



CORRIGENDUM 2 TO GEM BID GEM/2023/B/4161633 dated 02/11/2023 for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Andhra Pragathi Grameena Bank

#	Section	Existing Clause	Amended Clause
1	Point No.9 of Annexure-2 Pre-Qualification Criteria	The Bidder should have experience of having implemented/ implementing proposed Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	The Bidder/OEM should have experience of having implemented/ implementing proposed Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores
2	Point No.6 of Annexure-2 Pre-Qualification Criteria	<p>The Bidder should have a minimum turnover of Rs. 100 Crores each year during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>MSE should have a minimum turnover of Rs.50 Crores each year during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>Startups should have a minimum turnover of Rs.30 Crores each year during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>If March 2023 audited results are not published as on date of bid submission, the financials of 2019-20,</p>	<p>The Bidder should have an average turnover of Rs. 100 Crores during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>MSE should have an average turnover of Rs.50 Crores during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>Startups should have an average turnover of Rs.30 Crores during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>If March 2023 audited results are not published as on date of</p>

		2020-21 and 2021-22 to be submitted for eligibility evaluation	bid submission, the financials of 2019-20, 2020-21 and 2021-22 to be submitted for eligibility evaluation
3	Annexure 2-3	[To be submitted on Bidder's Letter Head] Customers for whom the Bidder has executed similar projects for Digital Lending Platform	To be submitted on Bidder's / OEMs Letter Head
4	Annexure-4	Compliance to Functional Specifications as per Annexure 3.2 – 40 Marks Bidder Credentials and Experience – 10 Marks	Compliance to Functional Specifications as per Annexure 3.2 – 45 Marks Bidder Credentials and Experience – 5 Marks
5	Techno Commercial Evaluation Process	The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 70:30.	The Criteria for Technical Evaluation and Commercial Evaluation will have weightage of 80:20.
6	Annexure 3.2	Functional Specifications	Refer Revised Functional Specifications 3.2
7	Bid Submission Date	Last date for submission of bid is 30.11.2023	Last date for submission of bid is 14.12.2023
8	New Annexure	NA	OEM to submit Annexure-28
9	Payment Terms	Hardware Cost – 70% - On Successful delivery & installation of hardware 20% - On successful Go-live of products of phase 2 10% - After completion of warranty period and after deducting applicable penalties and liquidated damages OR on submission of Bank Guarantee equivalent to 10% of the remaining payment	Hardware Cost – 70% - On Successful delivery & installation of hardware 20% - On successful Go-live of products of phase 1 10% - After completion of warranty period and after deducting applicable penalties and liquidated damages OR on submission of Bank Guarantee equivalent to 10% of the remaining payment

REVISED ANNEXURES

Annexure-2

Pre-Qualification Criteria

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

SUB: RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Andhra Pragathi Grameena Bank.

Ref: GEM/2023/B/4161633 dated 02/11/2023

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

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

#	Eligibility Criteria	Supporting Documents
	Bidder's Eligibility Criteria	
1	The bidder (including its OEM, if any) must be a registered Company (public/private)/PSU/PSE/ Partnership firm/LLP in India and been in operation in India for at least 3 years as on the date of bid submission	Certificate of Incorporation issued by Registrar of Companies and full address of the registered office along with copies of memorandum and Articles of Association/Partnership Deed to be submitted along with GST registration certificate
2	The Bidder (including its OEM, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English) dated 16-09-2020.	Certificate of local content to be submitted as per Annexure-14
3	Signing of pre-contract integrity pact	The bidder should submit signed pre-contract integrity pact on Non-Judicial Stamp paper of Rs.200/- or more (as per respective Stamp Act) as per Annexure-12
4	The Bidder has to provide information 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)

#	Eligibility Criteria	Supporting Documents
5	<p>Any bidder (including PEM and OSD/OSO, if any) from a country which shares a land border with India will be eligible to bid, only if the bidder (including PEM and OSD/OSO) are registered with the Competent Authority. Bidder (entity) 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>A declaration stating "We have read the clause 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 such a country, has been registered with the Competent Authority. We hereby certify that we and our OEM fulfill all requirements in this regard and are eligible to be considered." to be submitted in Company's letter head.</p>
6	<p>The Bidder should have an average turnover of Rs. 100 Crores during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>MSE should have an average turnover of Rs.50 Crores during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>Startups should have an average turnover of Rs.30 Crores during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>If March 2023 audited results are not published as on date of bid submission, the financials of 2019-20, 2020-21 and 2021-22 to be submitted for eligibility evaluation</p>	<p>Bidder has to submit copies of audited Balance Sheets for last 3 Years [i.e. 2020-21, 2021-22 and 2022-23].</p> <p style="text-align: center;">AND</p> <p>Bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number.</p>
7	<p>The bidder should have positive Net Worth as on 31/03/2023 and also should have not eroded by more than 30% in the last three financial years ending on 31/03/2023</p>	<p>The Bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by</p>

#	Eligibility Criteria	Supporting Documents
		Chartered Accountants should mandatorily contain UDIN.
8	The Bidder can be the Original Equipment Manufacturer (OEM)/ Original Software Developer (OSD)/ Original Software Owner (OSO) of the proposed Software/Hardware/Solution. (OR) an authorized dealer / System Integrator	If the applicant is a OEM/OSD/OSO, an Undertaking Letter has to submitted to this effect. If the bidder is an Authorized Dealer, an Authorization letter from their OEM and OSD/OSO to deal/market their product in India and it should be valid for entire contract period
9	The Bidder/OEM should have experience of having implemented/ implementing proposed Digital Lending Platform/ Solution in a Scheduled Commercial Bank in India with 500 branches or a NBFC in India with an asset size of INR 10,000 crores	<p>For Projects Completed</p> <p>Email confirmation specifying the name of the OEM whose product is implemented, date of completion along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is implemented, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation</p> <p>Email confirmation specifying the name of the OEM whose product is being implemented along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is being implemented and confirm that the performance is satisfactory</p>

#	Eligibility Criteria	Supporting Documents
10	Bidder and OEM Company Should not have been blacklisted by any PSU or Government Department or Regulatory or Statutory body in India as on date of publishing this RFP.	Self-Declaration (as per Annexure-20) from the Bidder/OEM signed by Authorized Signatory.
11	Bidder should not be insolvent, in receivership, Bankrupt, or being wound up	Self-undertaking on company's letter head
12	The Bidder should be an ISO 9001 and ISO 27001 certified organization valid as on date of this GeM bid.	Bidder to provide a copy of ISO Certificates
OEM's Eligibility Criteria		
1	<p>The OEM for DLP should have an average annual turnover of Rs. 25 Crores or more during the last three financial years [i.e., 2020-21, 2021-22 and 2022-23]. This must be the individual company turnover and not of any group of companies.</p> <p>If March 2023 audited results are not published as on date of bid submission, the financials of 2019-20, 2020-21 and 2021-22 to be submitted for eligibility evaluation</p>	<p>OEM has to submit copies of audited Balance Sheets for last 3 Years [i.e. 2020-21, 2021-22 and 2022-23].</p> <p>AND</p> <p>OEM must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number.</p>
2	<p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches</p> <p>-Ongoing/ under implementation project will be considered.</p> <p>However, it is mandatory to have at least one completed project during the last 3 years (i.e., 2020-21, 2021-22 and 2022-23) (Not necessary for all product journey)</p> <p>*For OEM- End to End digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture, pre-sanction, sanction, decision, approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitised because of or compliance /regulatory issues.</p>	<p>For Projects Completed</p> <p>E-mail confirmation specifying the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies, date of completion along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies, date of completion and confirm</p>

#	Eligibility Criteria	Supporting Documents
		<p>that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation</p> <p>Email confirmation specifying the name of the OEM whose product is being implemented, name of unique product being journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p style="text-align: center;">OR</p> <p>Credential letter must specify the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies and confirm that the performance is satisfactory</p>
3	The OEM should ensure that there are no legal proceedings/ inquiries/ investigations have been commenced/ pending/ threatened against OEM by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected	Self-Declaration (as per Annexure-28) from the Bidder/OEM signed by Authorized Signatory.

NB: No change/ addition or deletion to be made by the Bidder to any of the above clauses
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. All documents shall be uploaded online on GeM Portal while submitting the bid.

Note:

1. Bidders need to ensure compliance to all the eligibility criteria points.
2. In-case of corporate restructuring the earlier entity's incorporation certificate, financial statements, Credentials, etc. may be considered.

3. In case of business transfer where Bidder has acquired a Business from an entity (“Seller”), work experience credentials of the Seller in relation to the acquired business may be considered.
4. For OEM- End to end digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture, pre-sanction, sanction, decision, approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitised because of in availability of solution or compliance /regulatory issues.
5. If an agent submits a bid on behalf of the Bidder/ OEM, the same agent shall not submit a bid on behalf of another Principal/ OEM for the same solution.
6. Bidder/OEM should continue to meet all the eligibility criteria till the award of contract.
7. While submitting the bid, the Bidder is required to comply with inter alia the following CVC guidelines detailed in Circular No. 03/01/12 (No.12-02-6 CTE/SPI (I) 2 / 161730 dated 13.01.2012): ‘Commission has decided that in all cases of procurement, the following guidelines may be followed:
 - a. In RFP, either the Indian agent on behalf of the Bidder/OEM or Bidder/OEM itself can bid but both cannot bid simultaneously for the same item/product in the same RFP. The reference of 'item/product' in the CVC guidelines refer to ‘the final solution that bidders will deliver to the customer.
 - b. If an agent submits bid on behalf of the Bidder /OEM, the same agent shall not submit a bid on behalf of another Bidder /OEM in the same RFP for the same item/product.’

We confirm that the information furnished above is true and correct. We also note that, if there are any inconsistencies in the information furnished above, the bid is liable for rejection.

Date:

Signature with Seal:

Name:

Designation:

Annexure-2-1

Annual Turnover and Profit					
[₹ in crores]	As at close of business as on				
	31.03.19	31.03.20	31.03.21	31.03.22	31.03.23
Annual Turnover					
Profit Before Tax					
Capital & Reserves					
Networth					

Annexure-2-2
Bidder's Declaration

[On Company's letter head]

Ref: _____

Date : _____

To

The General Manager
Andhra Pragathi Grameena Bank,
Head Office, II Floor,
Department of Information Technology,
Beside Mariyapuram Church, Akkayapalle,
KADAPA-516 003
YSR Kadapa Dist, AP

Dear Sir,

SUB: RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Andhra Pragathi Grameena Bank.

Ref: GEM/2023/B/4161633 dated 02/11/2023

1. We have examined the above RFP, the receipt of which is hereby duly acknowledged and subsequent pre-Bid clarifications/ modifications / revisions, if any, furnished by the Bank and we offer to provide End to End Digital Lending Solution detailed in this RFP. We shall abide by the terms and conditions spelt out in the RFP.
2. We hereby certify that we have neither been blacklisted nor expelled from any project / contract nor had any contract terminated for breach by any Public Sector Undertaking /IBA/ RBI / Regulatory Authority/ Statutory Authority / Any State or Central Government / any bank during the last five years in India or abroad.
3. (a) We hereby certify that no past/present litigations or disputes exist against our Company/firm which could adversely affect our participation under this RFP and result in the disqualification.

OR

(b) We hereby certify that past/present litigations or disputes exist against our Company/firm the brief details of which are as under:

(i) _____

(ii) _____

(NB : Please strike out either 3 (a) or 3 (b) as the case may be)

4. We undertake that in case due to any change in facts or circumstances during the Bidding Process, we are attracted by the provisions of disqualification in terms of the provisions of RFP, we shall intimate the Bank of the same immediately.
5. We, hereby irrevocably waive any right which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by the Bank in connection with the selection of bidder or in connection with the selection/bidding process itself in respect of procurement of equipment, Solutions and Support Services.

6. We do hereby certify that not having any Service Level Agreement pending to be signed with the Bank for more than 6 months from the date of issue of purchase order issued by any of the Department at Andhra Pragathi Grameena Bank as on the date of Bid submission.
7. The undersigned is authorized to sign on behalf of the Bidder and the necessary supporting documents delegating this authority is enclosed this letter.
8. If our offer is accepted, we undertake to complete the formalities of deliverables as per the RFP for Digital Lending Solution in Andhra Pragathi Grameena Bank as per the timelines mentioned.
9. If our offer is accepted, we undertake to provide Technical Consultancy / Service Support / Guidance for the solution supplied as per the above referred RFP, during the contract period.
10. We agree to abide by this offer till 180 days from the date of Commercial Bid opening / Successful Reverse Auction Event and for such further period as mutually agreed between the bank and successful bidder, and agreed to in writing by the bidder. We also agree to keep the Earnest Money Deposit/Bank Guarantee in lieu of EMD during the entire validity period of the tender. However, if we withdraw our offer within the said validity period, you shall have the right to forfeit the EMD/invoke the Bank Guarantee in lieu of EMD, without reference to us. 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.
11. We accept all the Instructions, Technical Specifications, Terms and Conditions and Scope of Work of the subject RFP. We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive without assigning any reason whatsoever.
12. We will not sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority (refer: F/No.6/18/2019-PPD dated 23/07/2020 of Public Procurement Division, Department of Expenditure, Ministry of Finance). We further understand that any false declaration and non-compliance of the above would be a ground for immediate termination of the contract and further legal action in accordance with the laws.
13. All the details mentioned by us are true and correct and if 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. Bank reserves the right to verify /evaluate the claims made by the Bidder independently.
14. 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.
15. We hereby undertake that we have not been blacklisted/debarred by any Scheduled Commercial Banks/Public Sector Undertakings/Government Entities in India as on date.

Date:

Signature with Seal:

Name:

Designation:

Annexure-2-3

[To be submitted on Bidder's / OEMs Letter Head]

Customers for whom the Bidder has executed similar projects for Digital Lending Platform		
Details	Reference 1	Reference 2
Name of the Client		
Address of the Client		
Address of the Client		
Name		
Designation		
Landline no		
Cell no		
Email Id		
Start Date		
End Date		
Brief details of the project		
Modules/Products/Journeys implemented in detail		
No. of Terminals		

Documents on deployment framework, tools, templates & utilities to be provided.

Date:

Signature with Seal:

Name:

Designation:

Annexure 3
Functional & Technical Specifications

SUB: RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Andhra Pragathi Grameena Bank.

Ref: GEM/2023/B/4161633 dated 02/11/2023

Annexure-3.1: Technical Specifications



LOS_Technical_speci
fications_final.xlsx

Annexure 3.2: Functional Specifications



APGB_LOS_Functio
nal_CREDIT.xlsx

Annexure 4
Technical Evaluation Parameters

SUB: RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Andhra Pragathi Grameena Bank.

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#	Particulars	Max. Marks
1	Compliance to Functional Specifications as per Annexure 3.2	45
2	Bidder Credentials and Experience	5
3	OEM Credentials and Experience in DLP - Industry Implementations	15
4	OEM Credentials and Experience in DLP - Proposed Category Implementations	5
5	Technical Presentation & Product Demonstration	30
	Total Marks	100

Detailed Evaluation Criteria

#	Particulars	Max. Marks
1	<p>Compliance to Functional Specifications as per Annexure 3.2</p> <p>The Bidder is required to submit the compliance to Functional Specifications.</p> <p>Marks would be awarded as: Fully Compliant (FC)-10 marks- No customization is required, Partially Compliant (PC)- 5 marks- Customization is required</p> <p>The total marks of the Annexure will be scaled down on a scale of 40 marks</p> <p>Bidders are required to submit reference to artifacts or data sheet references to substantiate the compliance submitted.</p> <p>Bidder to note that all features must be available for demonstration during Presentation/ Product Demonstration. During evaluation, if any of the criteria mentioned as compliant is not found in the solution, marking will be modified in the respective category as evaluated by the Bank & Bank's decision shall be binding on the bidders. It is mandatory for Bidders to have all functionalities listed. Any non-compliance may lead to bidder's disqualification at the sole discretion of Bank.</p>	45

2	<p>For Projects Completed</p> <p>Email confirmation specifying the name of the OEM whose product is implemented, date of completion along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is implemented, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation</p> <p>Email confirmation specifying the name of the OEM whose product is being implemented along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is being implemented and confirm that the performance is satisfactory</p>	5
3	<p>OEM Credentials and Experience- DLP- Industry Implementations</p> <p>Clause</p> <p>The proposed End to End Digital Lending Platform/ Solution* should have been implemented in at least in 2 organizations (Scheduled Commercial Banks in India having at least 500 branches OR NBFCs in India with an asset size of over INR 10,000 crores)</p> <p>Implementation Experience - Maximum 15 Marks</p> <p>4 or more implementations- 15 marks 3 implementations- 12 marks 2 implementations - 10 marks</p> <p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches -Ongoing project will be considered. However, it is mandatory to have at least one completed project during the last 3 years (i.e., 2020-21, 2021-22 and 2022-23)</p> <p>-It is mandatory for the OEM to submit past experience/ credentials for at least 7 unique product journeys across 2 product categories out of 3 categories (Retail, MSME, Agri).</p> <p><u>Supporting Documents:</u></p> <p>For Projects Completed</p> <p>E-mail confirmation specifying the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies, date of completion along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory</p>	15

	<p>from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation</p> <p>Email confirmation specifying the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR</p> <p>Credential letter must specify the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies and confirm that the performance is satisfactory</p> <p>*For OEM- End to end digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture, pre-sanction, sanction, decision, approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitised because of or compliance /regulatory issues.</p>	
4	<p>OEM Credentials and Experience- DLP- Proposed Category Clause</p> <p>OEM's End to End DLP should have been implemented across the 3 categories (Retail, MSME, Agri) in a scheduled Commercial Bank in India with at least 500 branches in India or a NBFC in India with an asset size of over INR 10,000 cr</p> <p>Implementation Experience Maximum Marks-5 marks</p> <ul style="list-style-type: none"> i. DLP is implemented across all 3 categories (Retail, MSME, Agri)- 5 marks ii. DLP is implemented across any 2 category out of the 3 category (Retail, MSME, Agri)- 3 marks <p>Implementation Experience - Maximum 5 Marks</p> <p>For Point i- 1 category can be under implementation, however atleast 2 categories should have been implemented</p> <p>For Point ii- Both categories should have been implemented</p>	5

	<p>-Of the above, at least 1 implementation should be in a Scheduled Commercial Bank with at least 500 branches during the last 3 years (i.e., 2020-21, 2021-22 and 2022-23) -Ongoing project will be considered. However, it is mandatory to have at least one completed project</p> <p><u>Supporting Documents:</u> For Projects Completed E-mail confirmation specifying the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies, date of completion along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR Credential letter must specify the name of the OEM whose product is implemented, name of unique product journeys implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies, date of completion and confirm that the performance was satisfactory</p> <p>For Projects Ongoing/ Under Implementation Email confirmation specifying the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies along with client's signature clearly mentioning the Name, Designation and Contact details of the signatory from client. Person sending the email confirmation should be from executive level (DGM or equivalent & above)</p> <p>OR Credential letter must specify the name of the OEM whose product is being implemented, name of unique product journeys being implemented along with the category (Retail/MSME/Agri) under which this unique product journey lies and confirm that the performance is satisfactory</p> <p>*For OEM- End to end digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation , data capture, pre-sanction, sanction, decision, approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitised because of or compliance /regulatory issues.</p>	
5	<p>Technical Presentation/Product Demonstration</p> <p>All eligible partners/OEMs will be required to make presentations. The 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. Demo should cover in-depth understanding of the Bank's requirements with Proposed Solution with Key differentiators of Workflow platform and shall cover</p> <p>a) Technical Areas</p>	30

	b) Functional Areas (product journeys STP & Non-STP) User experience, general navigation, visual clarity and appeal, BRE capability including ability to host ML/AI models c) Data and Reporting capabilities d) Project Governance e) Implementation Road Map f) Any other, as required by the bank	
	Total Marks	100

Note:

1. The bidder should score Minimum 70% of the total marks (i.e., 70 marks out of 100 marks) for qualifying under Technical Evaluation. The bidders qualified under Eligibility cum Technical Evaluation will be eligible for commercial opening.
2. Bidder to note that all features must be available for demonstration during Presentation/ Product Demonstration. During evaluation, if any of the criteria mentioned as mandatory is not found in the solution, the bidder will be disqualified without further evaluation.
3. Bidder to further note that all products/ modules and/ or journeys mentioned as part of Bidder's Credential(s) submitted must be confirmed during Site Visit. During evaluation, if any of the criteria mentioned in the credential is not found in the solution, the bidder will be disqualified without further evaluation. Bank's decision in this regard will be final and binding on the Bidder.
4. The Evaluation Committee decided by the Bank or Bank's appointed Consultant would be carrying out the Evaluation and will be appropriately assigning the final marks. The Bank will have the discretion to change the FTR compliance & marks against the Bidder's scored line item(s) if the Bidder/ OEM is not able to showcase the same in Presentation/Product Demonstration or Site Visit. Bank's decision in this regard will be final and binding on the Bidder.

For OEM- End to end digital lending platform is where all the steps involved in underwriting /onboarding of customer including lead generation, data capture, pre-sanction, sanction, decision, approval and disbursement of loan happens digitally either by STP through customer or assisted in case some part of journey can't be digitised because of in availability of solution or compliance /regulatory issues

Annexure 28

Undertaking for legal proceedings/Inquiry/Investigation of the OEM

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

To
The General Manager
Andhra Pragathi Grameena Bank,
Head Office, II Floor,
Department of Information Technology,
Beside Mariyapuram Church, Akkayapalle,
KADAPA-516 003
YSR Kadapa Dist, AP

Dear Sir,

SUB: RFP for Selection of Vendor for Development, Implementation, Management and Maintenance of End-to-End Digital Lending Solution in Andhra Pragathi Grameena Bank.

Ref: GEM/2023/B/4161633 dated 02/11/2023

- (a) We M/s _____, the undersigned hereby confirm that we have read and understood the eligibility criteria and fulfil the same.
- (b) We further confirm that all the information as per requirement of the Bank have been included in our bid.
- (c) Further we hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Bank. We understand that any deviation may result in disqualification of our bid.
- (d) We confirm that there are no legal proceedings/inquiries/investigations commenced/pending/threatened against us by any Statutory/Regulatory/Investigative Agencies or any other agencies for which performance under the contract may get adversely affected.
- (e) We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within stipulated time.
- (f) (Deviation to the above if any, the OEM must provide details of such action(s)
 - 1.
 - 2.

Date:

Signature with Seal:

Name:

Designation: