

“शेड्यूलड बँक”

दि हिमाचल प्रदेश  
राज्य सहकारी बँक मर्यादित  
दि माल, शिमला - 171 001 (हिमाचल प्रदेश)

फोन : 0177 - 2804490, 91, 92 फॅक्स : 2804491, 93  
ईमेल : info@hpscbs.com



“SCHEDULED BANK”

**THE HIMACHAL PRADESH  
STATE COOPERATIVE BANK LTD.**

The Mall, Shimla - 171 001 (Himachal Pradesh)

Phone : 0177 - 2804490, 91, 92 Fax : 2804491, 93

E-Mail : info@hpscbs.com

Ref. No. StCB/ ITP / / 6154 /2022-2023

Dated:- 03.09.2022

M/S Janartha Advertising Private Limited.  
Kitiyar Cottage Ground Floor Near Bus Stand Sanjauli  
Shimla-171006(HP)

Dear Sir

**Reg:- Release of EOI.**

Please find enclosed here with a notice of “EOI” to be published on 04.09.2022 in  
“**The Indian Express & The Hindu**” and requested to get the same published in the  
minimum possible space of 8 x 4 = 32 sq cm. in the all Edition of “**Indian Express  
& The Hindu**” Newspaper.

Yours faithfully

Assistant General Manager

Copy to:

1. Sr. System Analyst, Data Centre, HPStCB, at Sangti Summer Hill with the request to upload the enclosed “EOI” document on Bank’s Website [www.hpscbs.com](http://www.hpscbs.com)

Assistant General Manager

“संयुक्त बैंक”

दि हिमाचल प्रदेश  
राज्य सहकारी बैंक मर्यादित  
दि माल, शिमला - 171 001 (हिमाचल प्रदेश)

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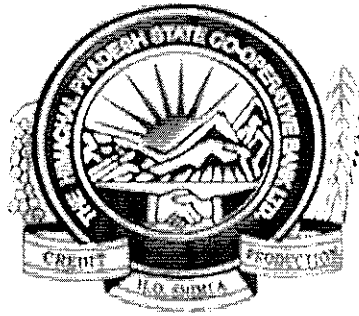
### **The HP State Co-operative Bank.**

HO The Mall Shimla-171001 Ph.0177-2656306.

### **Expression of Interest (EOI).**

Bank invites sealed item rate tenders from registered contractor of having GST Number for “**Design and Development of Mobile Banking Solution**”. For detailed terms and conditions of EOI as well as downloading the documents, refer to Bank’s website [WWW.hpscb.com](http://WWW.hpscb.com).





## ***Expression of Interest (EOI)***

*For*

### ***Design and Development of Mobile Banking Solution***

Last Date of Submission : 26.09.2022.

Date of Opening : 27.09.2022.

*Sd/-*  
**General Manager**

The HP State Co-operative Bank Ltd. Head Office,  
The Mall Shimla



## **Introduction:**

The Himachal Pradesh State Cooperative Bank Ltd (HPSCB) is an Apex Cooperative Bank of HP State of India. HPSCB Ltd is one of the fast growing Banks in India having 217 branches and 23 extension counters spread throughout the state. HPSCB Ltd offers a full range of financial products and services in Himachal Pradesh including deposit taking, electronic banking, term loans and commercial bill acceptances.

The Bank mainly caters to the needs of the farmers through the Cooperative Societies viz. Primary Agriculture Societies, District Federations, Tehsil Unions and Apex Coop. Societies. Apart from this, the Bank also caters to the needs of individuals and govt. employees/ companies.

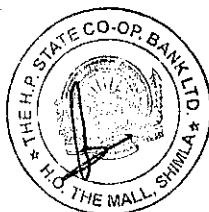
In order to boost cashless transaction amongst the customer, the bank is presently providing free IMPS Services i.e Intra Bank Mobile Payment Services as well as Intra bank Mobile Payment Services to them through Bank's app. "**Himpesa**".

**Now**, bank hereby invites sealed proposal for **New Mobile Banking Applications** from experienced Firms for Implementation and Operation and Maintenance of New Mobile Banking Application.

The proposal should be submitted accordingly to two cover System consisting to Technical Bid and Commercial Bid. The tender documents can be downloaded from Bank's Website **[www.hpscb.com](http://www.hpscb.com)**.

### **Purchaser's right to accept or reject any bid or all bids**

The Purchaser reserves the right to accept or reject any bid and annul the bidding process or even reject all bids at any time prior to award of contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the purchaser's action. The purchaser is not bound to accept lowest or any BID received. The purchaser reserves the right to accept or reject any technology proposed by the vendor. The purchaser reserves the right to select one or more than one vendor keeping in view its large requirements.



## Eligibility Criteria

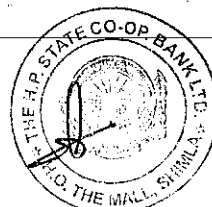
This EOI is open to all firms/ companies both from within India and outside who are eligible to do business in India under relevant Indian Laws as in force at the time of bidding should fulfill the eligibility conditions subject to the following requirements:

- i) The bidder should be registered IT Company in India under Companies Act.1956 and should have been in operation for at least five years as on date of EOI. Please attach supporting documents.
- ii) The bidders must have valid GST Registration and PAN numbers allotted by the respective authorities **(Please attach supporting documents)**.
- iii) The bidder should have average annual turnover of Rs. **3** crore or more for the last 3 years (2019-20, 2020-2021 and 2021-2022).
- iv) The proposed solution of the bidder must be installed in commercial banks and should have capability to handle minimum of 10 crores transactions per year. **(A certificate in this regard may be submitted)**. Branches Network 250 branches.
- v) The application should be hosted in a secured datacenter along with DR site.**(Certificate required)**
- vi) The VAPT of the application should not be late than 31-03-2022.**(VAPT Certificate from CISA qualified auditor is required)**
- vii) The bidder should have positive net worth in last 3 FY **(please attach supporting documents)**.
- viii) The bidder should not be involved in any Bankruptcy filing or for protection from it. **(Please attach supporting documents.)**
- ix) The bidder should not be blacklisted by any Government/ PSU departments**(Undertaking required)**

## Scope of Work:

The Application provider should deploy Mobile App with brand name of "**Himpesa**" in App stores of Android, Apple platform along with option to deploy the same version in desktop. The application should be Bilingual with English and Hindi Language in each screen. The Mobile Application should be integrated with NPCI using IMPS/BBPS Switch. The Application will be hosted in the secured infrastructure of the service provider with the services shall be provided on 24X7 basis. The service provider will provide 24X7 Help desk service. Any updates and enhancements in features are required to be updated and notified to customers.

The IS Audit and VAPT of the deployed application shall be done annually and the report of the Audit will be shared with the bank.



Bank will help in providing API for Integration with CBS, but rest all integration with NPCI, BBPS or any other agency will be responsibility of the service provider.

## **Functionalities of Proposed Mobile Banking Application: Registration**

The Registration process allows the customer to register and make use of the mobile banking service. The customer can register to the mobile banking application using the Primary Mobile Number stored in the bank's database.

The Application should have three options for registration, i.e. **Individual Customer**, **Cooperative Society** and **Business Customer**. Each option should have different credentials and features.

### **Login**

Login to the application can be through MPIN (created during registration) or through Finger Print/Face Detection.

The Application should have advertisement panel in the login screen and should have lead management tool incorporated in a suitable tab in the advertisement panel.

### **Profile management**

This functionality enable customer to manage the profile by editing the Nick Name and profile picture .

The profile should also include information of linked Debit card and option for controlling the transaction limits of card as well as Mobile Application, with a separate profile management password.

There should be hot key for Blocking of card with OTP Authentication

### **Enquiry**

#### **Balance Enquiry**

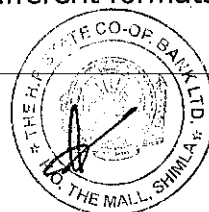
Balance Enquiry will show the user the current real-time available balance in the account.

##### **a) Mini Statement:**

Mini statement will show the user directly the last ten transactions performed on the requested bank account. Separate tab for mini statement of last week.

##### **b) Detailed Statement:**

In detailed statement, user can select the duration for which the user wants the statement of the account to be populated. In addition, user can view the statement in the mobile and download this statement in different formats (e.g.: xls, pdf, csv).



## **Fixed Deposit View**

The Mobile application enables the customer to view the complete details of the Fixed Deposit maintained with the Bank. The details such as deposited amount, Rate of Interest, Tenure & Maturity Amount.

## **Fixed Deposit/Recurring Deposit Create**

The Mobile application enables the customer to create the Fixed Deposit or Recurring deposit based on the product defined by the Bank. Customer would be allowed to open multiple FD/RD via Mobile Banking Application.

There should be option for converting FDR in the branch to e-TDR. Any e-TDR can be closed by the customer. While creating e-TDR, Application should ask for TDS deduction or NOT, if NOT then Customer can fill 15H and 15G from the application itself.

Application should provide Pop Up to customer about maturity date of e-TDR at least a week before.

## **Loan Account View**

Customer will have easy access to view the complete details of the existing Loans in the Mobile application. Application will provide the details of Loan Sanctioned, Amount Disbursed, Tenure Paid, Total Tenure etc.

## **Apply for Loans**

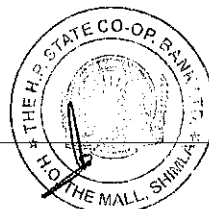
Customer can check the eligibility of loan schemes of the bank and can apply directly from the App.

## **Instant Loans**

Customer can get instant loan against e-TDR and loan against Salary with predetermined terms and conditions.

## **Fund Transfer**

Fund Transfer either by using Account Number or Mobile Number, Application will automatically detects intra or inter bank account and then navigate further with required details.



## Scan and Pay

A customer can scan QR/Bar code and pay the beneficiary/merchant by using BHARAT QR Code option.

## Generate QR

A customer can generate QR code with details of customer to give to anyone else to scan and pay. The amount will be debited from the customer's account and credited to the beneficiary account.

## BBPS Integration

Mobile App integrated with BBPS integration including, Bill Payment, Payment History, Complaint management, & Transaction Search.

## Utility Payments

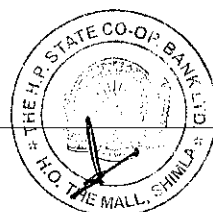
- a) **Airtime Recharge** This functionality is used to enable the customers to recharge the Mobile Number.
- b) **DTH Recharge** This functionality is used to enable the customers to do DTH recharge
- c) **Electricity Payments** This functionality is used to enable customers to do electricity bill payments And other Possible Utility Payments

## Other Services such as:

- Cheque Book Request
- Cheque Status
- Cheque Stop Payment
- Positive Pay & History
- Email Statement
- Apply for Debit Card
- Card less ATM withdrawals.

## Manage Beneficiary

- a) Add Beneficiary
- b) Delete Beneficiary
- c) Grouping of beneficiaries like Family, friends, Salary etc





## **Pin Change**

MPIN Change and Transaction Password Change:

Customer can change their Login PIN and Transaction PIN per their convenience, and the same will be stored in the database on real-time.

## **Logout**

This feature enables the customer to logout from the application so that he does not face any misuse of the Account by someone else. Also, the session will expire after certain time on inactivity and get back to login screen as an added security feature.

## **FAQ**

The Frequently Asked Questions related to the Mobile banking application to be highlighted here.

## **Contact Us/Emergency Service**

The Contact information of Service Provider can be mentioned here.

## **ATM/Branch Locator**

The complete information of branches and ATMs of the bank may be provided in this option along with contact numbers.

## **Bid Currency.**

The prices in the bid document shall be expressed in Indian Rupees only.

### **Bidding Process (Three Stages):**

**Technical Bid : (Part-I)**

**Live Demonstration: (Part-11)**

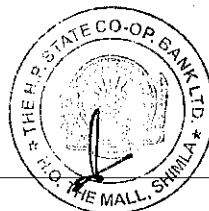
**Commercial Bid : (Part-II**

**Technical Bid**

Technical bid will contain the bidder's information in the format given in bid document as per Annexure - I.

Live Demonstration:

Bids which fulfils the criteria mentioned in the Technical Bid will be shortlisted for Live Demonstration of the existing Mobile Banking Solution.



## **Commercial Bid**

The commercial bids of the shortlisted bidder based on live demonstration will qualify for commercial biddings and intimation about opening of commercial bids will be made to these shortlisted bidders. The bidder should quote the price as per Annexure - II.

## **Submission of bids**

The bidder shall duly seal each envelop with Red Laakh Seal ( Wax Seal) and should be addressed to the following address:

**The General Manager, The HP State Cooperative Bank Ltd. Head Office, The Mall Shimla**

## **Bid Earnest Money Deposit**

Bidder has to submit the bid earnest money of Rs. 2,00,000/- ( Rs.Two Lakh) only for I year in the form of FDR/ favouring The General Manager, HP State Cooperative Bank Ltd payable at Shimla.

The technical proposals without FDR will be rejected straight away. No interest will be paid on EMD/FDR.

The name and address of the company should be written on the backside of the EMD deposited by the vendor shall be forfeited if the selected vendor fails to complete the project within the time period agreed mutually by the bank and the vendor.

## **Deadline for submission of Bids**

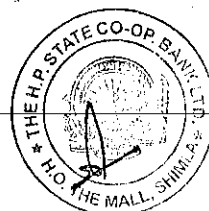
Bids must be received by the purchaser at the address specified in the Bid Document not later than the specified date and time mentioned in the bid document. If the specified date of submission of bids is being declared a holiday for the purchaser, the bids will be received up to the specified time in the next working day.

## **Late bids**

Any bid received by the purchaser after the deadline for submission of bids will be rejected and /or returned unopened to the bidder, if so desired.

## **Modification and withdrawal of bids**

Bids once submitted will be treated, as final and no modification will be permitted. No correspondence in this regard will be entertained. No bidder shall be allowed to withdraw the bid after the deadline for submission of bids.



## **Documents to be submitted**

The bidder shall submit the following documents in sealed covers:

Technical Bid (The same sequence/order should be maintained for easy evaluation)

- i) Bidders letter addressing to the Bank, bid with earnest money in the form of FDR/ term deposit.
- ii) Supporting documents in respect of minimum qualification criteria as per terms in eligibility criteria.
- iii) Bidders Company Profile along with copies of Balance Sheet, installation certificate, service centre etc.
- iv) Acceptance of the terms and conditions mentioned in the tender document.

## **BID Opening and Evaluation.**

The purchaser will open bids at time and date mentioned in Bid Document at the address mentioned in Para-" Submission of Bids"

In the first stage, only technical bid will be opened and evaluated. Those bidders satisfying the technical requirements as determined by the bank and accepting the terms and conditions of this document shall be shortlisted.

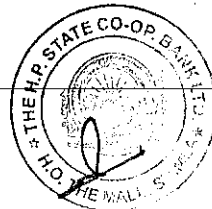
In this second stage, the commercial bids of only those bidders, whose technical bids are shortlisted, will be opened. The purchaser reserve the right to accept or reject any technology proposed by the bidder without assigning any reason thereof. Decision of the purchaser in this regard shall be final and binding on the bidders.

## **Clarifications of Bids**

The purchaser will examine the commercial bids to determine whether they are complete; whether any computational errors have been made; whether required information has been provided as underlined in the bid document; whether the documents have been properly signed and whether bids are generally in order. Bids from agents without proper authorization from the manufacturer as per the authorization form shall be treated as non-responsive and will be out rightly rejected.

## **Signing of Contract**

The successful bidder(s) shall be required to enter into a Rate Contract with HPSCB within 20 days of the award of the tender or within such extended period as may be specified by the purchaser on the basis of tender document, the tender of the successful bidder, the letter of acceptance and such other terms and conditions as may be determined by the bank to be necessary for the due performance of the work in accordance with the Bid and the acceptance thereof.



## **Governing Law and Disputes.**

Both parties shall make every effort to resolve amicably through negotiations, any disagreement or dispute arising between them under or in connection with the agreement. Any dispute or differences what so ever arising between the parties which cannot be resolved amicably, shall be referred to arbitration under The HP State Cooperative Societies Act, 1968 to Registrar Cooperative Societies, H.P. and his decision will be binding on both the parties. In case of any dispute, Shimla H.P. shall be the area of jurisdiction. The bidder shall take "B-Class" nominal membership of the bank under HP State Cooperative Societies Act, 1968.

## **Validity of Rates**

The rates will be valid for a period of **one** Year if not revised earlier or renewed by the purchaser.

## **Assignment**

The vendor shall not assign to anyone, in whole or in part, its obligation to perform under the contract, except with the Purchaser's prior written consent.

## **Delay/ defect in the vendor's performance**

The performance of the vendor shall be judged on the time taken for supply and installation of the solution after placement of order. The entire activity is to be completed within time bound manner and delay in providing the services as mentioned above shall attract penalty.

## **Acceptance of order**

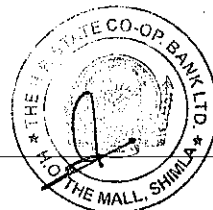
Purchaser has a right to cancel the order if the same is not accepted within a period of 10 days from the date of the order.

## **Rates**

The rates should be inclusive of all taxes and Govt. levies. However, taxes and basic price should be indicated separately. The vendor/s has to co-ordinate with IT/Data Centre at Sangti Summer Hill Shimla.

## **Payment terms.**

Payment shall be made on rental basis and bank will on per transaction basis after successful installation of Application.



## Technical Bid

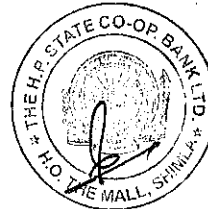
### Annexure - I.

Sr. No.	Descriptions	Annexure Attached.
1.	The bidder should be registered IT Company in India under Companies Act.1956 and should have been in operation for at least five years as on dated of EOI. Please attach supporting documents.	
2	The bidders must have valid GST Registration and PAN numbers allotted by the respective authorities . Please attach supporting documents.	
3	The bidder should have average annual turnover of Rs. 3 crore or more for the last 3 years ( 2019-20, 2021-2021, 2021-2022 .	
4	The bidder should have positive net worth in last 3 FY please attach supporting documents.	
5	The bidder should have successfully implemented mobility solutions in at least 3 Banks / Multi nationalized State Cooperative bank / Govt.Dept	
6	The bidder should not be involved in any Bankruptcy filing or for protection from it. Please attach supporting documents.	
7	The bidder should not be blacklisted by any Government/ PSU departments Bank .pl attach certification.	
8	If the bidder is not OEM please attach due authorization certificate from OEM.	
9	The bidder should have the security certification: ISO.	

This should be on letter head of bidder duly signed by the authorized signatory.

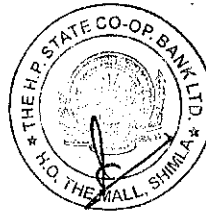
Name :

Designation:



### Commercial Bids (Annexure –II)

Sr.No.	Particulars	Base price	GST	Total Price
<b>1</b>	One time payment for Server System for FI F -1 Gateway and Communication lines to the Eft system Switch and CBS Service of the Bank for for integration, Implementation, Maintenance of Mobile Banking /IMPS/UPI services etc. And intergradations of Maintenance of Mobile Banking App solutions services with existing running Switch of Bank. Development customization and designing etc. of Mobile banking App and interface.			
<b>2</b>	Recurring Charges per transaction ( Non-Financial).			
<b>3</b>	Recurring Charges per Transaction (Finance)			



## **Bid Proposal Proforma.**

The General Manager  
HP State Cooperative Bank Ltd.  
HO The mall Shimla-171001

Sub:-Selection of Application Service Provider for Mobile Banking Solution, IMPS switch and Solution, UPI switch and BBPS interface.

Dear Sir,

- i) Having Examined the Tender Documents including all the terms and conditions, the receipt of which is hereby duly acknowledged, we, the undersigned offer our best commercial rates to provide application services for the implementation the project in conformity with the said Tender Documents and in accordance with the scheduled of Prices indicated in the Price Bid and made part of this Tender.
- ii) If our Bid is accepted, we undertake to complete the project within the scheduled time lines.
- iii) All the rates mentioned in our Proposal are in accordance with the terms as specified in bidding documents. All the rates and other terms and conditions of this proposal are valid till the live of all the services mentioned in RFP from the date of opening of the bid.
- iv) We agree that The HP State Co-operative Bank Ltd. is not bound to accept the lowest Bid or any Bid, or the BANK may reject all bids.
- v) I/We hereby declare that my/our Proposal is made in good faith, without collusion or fraud and the information contained in the Proposal is true and correct to the best of my/our knowledge and belief and nothing has been concealed there from.

Phone Number including Mobile Number:

Name:

Designation:

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

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