall levy 1% (of the Contract value) of penalty on the Consultant if he fails to deploy the right resources as per the Resources Plan submitted by the Bidder in his Bid, and agreed to by the BANK for a period of 30 days, thereafter in increment of 1% for each of the months up to 3 months.
- iii. If the onsite resource not deployed by the Consultant for more than 3 months from the date of issue of PO, the BANK shall issue a termination notice as per Clause (i) above.
- iv. The BANK shall be in its right to terminate the Contract in case of non-performance of the Consultant as per the terms of the contract, and or other conditions for termination on default as mentioned in the RFP, including termination on the grounds of insolvency etc.
- v. However, such penalties, liquidated damages and termination shall not be invoked in case the cause of action for completion of an activity/situation is pending with the BANK or the Govt. of Assam, such as sign off, clearances, site readiness, deployment of the BANK's resources, clearance on the procedures etc.

2.31 Force Majeure:

- i. Neither the Bank nor the Consultant shall be liable for failure or delay in the performance of their respective obligations under this Contract (other than payment obligations) if such failure or delay is directly caused by a Force Majeure event.
- ii. For the purpose of this Clause, Force Majeure shall mean an event beyond the reasonable control of the affected Party and not arising from its fault or negligence, which materially impacts the performance of contractual obligations. Such events may include natural calamities, war, riots, civil commotion, epidemics, fire, flood, or governmental restrictions directly affecting project execution. Force Majeure shall not include financial constraints, resource shortages, subcontractor failure, system breakdowns, or delays attributable to the Consultant's internal arrangements.
- iii. If a Force Majeure situation arises, the Consultant shall promptly notify the BANK in writing of such condition and the cause thereof within a period of 7(seven) days from the date of happening of such an event requiring invocation of this force majeure clause. Unless otherwise directed by the BANK in writing, the Consultant shall continue to perform its obligations under the Contract as far

as is reasonably practical and shall seek all reasonable alternative means for performances.

- iv. The Consultant shall make all reasonable efforts to mitigate the impact of the Force Majeure event and shall continue to perform its obligations to the extent practicable, including implementing alternative project arrangements wherever feasible.
- v. During the subsistence of a Force Majeure event, obligations of the affected Party shall be suspended only to the extent impacted. No payment shall be made for services not rendered during such period. If the Force Majeure condition continues beyond 30 (thirty) days, the Bank shall have the right to review the situation and may terminate the Contract without any financial liability, by giving written notice.

2.32 Confidentiality

Information relating to evaluation and recommendations of the proposals for awarding contract shall not be disclosed to persons not officially concerned with the process, until the successful bidder is selected and notified that the contract has been awarded.

2.33 Confidential Information

During the course of the discussions herein, each party may disclose to each other Confidential Information. Confidential Information shall mean all information marked "Confidential" or under any similar legend indicating the confidentiality of the information as disclosed by one party ("Disclosing Party") to the other party ("Receiving Party") or any of its employees or agents of the Receiving Party, except such information as is

- a) previously known to the Receiving Party at the time of disclosure, or
- b) independently developed by the Receiving Party and not derived from the Confidential Information supplied by the Disclosing party or
- c) the participation of individuals who have had access to Confidential Information, disclosed to the Receiving Party by a third party without an obligation or confidentiality or
- d) in or subsequently comes into the public domain (other than as a result of a breach of this RFP).
- e) required to be disclosed by the Receiving party by law, regulation, court order or other legal process.

The Receiving Party shall hold such Confidential Information in strict confidence for the Disclosing Party and shall not use it except in furtherance of the relationship set forth in this RFP and subsequently the PO, or except as it may be authorized by the Disclosing Party in writing. The Receiving Party shall further be responsible for the compliance of the foregoing by its employees or agents.

The Consultant shall:

- i. Maintain strict confidentiality of all Bank information accessed during the engagement.

- ii. Use such information solely for the purpose of performing its obligations under this Contract.
- iii. Not disclose such information to any third party without prior written approval of the Bank.
- iv. Ensure that its employees, agents, and subcontractors comply with these confidentiality obligations.

Upon completion or termination of the engagement, the Consultant shall promptly return or securely destroy all Confidential Information of the Bank. The confidentiality obligations under this clause shall survive termination or expiry of the Contract. Any breach of confidentiality shall be treated as a material breach and may result in termination of the Contract and invocation of applicable contractual remedies.

2.34 Documentation

The selected Consultant shall be responsible for preparing and maintaining comprehensive documentation for all studies and project management activities carried out for the Bank. Such documentation shall include, but not be limited to, business and functional requirements, process flows, data flows, database administration considerations (at an appropriate conceptual level), legacy system interface requirements, details of program and process modifications, implementation timelines, and connectivity requirements.

All documentation shall be maintained with proper version control and shall be made available to the Bank for review, audit, and periodic inspection, as and when required.

2.35 Expenses:

It may be noted that BANK will not pay any amount / expenses / Charges / Fees / Traveling Expenses / Boarding expenses/ Logging Expenses / Conveyance Expenses / out Of Pocket Expenses other than the agreed professional fees.

2.36 Arbitration & Resolution of Dispute

- i. The BANK and the Consultant shall make every effort to resolve amicably by direct informal negotiations any disagreement or dispute arising between them under or in connection with the Contract.
- ii. If, within 30 (thirty) days from the commencement of such informal negotiations, parties are unable to resolve dispute amicably, either party may approach for resolution by Arbitrator mutually agreeable to both the parties. The decision of the Arbitrator shall be final and binding on both the parties in accordance with the Arbitration and Conciliation Act, 1996, as amended from time to time.
- iii. All Arbitration proceedings shall be held at Guwahati and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.

PART III

3. Additional Information

3.1 A Brief Profile of the Assam Co-Operative Apex Bank Ltd.

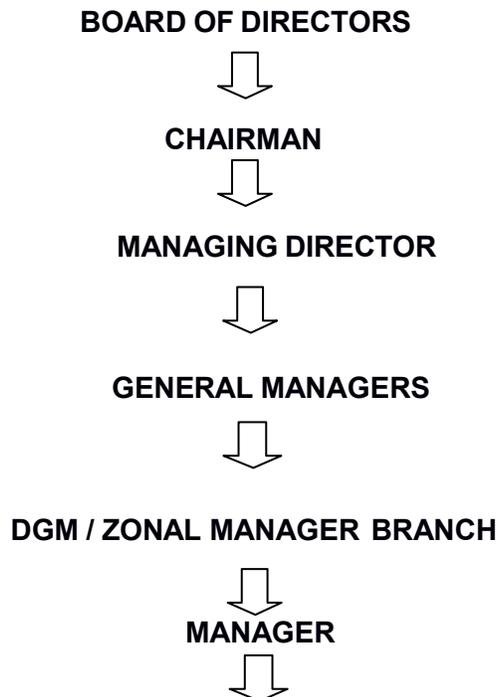
[As amended under Section 13 (2) of the Assam Co-operative Societies' Act, 1949 (Act 1 of 1950) up to 29th May, 1973.]

The Assam Co-operative Apex Bank Ltd. (ACAB) was established in 1948. Since then the Bank has developed and expanded its activities / operations and has grown in manifolds. The Bank has a wide network of 68 branches, spread throughout the state providing effective banking products and other related services to the general public of Assam.

The Assam Co-operative Apex Bank Ltd (ACAB) as a pioneer in Banking in Assam, has taken banking to the doorsteps of the people of the State and has been able to nurture and develop banking habits among the people. This has changed the saving habit of people from the traditional methods to the modern banking facilities to earn remunerative returns for their savings invested with the Bank and utilize various attractive and innovative banking products offered by Assam Co-operative Apex Bank Ltd. (ACAB)

3.2 Organizational Structure & Branch Location

MANAGEMENT ORGANIZATION STRUCTURE



ABM/ INTERNAL AUDITORS / ASSISTANT MANAGERS



ACCOUNTANT



SUB-ACCOUNTANT



MINISTERIAL STAFF

S.No.	Branch Name	S.No.	Branch Name
	Northern Zone	35	Morigaon
1	Jamugurihat	36	Diphu
2	Gohpur		Guwahati Zone
3	Dhakuakhana	37	Bijoyagar
4	Bihpuria	38	Fancy Bazar
5	Sootea	39	Sualkuchi
6	Biswanath Chariali	40	Boko
7	Jonai	41	Rangia
8	Dhekiajuli	42	Barpeta Road
9	Rangapara	43	Pathsala
10	Tangla	44	Tihu
11	Udalguri	45	Bamunimaidan
12	Tezpur	46	Guwahati
13	N. Lakhimpur	47	Silpukhuri
14	Dhemaji	48	Dispur
15	Mangaldoi	49	Noonmati
	Eastern Zone	50	Nalbari
16	Moran	51	Barpeta
17	Duliajan		Western Zone
18	Dergaon	52	Abhayapuri

19	Naharkatia	53	Bilasipara
20	Sadiya	54	Gossaigaon
21	Doomdooma	55	Dudhnoi
22	Sarupathar	56	Lakhipur
23	Teok	57	Goalpara
24	Jorhat	58	Kokrajhar
25	Sivasagar	59	Dhubri
26	Golaghat	60	Bongaigaon
27	Tinsukia		Southern Zone
28	Dibrugarh	61	Karimganj
	Central Zone	62	Badarpur
29	Bokajan	63	RK Nagar
30	Hojai	64	Haflong
31	Jagiroad	65	Silchar
32	Dhing	66	Lala
33	Silghat	67	Hailakandi
34	Nagaon		

3.3 The current technological landscape of the Bank:

Products	Vendor	All branches or Partial	Implemented in DC and DR both
CBS	InfrasoftTech	100%	Yes
ATM Switch	InfrasoftTech	100%	Yes
RTGS/NEFT	InfrasoftTech	100%	Yes
FI- Micro ATM, Aeps/e-kyc, IMPS, NACH,AML	InfrasoftTech	100%	Yes
HRMS	P2B HR Solution Pvt. Ltd.	100%	Yes

Others:

1. DC and DR infrastructure with FMS services:: M/s Inspira Enterprise Ltd.

PART IV
SCHEDULES

4. Detailed Scope of Work

Scope of Services

As part of its continuous technology upgradation and digital transformation initiatives, the Bank intends to leverage emerging technologies and advanced service offerings to enhance operational efficiency, strengthen risk management, and provide improved and secure services to its customers. These initiatives include, but are not limited to, adoption and enhancement of digital banking channels such as Mobile Banking, IMPS, BBPS, UPI, Internet Banking, Micro-ATM, and Financial Inclusion / Tab-based / Agent-based banking, re-engineering of existing business processes through implementation of Loan Origination Systems (LOS), Document Management Systems (DMS), Customer Relationship Management (CRM), Data Warehousing and MIS solutions, upgrade or replacement of the existing Core Banking System (CBS), renewal or replacement of the System Integrator (SI), revamp of the IT and Cyber Security infrastructure in line with NABARD guidelines, and review and renewal of the Bank's IT Strategy and IT / Information Security policies.

Given the dynamic business environment and rapidly evolving technology landscape, and considering that the Bank's technology requirements are varied, ongoing, and recurring in nature, the Bank envisages the need to engage a Technology Consulting and Project Management Consultant on a fixed-cost basis to support its technology initiatives.

The selected Consultant shall perform the Scope of Work (SoW) as detailed in this RFP, in accordance with the requirements specified by the Bank. The engagement shall be for a period of three (3) years from the date of execution of the contract, during which the Consultant shall provide continuous advisory, project management, and governance support for the Bank's IT initiatives.

The Consultant shall be responsible for developing a clear understanding of the Bank's requirements, deliverables, skill needs, and resource deployment, and shall plan and execute its services accordingly to ensure timely and effective delivery of outcomes in alignment with the Bank's objectives.

4.1 Phase I: Renewal of IT Strategy for the bank and revamp of IT Policies for the bank

Renewal of IT Strategy

- Review and renew the Bank's IT Strategy, aligned with business objectives and regulatory expectations. The IT Strategy shall cover:
 - CBS application upgrade / replacement strategy
 - Banking Add-On modules, Delivery Channels and Allied Applications
 - Upgradation/modernization of Data Center & DR Site

- Hardware at HO, branches of Apex Bank
- Networking & Security posture at DC, DR, HO and branches
- ATMs
- Financial Inclusion / Micro-ATM / Agent-based banking
- Digital channels Mobile Banking, Internet Banking, UPI, IMPS, BBPS
- Data management, MIS, Data Warehouse
- KYC, Anti-Money Laundering, NABARD/RBI reporting solution.
- Maintenance of Data Center, DR Site, Hardware, Networking, Security & Connectivity
- Provide technology advisory for the existing application and infrastructure landscape.
- Prepare a 5-Year IT & Digital Transformation Roadmap, including adoption of AI / ML where relevant.

Deliverables: Renewal of IT Strategy for bank for the next 5 years Roadmap.

Timelines for Completion: 3 months from the date of Consultancy contract execution.

Review, Update, and Revamp of IT, IS & Cyber Security Policy Framework (Phase-I)

A. Policy Review, Update, and Revamp

- Review, update, and revamp of the Bank's existing IT Policy, Information Security Policy, and Cyber Security Policy, ensuring alignment with the latest RBI, NABARD, CERT-In guidelines and ISO/IEC 27001 requirements.
- Drafting and submission of new IT / IS / Cyber Security policies, wherever required, to address identified regulatory gaps or new requirements arising from updated regulatory instructions or ISO standards.
- Documented gap analysis and compliance mapping for each policy, mapping regulatory and ISO/IEC 27001 requirements against policy clauses.
- Maintenance of policy version history and detailed change logs, clearly capturing the nature of changes, regulatory references, approval status, and effective dates.
- Annual review and update of all IT, IS, and Cyber Security policies, or earlier as required, to incorporate the latest RBI / NABARD / CERT-In guidelines and ISO/IEC 27001 requirements, including updates arising from audits or regulatory inspections.

B. Policy-Aligned SOP Development

- Preparation, review, and standardization of Standard Operating Procedures (SOPs) for each approved IT Policy, Information Security Policy, and Cyber Security Policy, ensuring full alignment with:
 - Reviewed and revamped existing policies
 - Newly drafted IT / IS / Cyber Security policies

- Latest RBI, NABARD, CERT-In guidelines and ISO/IEC 27001 requirements.
- Maintenance of SOP version history and detailed change logs, clearly capturing the nature of changes, regulatory references, approval status, and effective dates.
- Annual review and update of all SOPs, or earlier as required, to ensure continued alignment with Updated IT / IS / Cyber Security policies.

C. Baseline Configuration Standards/Documents

- Preparation of baseline configuration standards/documents, aligned with the approved IT / IS / Cyber Security policies, for :
 - Data Center (DC) and Disaster Recovery (DR) IT infrastructure
 - Servers, Operating systems, and Databases
 - Network devices (switch & Router)
 - Security systems including Firewall, SIEM, PAM, SDWAN, Endpoint Protection AVS, DLP, WAF, and Active Directory, etc.
- Identification of gaps between existing configurations and approved baseline standards.
- Support in tracking implementation and closure of identified gaps in coordination with Bank teams and System Integrator.
- Maintenance of document version history and detailed change logs, clearly capturing the nature of changes, regulatory references, approval status, and effective dates.
- All baseline documents shall be reviewed and updated annually, or earlier as deemed necessary, to ensure alignment with updated IT, IS, Cyber Security policies and prevailing regulatory requirements.
- The IT Consultant shall assist the Bank in defining, documenting, and maintaining baseline configuration standards aligned with the Bank's IT Policy, Information Security Policy, and Cyber Security Policy, and applicable regulatory guidelines. The Consultant's role shall be advisory and documentation-oriented and shall not include actual system configuration or implementation.

Deliverables:

Updated IT / IS / Cyber Security policies, corresponding SOPs, and Baseline Configuration Standards/Documents.

Timeline:

Within 3 months from the date of consultancy contract execution.

4.2 Phase II: Project Management Operations

The consultant is to depute one full-time resource at on-site in the course of the entire project. The resources will be full time and available for every operational day of the Bank.

The consultant cannot change the resource without prior intimation of at least 15 days thereby giving resources of equivalent of better skills. The consultant will also have a Project Manager who should be responsible for the Overall project governance and coordination, Escalation management, Review and consolidation of project MIS, Facilitation of meetings with Bank Management, Steering Committee, and other committees as required by the Bank. The reporting structure should be matrix based model with defined responsibility mapping for the entire project.

A. Setup the project management office and framework comprising of:

- Assistance in project management and project delivery team identification and resourcing
- Change management procedures
- Project risk management and detailing
- Project quality management procedures
- Employ a formal project methodology on all projects undertaken with the level of detail and control scaled appropriately to the magnitude of the project effort and adhere to all project management processes and procedures.

B. The Consultant shall assist the Bank during all phases of project execution, including:

- Monitoring project progress against approved timelines, milestones, and SLAs
- Review SLAs, milestones, penalties, and deliverables from a technical and operational perspective.
- Monitor vendor performance against agreed SLAs.
- Monitor progress of ongoing IT projects such as CBS enhancements including UAT, Digital Banking, Payment systems, Cyber Security, Infrastructure, and Regulatory IT initiatives.
- Coordinate with internal stakeholders, vendors, OEMs, and service providers.
- Tracking and monitoring customization, functional and technical gaps, regulatory and security observations
- Assisting in rollout, pilot, and go-live planning.
- Providing monthly project status updates to Senior Management, Steering Committee, and Board-level committees, as required.
- Participating in technical, functional, and governance meetings related to IT projects.
- Support compliance closure for IT/IS audit, RBI/NABARD inspection, and cyber security observations related to projects.

C. As part of project management and support, the IT Consultant shall provide advisory services in the following areas:

- Consultancy services for Digital Banking (Mobile Banking, UPI, IMPS, Internet Banking)
- Consultancy services for Data Center, DR Site (Hosting).
- Multi-Purpose KIOSKS and alternate delivery channels.

- Solution approach for Alternate digital payment channels and MIS reporting.
- Consultancy for overall IT infrastructure (Desktops, Printers, Passbook Printers, Routers, Switches, Power Backup etc.) for all branches for smooth working under bank policy.
- Consultancy for on LAN / WAN Networking, Information Security and CCTV for all branches.
- Consultancy on full-fledged Treasury Module Procurement and Installation for Accounts Dept. for security management and valuation.
- Advise and approval for AMC contract of Hardware & computer peripherals
- CBS functionality enhancement and regulatory implementation support
- Rationalization of System Architecture, Hardware Sizing, Pre-delivery Inspection of Hardware.
- IT Audit Compliance and fixing issues identified in the System/Internal/External Audits.
- Solution approach for Alternate digital payment channels and MIS reporting.
- Consultancy of Centralized KYC/EKYC/ Video KYC for the bank.
- Advice on IT related schemes and project during the year.
- Optimization of licenses eg. Database, Operating Systems and various Software.
- Consultancy on issues arising out of the Agreements/Contracts pertaining to the IT, SLA formulation and maintenance and Regulatory Compliance.

D. As part of the overall project management responsibilities, the IT Consultant shall provide end-to-end support for the preparation of all IT-related RFPs / RFQs required by the Bank during the contract period, in alignment with applicable regulatory and statutory guidelines and the Bank's approved IT Strategy. There shall be no limit on the number and types of such RFPs / RFQs to be prepared. While preparing each RFP/RFQ, the Consultant must comply with the following guidelines:

- Define procurement approach in consideration of the regulatory and statutory guidelines, CVC guidelines.
- Suggest various options to help the bank determine the best fit approach model: Single vendor vs. multiple vendor
- Define newer service level for measuring and ensuring operational excellence
- Conduct the entire process of evaluation of the vendors through the tendering / evaluation of the SI.
- Submission of eligibility, technical and commercial evaluation reports
- Preparation of PO, Draft agreement for the selected vendors

E. Preparation of RFP / RFQ documents, along with support for renewal and upgradation of any existing software and services, shall form an integral part of the scope of work and shall be provided without any additional cost to the Bank during the entire contract period.

F. Any additional IT-related scopes may be incorporated as and when required, based on mutual agreement between the Consultant and the Bank.

Deliverables: Participation in day to day IT related project governance, steering committee meetings, vendor engagements, IT related RFPs as and when required. Monthly project status reports on IT related engagements of the bank. Compliance and closure notes for audits/inspections.

Timelines for Completion: 36 months from the date of Consultancy contract execution.

4.3 Schedule of Payments

Scope of Work	Deliverables	Description	Payment %
Engagement of IT Consultant for the period of 36 Months	As per 4.1 and 4.2 of detailed scope of work	Phase I should be conducted in parallel with Phase II.	Quarterly in arrears from the date of sign of agreement. Bank will deduct penalty if any as per RFP terms and applicable TDS.

* The Payment here means the total value of the contract.

4.4 Proposed Resource Planning & Deployment:

Bank desire to deploy suitable resources for completing above scope.

Project Manager Involvement:

A designated Project Manager (one resource) will be engaged on a need-based model. Full-time deployment is not required; however, the Project Manager must be available on-site at least a monthly basis or as directed by the Bank when the project demands, including key meetings and milestone discussions. The individual must have prior experience leading and delivering core banking advisory engagements for Banks in India. The Bank reserves the right to conduct reference checks with the institutions where the resource has previously worked. The candidate should possess a minimum of fifteen years of experience in the IT consulting domain.

Senior Resource Involvement:

One full-time Senior Resource will be deployed at the Bank's PMO in Guwahati. This resource must also have hands-on experience in leading and executing core banking advisory assignments for State Cooperative Banks in India. The Bank may carry out reference checks with previous client banks. The candidate should possess Graduate (B.Tech / B.E / MCA) with minimum 8 years of professional experience in BFSI Industry in India.

All the resources proposed above should be on the rolls of the organization

PART V

5. Eligibility Criteria

Sl. No.	Eligibility Criteria	Document's Required
I	The Bidder should be a registered company under the relevant Companies Act or registered Partnership Firm under the relevant Partnership Act and should be in existence for five years as on the date of the RFP. (In case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account)	Adequate documentation like registration, certificate of incorporation, Article / Memorandum of association, Partnership deed etc. PAN, TAN,GST, Name change and date of establishment docs, ROC document
II	The Bidder should have a positive net worth in each of the last three Financial Years i.e. 2024-25, 2023-24 & 2022-23.	Copy of the audited balance sheet of the company for the consecutive last three financial years (2024-25, 2023-24 & 2022-23.) should be submitted along with Chartered Accountant Certificate.
III	The Bidder should have made profits after taxes in last three financial years i.e. 2024-25, 2023-24 & 2022-23.	
IV	The Bidder should have a minimum annual turnover of Rs. 50 Crores per year from the consultancy service business during the last three financial years (2024-25, 2023-24 & 2022-23.).	
V	Bidder should not have been Blacklisted by the Central / any of the State Governments or any Financial Institutions in India as on date of RFP submission.	Self-declaration to this effect should be submitted in format provided under section 8.6.
VI	The Bidder should have prior experience in performing end to end consultancy services comprising of: <ul style="list-style-type: none"> • IT Strategy • IT Polices, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. 	Credential letter / experience certificates/ copy of purchase order or work order or notification of award/ copy of engagement contract from PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank / RRB banks.

Sl. No.	Eligibility Criteria	Document's Required
	The projects should be carried out in last 5 years or ongoing.	
VII	The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out over the last 5 years and be ongoing.	Credential letter / experience certificates/ copy of purchase order or work order or notification of award/ copy of engagement contract from PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank / RRB banks.
VIII	In order to avoid conflict of interest, Bidder should not be implementers/solution providers/partners/system integrators for the implementation of any of the applications in the Bank. (The bidder should submit a letter of undertaking to this effect)	Self-declaration should be submitted duly signed by the Authorised signatory in a format provided under Section 7.9
IX	The bidder should be an individual organization. Consortium is not allowed	Self-declaration should be submitted duly signed by the Authorised signatory

Note: -

- End-to-end consultancy services shall mean demonstrable involvement of the technology consultant across the entire lifecycle of technology initiatives, including IT strategy formulation, preparation of technical specifications, vendor evaluation and selection, onboarding, and project management. This shall cover implementation of Core Banking Solutions, Digital Banking platforms, and DC-DR infrastructure, including network and security components.
- Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India only.
- Consortium not allowed
- In case of mergers/acquisitions/restructuring or name change, the date of establishment, credentials, financial documents, PAN, TAN, GST, Shops & Establishment of earlier/original Partnership Firm/Limited Company can be taken into account
- Ongoing projects which have already crossed six months may be considered. Bidder should submit sufficient evidence (Bank's certificate with scope delivered from the

execution of contract) for the same.

6. Technical Evaluation Criteria

Bank may seek clarifications / additional particulars required if any from the any or each Bidder as a part of technical evaluation. All clarifications / additional particulars in writing received within the stipulated date and time shall be considered for evaluation. In case a clarification is not received within the stipulated date and time, the respective technical parameter would be treated as non-compliant and the decision to qualify the Bidder shall be accordingly taken by Bank.

The proposal submitted by the Bidders shall, therefore, be evaluated on the following criteria:

Parameter	Maximum Score
Bidder's Experience and Service Capability	60
Bidder's Resource Profile	20
Technical Presentation	20
Total	100

Bidders scoring a minimum score of 80% i.e., an overall score of 100 marks or more will be declared technically qualified.

Detailed Technical Evaluation Parameters:

Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
1	Experience & Service Capability	<p>The Bidder should have prior experience in performing end to end consultancy services comprising of:</p> <ul style="list-style-type: none"> • IT Strategy • IT Polices, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in last 5 years and ongoing. 	20	<p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/ RRB in India. – 12 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p>

Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
				<p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p> <p><i>*Note If under one PO/Work order StCB and DCCB name written then it will be considered as only 1 cred.</i></p>
2	Experience & Service Capability	The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components in last 5 years and ongoing.	20	<p>Two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. – 12 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND Two (2) State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>Two (2) PSU Bank / Private Scheduled Commercial Bank AND more than Four (4) Scheduled State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p> <p><i>*Note If under one PO/Work order StCB and DCCB name written then it will be considered as only 1 cred.</i></p>

Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
3	Experience & Service Capability	<p>The Bidder should have had the experience of providing Consultancy services on Project management of any two (2) of the following digital payment system during last three (3) years</p> <ul style="list-style-type: none"> • 1.Mobile Banking including IMPS and UPI • 2.Internet Banking • 3.Micro ATM with Financial Inclusion 	20	<p>One (1) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. – 12 Marks</p> <p>One (1) PSU Bank / Private Scheduled Commercial Bank AND Two (2) Schedule State Cooperative Bank / District Central Cooperative Bank/RRB in India – 16 Marks</p> <p>One (1) PSU Bank / Private Scheduled Commercial Bank AND More than Two (2) Scheduled State Cooperative Bank / District Central Cooperative Bank/RRB in India – 20 Marks</p> <p><i>*Note If under one PO/Work order StCB and DCCB name written then it will be considered as only 1 cred.</i></p>
Sub Total			60	
Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
4	Resource Profile	Sr. Banking Consultant	20	Graduate with at least 8 Years of Professional Experience in BFSI industry as a senior consultant in India out of which

Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
		<p>Graduate (B. Tech/B.E/MCA) with minimum 8 years of professional experience in BFSI Industry in India.</p> <ul style="list-style-type: none"> • Should have experience Project Management of CBS & Allied application. • Should have experience of Current State Assessment, Preparation of IT Strategy, IT Polices, IS/Cyber Security Polices. • Should have experience of RFP Preparation, evaluation & vendor Onboarding. 		<p>at least 2 years IT consultancy experience in State Cooperative Banks – 15 Marks</p> <p>Graduate with MBA and at least 8 Years of Professional Experience in BFSI industry in India out of which at least 2 years IT consultancy experience in State Cooperative Banks – 20 Marks</p>
Sub Total			20	
Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
5	Bidder 's presentation	Bidder's presentation on methodology, process & proposed manpower or Feedback	20	<p>All the eligible bidders will be required to make presentations to supplement their bids, showcase the overall consultancy proposed. Bank will schedule presentations and the time and location will be communicated to the bidders. Failure of a Bidder to complete a scheduled presentation to the Bank may result in rejection of the proposal.</p> <p>Bidder is also expected to demonstrate the project</p>

Sl. No.	Criteria	Evaluation Parameters	Max Marks	Scoring Methodology
				management capability and applicability to Bank as per the scope of work.
Sub Total			20	
Total			100	

Note:

- Minimum qualifying score will be 80%. However, bank having rights to change the minimum qualifying score at its own discretion.
- Public sector and commercial banks mean public sector and commercial banks in India only.
- The bidder should provide documentary evidence/self-certification supported with PO Copy from Bank along with the contact details of bank officials for the criterion nos. 5,6,7.
- SCB means State Co-operative Banks.
- Minimum marks are 80.
- Only eligible bidders will be qualified for the Commercial evaluation.
- Ongoing projects which have already crossed one year may be considered. Bidder should submit sufficient evidence (Bank's certificate with scope delivered from the execution of contract) for the same.

7. Evaluation Mechanism

The score(s) will be calculated for all technically qualified bidders using the formula: -

(Minimum Commercial Quote/Quoted Price) x20% + (Technical Score/Highest Technical Score) x 80% (Technical will carry 80% weightage and Commercial will carry weightage of 20%) Highest scores so obtained using the above method shall be declared L-1.

In case of tie-up in Techno-Commercial evaluation score, the bidder scoring highest technical score will be declared L-1 bidder.

Bank will give 80% weight age to technical score while comparing the commercial quote. The procedure is as under:

A "Score (S)" will be calculated for all qualified bidders using the following formula:

$$S \equiv \frac{C_{low}}{C} X + \frac{T}{T_{high}} (1 - X)$$

Where C stands for nominal price quoted, C Low stands for the price quote of the lowest nominal bid. T stands for technical evaluation score and T High stands for the score of the

technically highest bidder. X is equal to 0.2.

The Bank reserves the right to float the RFP again. The Bank shall not incur any liability to the bidder(s) on account of reissue of RFP. Bank shall not be obliged to inform the bidder(s) of the grounds for the Bank's rejection. The Bank reserves the right to modify any items of the scope of the RFP. The RFP may be reissued on account of following;

- a) If none of the bidders qualify in the technical bid evaluation.
- b) If only one bidder qualifies in the technical bid evaluation.
- c) If selected bidder fails to execute the Consultancy Agreement within the time limit stipulated. Any decision in this regard by Bank shall be final, conclusive and binding on the bidders.

Bank may call upon the ultimate short-listed bidder to make a detailed presentation to the Board of Directors of the Bank.

The L-1 vendor shall be decided on the basis of the Techno-Commercial evaluation as mentioned in the RFP document.

The bidder should quote cost for all the lines items as per commercial bid. The cost quoted also includes the cost of deliverables for all the phases of the Project.

If any vendor fails to quote against any of the services sought by the Bank, it will be presumed by the Bank that the cost of such items is included in the overall cost and will not

accept any plea or excuse from the vendors later and such services have to be provided to the Bank without any extra cost along with all other services.

The Bank reserves the right to float the RFP again. The Bank shall not incur any liability to the bidder(s) on account of reissue of RFP. Bank shall not be obliged to inform the bidder(s) of the grounds for the Bank's rejection. **The Bank reserves the right to modify any items of the scope of the RFP.** The RFP may be reissued on account of following.

- a) If none of the bidders qualify in the technical bid evaluation.
- b) If only one bidder qualifies in the technical bid evaluation.
- c) If selected bidder fails to execute the Consultancy Agreement within the time limit stipulated. Any decision in this regard by Bank shall be final, conclusive and binding on the bidders.

In case none of the participating bidders qualify on technical criteria by reaching or exceeding the cut-off score of 80%, then the bank at its sole discretion, may relax the cut-off score to a lower value, which in any case shall not fall below 80%. In case at least two participants are not found with score 80%, bank reserves the right to cancel the tender process and go for re-tendering process. However, this would be decided by the sole

discretion of the bank.

Bank may call upon the ultimate short-listed bidder to make a detailed presentation to the Board of Directors of the Bank.

The bidder should quote cost for all the line items as per commercial bid. The cost quoted also includes the cost of deliverable for all the phases of the Project.

If any vendor fails to quote against any of the services sought by the Bank, it will be presumed by the Bank that the cost of such items is included in the overall cost and will not accept any plea or excuse from the vendors later and such services have to be provided to the Bank without any extra cost along with all other services.

Financial Bid evaluation considerations

Financial bid valuation shall be considered as below in case of any kind of discrepancy:

- a. If there is a discrepancy between words and figures, the amount in words shall prevail;
- b. If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail;
- c. 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;
- d. Where there is a discrepancy between the amount mentioned in the proposal 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;
- e. The amount stated in the correction form, adjusted in accordance with the above procedure, shall be considered as final and binding;
- f. If there is a discrepancy in the total, the correct total shall be arrived at by Bank;
- g. In case the bidder does not accept the correction of the errors as stated above, the bid shall be rejected and EMD shall be forfeited. Assam Co-operative Apex Bank shall not incur any liability to the affected bidder on account of such rejection;
- h. At the sole discretion and determination of Assam Co-operative Apex Bank, it may add any other relevant criteria for evaluating the proposals received in response to this RFP;
- i. During the process of technical/financial evaluation if Assam Co-operative Apex Bank decides to withdraw any collateral item offered in the proposal, the financial value of that item will be reduced from the financial offer of all the Bidder(s) and Total Cost of Ownership will be recalculated accordingly;
- j. Assam Co-operative Apex Bank may, at its sole discretion, decide to seek more information from the bidder(s) in order to normalize the bids. However, Bidder(s) will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to; and

The financial 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.

PART VI

8. TECHNICAL BID FORMS.

8.1 Technical Bid (Cover)

Ref.No.ACAB/HO/IT/RFP/17.02.2026/094

Date.17/02/2026

**The Managing Director
Assam Co-operative Apex Bank Ltd. Head Office, Pan
Bazar
Guwahati – 781001.**

Dear Sir,

1. Having examined the Tender Documents including all Annexure, the receipt of which is hereby duly acknowledged, we, the undersigned offer to provide consulting services for the implementation the Project in conformity with the said Tender Documents and in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to complete the project within the scheduled timelines.
3. We confirm that this offer is valid for six months from the last date for submission of Tender Documents to the Assam Co-operative Apex Bank Ltd.
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988", and or any other law

concerning this in force in India.

6. We agree that the Assam Co-operative Apex Bank Ltd. is not bound to accept the lowest Bid or any Bid, or the BANK may reject all bids.
7. We have not been barred/ blacklisted by any regulatory / statutory authority.

Dated this.....by2026

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

(This letter should be on the letter head of bidder duly signed by an authorized signatory)

8.2 Technical Bid Main Form:

1. Organizational Profile

S. No.	Description	Details (to be filled by the Applicant/ Each Member)
1	Name of the Organization	
2	Official address	
3	Phone No. and Fax No.	
4	Corporate Headquarters Address	
5	Phone No. and Fax No.	
6	E-Mail address	
7	Web Site Address	
8	Details of Company's Registration (Please enclose copies of the documents)	
9	Name of Registration Authority	
10	Registration Number and Year of Registration	
11	Product/ Service for which Registered with validity period	
12	Date of incorporation	
13	Goods and Services Tax (GST) Registration No. (Documentary Proof Attached)	
14	Permanent Account Number (PAN) Photocopy of PAN Card to be enclosed	

2. Details of person with the Bidder duly authorized to sign the Bid/Contract:

- (a) Name :
- (b) Designation :
- (c) Telephone Number :
- (d) E-Mail Address :
- (e) Fax Number :

3. Details of person with the Bidder who will serve as the point of contact:

- (f) Name :
- (g) Designation :
- (h) Telephone Number :
- (i) E-Mail Address :
- (j) Fax Number :

4. Financial Capability:

Name of bidder	Net-worth		Turnover		
	As on the Last date of Year 1	Reference page no. of C.A. Certificate	Year 1 (2024-25)	Year 2 (2023-24)	Year 3 (2023-22)
(to submit Documentary Proof)					

5. Technical capability (Bidder to mention 3 assignments of similar nature):

Title & Nature of the Assignment	
Brief Description of Assignment	
Client for which the Assignment was constructed/ developed	
Location	
Date of Commencement of Assignment/ Contract	

Current Status of the assignment	
----------------------------------	--

Applicant to fill up the details in the above Table, and enclose necessary documents as proof. The Table is required to be filled for each assignment. Total no. of assignments should not be more than 3 (THREE)

6. Details of Experience in similar services

Sl. No.	Name of Bank	Description of Scope of Work	Period During which Implemented	
			From	To

N.B. Enclosed copies of Purchase Orders should be in name of the bidder only as references. Bank reserves the right to verify the authenticity of the reference document enclosed with the bid document. In case found not in order, the bid submitted by the bidder shall be rejected summarily.

8.3 Resources Commitment & Deployment

1. Proposed Team Profile

Sl. No.	Name of Personnel	Proposed position	No. Of experience in Consultancy	No. of years of Industry standard experience	Details of Banking Projects Handled (State Co-op. Bank/ DCCB/ PSU Bank/RRBs)	Reference to Page no. of his/ her CV as per Clause

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

8.4 Curriculum Vitae (CV) of proposed team members

Bidder shall provide CV for all the members of the project team that shall be deployed on the project.

1.	Proposed Position	
2.	Name of the Personnel:	
3.	Current Position and designation in the present organization:	
4.	Overall Industry Experience	
5.	Nationality	
6.	Language Proficiency	
7.	Academic and Professional Qualifications	
8.	Experience (if any) in the State Co-operative banks / District Co-operative banks in India	
9.	Employment Record: (Starting with present position, list in reverse order)	
10.	Work(s) undertaken that best illustrate the capability to handle the tasks assigned:	

*Please provide substantive evidence supporting the proposed team member's educational qualifications and professional experience.

8.5 Letter of Commitment of Resources

(This letter should be on the letter head of bidder duly signed by an authorized signatory)

Ref. No.

Date.

**The Managing Director
Assam Co-operative Apex Bank Ltd.
Head Office, Pan Bazar
Guwahati – 781001.**

Ref: - Proposal for Appointment of Consultant Firm for CBS and Allied Solution

Dear Sir,

1. Having examined the Tender Documents including all Annexure, the receipt of which is hereby duly acknowledged, we, the undersigned offer our best resources to provide consulting services for the implementation the Project in conformity with the said Tender Documents and in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to complete the project within the scheduled timelines with the resources indicated therein.
3. We confirm that in case any resource leaves our organization or is not available to the IT Project of the BANK, we shall provide equivalent resources in terms of years of experience, domain expertise, and commitment to the CB Project.
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. We agree that the Assam Co-operative Apex Bank Ltd. is not bound to accept resources that are not deployed as per the Terms of this RFP and may levy penalties and liquidated damages.

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

8.6 Self-Declaration for Non-Blacklisting

To,

**The Managing Director
Assam Co-operative Apex Bank Ltd.
Head Office, Pan Bazar
Guwahati – 781001.**

Dear Sir,

Ref: - Proposal for Appointment of Consultant Firm for CBS and Allied Solution

We hereby Confirm to the best of our knowledge and belief as on date, that _____ has not been blacklisted by any Govt. Department/ PSU/ PSE or banks or the Organization is otherwise not involved in any such incident with any concern whatsoever, where the job undertaken/ performed and conduct has been questioned by any authority, which may lead to legal action.

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

8.7 Compliance to Eligibility Criteria

Sl. No.	Eligibility Criteria	Document's Required
I	The Bidder should be a registered company under the relevant Companies Act or registered Partnership Firm under the relevant Partnership Act and should be in existence for five years as on the date of the RFP. (In case of mergers/acquisitions/restructuring or name change, the date of establishment of earlier/original Partnership Firm/Limited Company can be taken into account)	Adequate documentation like registration, certificate of incorporation, Article / Memorandum of association, Partnership deed etc. PAN, TAN,GST, Name change and date of establishment docs, ROC document
II	The Bidder should have a positive net worth in each of the last three Financial Years i.e. 2024-25, 2023-24 & 2022-23.	Copy of the audited balance sheet of the company for the consecutive last three financial

Sl. No.	Eligibility Criteria	Document's Required
III	The Bidder should have made profits after taxes in last three financial years i.e. 2024-25, 2023-24 & 2022-23.	years (2024-25, 2023-24 & 2022-23.) should be submitted along with Chartered Accountant Certificate.
IV	The Bidder should have a minimum annual turnover of Rs. 50 Crores per year from the consultancy service business during the last three financial years (2024-25, 2023-24 & 2022-23.).	
V	Bidder should not have been Blacklisted by the Central / any of the State Governments or any Financial Institutions in India as on date of RFP submission.	Self-declaration to this effect should be submitted in format provided under section 8.6.
VI	<p>The Bidder should have prior experience in performing end to end consultancy services comprising of:</p> <ul style="list-style-type: none"> • IT Strategy • IT Polices, IS/Cyber Security Policies • Project Management including RFP preparation and Vendor Onboarding in at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out in last 5 years or ongoing. 	Credential letter / experience certificates/ copy of purchase order or work order or notification of award/ copy of engagement contract from PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank / RRB banks.
VII	The Bidder should have prior experience in providing end to end consultancy services for IT infrastructure at DC & DR including network & cyber security components at least two (2) PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank/RRB in India. The projects should be carried out over the last 3 years and be ongoing.	Credential letter / experience certificates/ copy of purchase order or work order or notification of award/ copy of engagement contract from PSU Bank / Private Scheduled Commercial Bank / State Cooperative Bank / District Central Cooperative Bank / RRB banks.
VIII	In order to avoid conflict of interest, Bidder should not be implementers/solution providers/partners/system integrators for the implementation of any of the applications in the Bank. (The bidder should submit a letter of undertaking to this effect)	Self-declaration should be submitted duly signed by the Authorised signatory in a format provided under Section 7.9

SI. No.	Eligibility Criteria	Document's Required
IX	The bidder should be an individual organization. Consortium is not allowed	Self-declaration should be submitted duly signed by the Authorised signatory

Note: -

- End to end consultancy services would only mean credentials where the technology consultant has been involved like IT strategy formulation, to defining specifications, to vendor evaluation and selection and onboarding to project management of the technology, core banking solution, Digital Banking, DC-DR Infrastructure including network and security component.
- Co-operative Bank means State Co-operative Bank/District Central Co-operative Bank Ltd. in India only.
- Consortium not allowed
- In case of mergers/acquisitions/restructuring or name change, the date of establishment, credentials, financial documents, PAN, TAN, GST, Shops & Establishment of earlier/original Partnership Firm/Limited Company can be taken into account
- Ongoing projects which have already crossed six months may be considered. Bidder should submit sufficient evidence (Bank's certificate with scope delivered from the execution of contract) for the same.

8.8 Compliance Sheet

COMPLIANCE SHEET

DECLARATION

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the RFP Ref No. ACAB/HO/IT/RFP/17.02.2026/094 including all annexures, addendum, corrigendum and amendments, if any. We certify that the services offered shall conform with the terms & conditions and Scope of Work stipulated in the said RFP.

We also confirm that payment to the engaged employees shall be made in consonance with the Minimum Wages Act in vogue and their duty hours will also be as per applicable labour laws of the country.

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

8.9 Self-Declaration

To
The Managing Director
Assam Co-operative Apex Bank Ltd.
Head Office, Pan Bazar
Guwahati – 781001.

Dear Sir,

Ref: - Proposal for Appointment of Consultant Firm for CBS and Allied Solution

We hereby Confirm that we _____ want to participate for the RFP for appointment of IT consultant firm for Core Banking and Allied Solutions for The Assam Co-operative Apex Bank Limited and not as a implementers/solution providers/partners/system integrators for implementation of any of the applications in the Bank.

We hereby also confirm to you that if we _____ are selected as a Consultant for this RFP. Ref. No. _____ dated _____, then we will not be eligible for participation for the next phase i.e. implementation of RFP/project.

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

8.10 Format for clarifications/ Queries related to RFP document

To submitted to bank within 24.02.2026 (In Excel or Word Format) by email only.

The clarifications/ queries should be strictly in the below format:

RFP Ref: ACAB/HO/IT/RFP/17.02.2026/094		Bidder's Name		
S. No.	Page No.	Section	Point as stated in RFP document	Comments/ suggestions/ Deviations
1				
2				
3				
4				
5				

PART VI

9. COMMERCIAL BID FORMS

9.1 Commercial Bid Cover Letter

Ref. No.

Date.

**The Managing Director
Assam Co-operative Apex Bank Ltd.
Head Office, Pan Bazar
Guwahati – 781001.**

Ref: - Commercial Proposal for Appointment of Consultant Firm for CBS and Allied Solution

Dear Sir,

1. Having examined the Tender Documents including all Annexure, the receipt of which is hereby duly acknowledged, we, the undersigned offer our best commercial rates to provide consulting services for the implementation the Project in conformity with the said Tender Documents and in accordance with the schedule of Prices indicated in the Price Bid and made part of this Tender.
2. If our Bid is accepted, we undertake to complete the project within the scheduled timelines.
3. We confirm that this offer is valid for six months from the last date for submission of Tender Documents to the Assam Co-operative Apex Bank Ltd.
4. This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. We agree that the Assam Co-operative Apex Bank Ltd. is not bound to accept the lowest Bid or any Bid, or the BANK may reject all bids.

Dated this.....by2026

Authorized Signatory

Designation:

Company:

Stamps:

Phone Number including Mobile Number:

Email:

Date:

(This letter should be on the letter head of bidder duly signed by an authorized signatory)

9.2 Commercial Bid Form

Name of the bidder:

Address:

Scope of Work	Deliverables	Timeline	Cost
Engagement of IT Consultant as defined in section 4 of the RFP	As per 4.1 and 4.2 of detailed scope of work	<u>36 Months</u> Phase I should be conducted in parallel with Phase II.	

(Rupees.....
.....) Only

Resource Involvement:

Project Manager Involvement:

A hybrid engagement model will be followed. The Project Manager will be required to attend on-site meetings and provide physical presence as necessary, in line with the requirements outlined in Section 4.4 of the RFP.

Senior Resource Involvement:

A full-time deployment is required at the Bank’s Head Office. The detailed responsibilities and expectations for this role are provided in Section 4.4 of the RFP.

TERMS AND CONDITIONS ON COMMERCIAL PROPOSAL

- 1) The above quoted fee is the lump sum (fixed price) amount and any add on in any form will not be payable by the Bank for whatsoever reason.
- 2) The **FEE EXCLUDES ALL TAXES, DUTIES, LEVIES, SERVICE TAX**, etc.
- 3) The fee also includes the cost of deliverables for all the phases of the Project.
- 4) The BANK will deduct the tax at source, if any, as per the law of the land.
- 5) Further, we confirm that we will abide by all the terms and conditions contained in the Request for Proposal document.
- 6) The bidder has to submit the commercial in hardcopy along with the bid.

Place :

Date :

Seal & Signature of the bidder

10. ANNEXURES

FORMAT OF BANK GUARANTEE (BG) FOR PERFORMANCE SECURITY (ON A NONJUDICIAL STAMP PAPER OF RS.100.00)

**To,
The Managing Director
Assam Co-operative Apex Bank Ltd.
Head Office, Pan Bazar
Guwahati – 781001**

WHEREAS (herein after called “The Contractor”) has submitted its bid dated (date of submission of bid) for providing the _____ (Scope of Work) in response to Assam Co-operative Apex Bank Ltd (RFP) No. HO/MD/XXXX dated XX/XX/2025 where <Bank Name> is a member bank(hereinafter called “the Bank”, “Beneficiary”).

KNOW ALL PEOPLE by these presents that WE Assam Co-operative Apex Bank Ltd of having our registered office at H.B Road, Panbazar, Guwahati, Assam – 781001) (herein after called “the Bank”) are bound unto herein after called “the Beneficiary”) in the sum of INR _____ /- (Rupees _____ only) for Which payment will and truly to be made to the said Beneficiary, the Bank binds itself, its successors and assigns by these presents. Sealed with the common seal of the said Bank this _____ day of _____, 2025.

THE CONDITIONS of this obligation are:

We undertake to pay the Beneficiary up to the above amount upon receipt of its first written demand, without the Beneficiary having to substantiate its demand, provided that in its demand the beneficiary will note that the amount claimed by it is due to it owing to the occurrence of above condition, specifying the occurred condition.

1. This guarantee will remain in force up to 42 months from the date of signing the contract i.e., up to _____ (date of expiry which should be a minimum of contract period), and any demand in respect thereof should reach the Bank not later than the above date. Notwithstanding any other term contained herein:
 - a. This guarantee shall be valid only up to (Guarantee End Date) whereupon it shall automatically expire irrespective of whether the original guarantee is returned to the Bank or not; and
 - b. The total liability of Bank under this guarantee shall be limited to INR (Rupeesonly)
2. Notwithstanding anything to the contrary, the decision of the purchaser as to whether Contractor has failed to perform as per the said contract and also as to whether the Contractor has failed to maintain the Consultancy services as per the terms and conditions of the said contract will be final and binding on the Bank and the Bank shall not be entitled to ask the purchaser to establish its claim or claims under this Guarantee but shall pay the same to the purchaser forthwith on mere demand without any demur, reservation, recourse, contest or protest and/or without any reference to the contractor. Any such demand made by the purchaser on the Bank shall be conclusive and binding notwithstanding any difference between the purchaser and the contractor or any dispute pending before any Court, Tribunal, Arbitrator or any other authority.
3. The Bank further undertakes not to revoke this Guarantee during its currency except with the previous consent of the purchaser in writing and this Guarantee shall continue to be

enforceable till the aforesaid date of expiry or the last date of the extended period of expiry of Guarantee agreed upon by all the parties to this Guarantee, as the case may be, unless during the currency of this Guarantee all the dues of the purchaser under or by virtue of the said contract have been duly paid and its claims satisfied or discharged or the purchaser certifies that the terms and conditions of the said contract have been fully carried out by the contractor and accordingly discharges the Guarantee.

4. In order to give full effect to the Guarantee herein contained you shall be entitled to act as if we are your principal debtors in respect of all your claims against the contractor hereby Guaranteed by us as aforesaid and we hereby expressly waive all our rights of surety-ship and other rights if any which are in any way inconsistent with the above or any other provisions of this Guarantee.
5. The Bank agrees with the purchaser that the purchaser shall have the fullest liberty without affecting in any manner the Bank's obligations under this Guarantee to extend the time of performance by the contractor from time to time or to postpone for any time or from time to time any of the rights or powers exercisable by the purchaser against the contractor and either to enforce or forbear to enforce any of the terms and conditions of the said contract and the Bank shall not be released from its liability for the reasons of any such extensions being granted to the contractor for any forbearance, act or omission on the part of the purchaser or any other indulgence shown by the purchaser or by any other matter or thing whatsoever which under the law relating to sureties would, but for this provision have the effect of so relieving the Bank.
6. The Guarantee shall not be affected by any change in the constitution of the contractor or the Bank nor shall it be affected by any change in the constitution of the purchaser by any amalgamation or absorption or with the contractor, Bank or the purchaser, but will ensure for and be available to and enforceable by the absorbing or amalgamated company or concern.
7. This guarantee and the powers and provisions herein contained are in addition to and not by way of limitation or in substitution of any other guarantee or guarantees heretofore issued by us (whether singly or jointly with other banks) on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and also for the same purpose for which this guarantee is issued and now existing un-cancelled and we further mention that this guarantee is not intended to and shall not revoke or limit such guarantee or guarantees heretofore issued by us on behalf of the contractor heretofore mentioned for the same contract referred to heretofore and for the same purpose for which this guarantee is issued.
8. Any notice by way of demand or otherwise under this guarantee may be sent by special courier, telex, fax or registered post to our local address as mentioned in this guarantee.

Place:

SEAL

SIGNATURE.

Code No.

NOTE:

1. The Bidder SHOULD ENSURE THAT THE SEAL & CODE NO. OF THE SIGNATORY IS PUT BY THE BANKERS, BEFORE SUBMISSION OF BG

2. STAMP PAPER IS REQUIRED FOR THE BG ISSUED BY THE BANKS LOCATED IN INDIA.