



## **REQUEST FOR PROPOSAL**

for

# **Mobile App Development**

**RFP Ref. No: StockHolding/Retail Marketing/App/01**

**DATE: 19 June, 2017**

### **DISCLAIMER**

The information contained in this Request for Proposal (RFP) document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of Stock Holding Corporation of India Limited (*StockHolding*), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP document is not an agreement and is not an offer or invitation by *StockHolding* to any party other than the applicants who are qualified to submit the bids ("bidders"). The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice. *StockHolding* makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this RFP. *StockHolding* may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

**Stock Holding Corporation of India Limited**<sup>®</sup>

**INDEX**

<b><u>Sr.no</u></b>	<b><u>Particulars</u></b>	<b><u>Page no.</u></b>
1	Bid details & Important dates	3
2	Introduction and background	4
3	Objective of RFP	4
4	Scope of Work & Functional Requirement	4
5	Eligibility criteria	5
6	Supply of Software Licenses	6
7	Clarifications regarding RFP Document	6-7
8	Submission of Bid	7
9	Acceptance of Proposal	8-9
10	Rejection of Bid	9-10
11	Payment Terms	10
12	Integrity Pact & Service Level Agreement	11
13	Schedule - 1	12-13
14	Schedule - 2	14
15	Schedule - 3	15
16	Annexure – 1 (Scope of Work)	16-18
17	Annexure 2(Functional requirement)	19-20
18	Annexure 3(Commercial Bid Format)	21
19	Annexure –4(Integrity Pact)	22-30

**1 . Bid details and important dates**

<b>Sr. no</b>	<b>Important Particulars / Activities</b>	<b>Due Dates</b>
1	Date of issue of RFP document (Website / Advertising)	<b>19/06/2017</b>
2	Last date for submission of queries	<b>27/06/2017</b> (only through email*)
3	Date, Time and Venue of Pre-Bid Meeting	<b>05/07/2017</b> ( between <b>1430</b> hours to <b>1700</b> hours) <b>Address: StockHolding</b> SHCIL House, Plot No. P-51, T.T.C. Industrial Area, MIDC, Mahape, Navi Mumbai - 400710, Phone - 61778200
4	Last date for submission of Technical and Commercial Bids	<b>12/07/2017</b> up to <b>1700</b> hours <b>Address :StockHolding</b> 301, Center Point, Dr. B. Ambedkar Road, Parel, Mumbai – 400012, Phone- 61779401
5	Opening of Technical Bids	<b>14/07/2017</b> (between 1500 to 1700 hours) <b>Address :StockHolding</b> 301, Center Point, Dr. B. Ambedkar Road, Parel, Mumbai – 400012, Phone- 61779401
6	Intimation of Presentation	<b>21/07/2017</b> (between 1500 hours to 1700 hours)
7	Presentation	<b>25/07/2017</b> (Tentative - Venue & Date will be conveyed later)
8	Opening of Commercial Bids	27/07/2017  <b>Address :StockHolding</b> 301, Center Point, Dr. B. Ambedkar Road, Parel, Mumbai – 400012, Phone- 61779401
9	Announcement of selected Bidder	31/07/2017
	<u>Contact Person and Email Id</u>	Senior Manager - Marketing / Operation / IT  <b>Email ID- rfpmktg@stockholding.com</b>



## 2. Introduction and Background:

Stock Holding Corporation of India Ltd (herein after known as *StockHolding*) was incorporated as a Public Limited Company in 1986. *StockHolding* is promoted by leading Financial Institutions and Insurance Majors such as Industrial Financial Corporation of India (IFCI), Specified Undertaking of Unit Trust of India (SU-UTI), Life Insurance Corporation of India (LIC), General Insurance Corporation (GIC), New India Assurance (NIA), National Insurance Company Limited (NICK), The Oriental Insurance Company Limited (TOICL) and United India Insurance Company (UIC), all leaders in their respective field of business.

*StockHolding* is a Government Company being a subsidiary of IFCI. *StockHolding* is recognized as a leading organisation providing Capital Market & Financial services to institutional clients and retail clients over 29 years through itself and its two wholly owned subsidiaries. *StockHolding* has Pan India network of close to 188 branches spread across more than 150 cities/towns.

*StockHolding's* Retail services include Demat, Broking, e-Stamping, Third Party Products distribution, Corporate Insurance Agency and Gold/Bullion Services. *StockHolding* is also a Point of Presence (PoP) for National Pension System (NPS). Institutional Services include Custody and Document Management Services.

## 3. Objective of RFP:

3.1 *StockHolding* proposes to appoint an Agency to design and build a Mobile Application (Mobile App).

3.2 The Mobile App would provide seamless user experience to existing customers to view and transact in *StockHolding's* various products and services as well as to facilitate on-boarding of prospective customers.

*StockHolding's* mobile app users will also receive notifications on *StockHolding's* new product launches and various promotional campaigns. Customers would also get notifications about their pending dues/ outstanding amount with a mobile enabled facility to make payments to *StockHolding*.

3.3 *StockHolding's* Mobile App capabilities would be as mentioned below:-

Products	View	Transact
Demat	Y	Make Bill Payments
Mutual Funds	Y	Y
National Pension Scheme	Y	Y

## 4. Scope of Work & Functional Requirement :

- Features would be as mentioned in Annexure -1.
- Functional requirements would be as mentioned in Annexure – 2.

## 5. Eligibility Criteria (Documents to be submitted along with Technical Bid)

Only those bidders who fulfill the following criteria are eligible to respond to the RFP. Offers received from the bidders who do not fulfill all or any of the following eligibility criteria are liable to be rejected. StockHolding reserves the right to interpret the documents / proof of eligibility submitted by the bidders and may choose to accept / reject the proof of eligibility or may also call for further clarification with respect to any documents submitted by the bidder. The experience and expertise of the bidder, and Bidder's compliance with all these requirements must be substantiated with relevant and credible documentary proof.

### 5.1 Table A

Sr. No.	Clause	Document(s) Required
1.	The bidder should be a registered firm / company in India.	Registration Certificate / Certificate of incorporation
2.	The bidder should have expertise in building high performance enterprise mobile applications on diverse mobile platforms (Android/ iOS/ Windows) including native as well as hybrid technologies.	Supporting Documents to be attached (self declaration from authorized signatory)
3.	The Bidder should preferably be a profit making firm for the last three financial years with an annual turnover of Rs.25 Lacs in each of the last 3 years. Audited balance sheet & Profit & Loss accounts for the last 3 years to be furnished by the bidder.	Copy of the audited profit and loss account of the firm/company for last three years.
4.	The bidder should not be blacklisted by any Central / State Govt. depts./Public Sector Banks / Financial Institutions in India.	The Bidder should submit a certificate from Authorized Signatory / Company Secretary / External Auditor to this effect.
5.	The bidder should preferably have developed mobile applications for any BFSI Sector Companies on diverse platforms (refer para 2 above)	The bidder preferably should submit letter from BFSI Sector Company, acknowledging their works.
6.	Specific timelines for development and rollout to be mentioned by the bidder, <b>not exceeding 100 days.</b>	Clearcut deadlines for development, testing and rollout should be furnished by the vendor.
7.	The bidder should ensure that all IP Rights such as copyrights, know-how, computer program, source code, process and all other IP Rights of a similar or corresponding character developed in this regard shall vest with StockHolding.	Should give an undertaking to submit duly signed IP Assignment letters to StockHolding if selected in the RFP bidding process.

**NOTE: Photocopies of documentary evidence for all above points is required**

## 6. Supply of Software Licenses

The bidder shall supply a complete Mobile App System to meet the functional and technical requirements as mentioned in this document.

The following considerations must be taken for supply of software. All software envisaged is required to be on-premises software licensed to Stock Holding Corporation of India Ltd.

- The bidder should provide enterprise wide, perpetual licenses for the proposed Mobile App.
- The latest version of the software must be supplied.
- The bidder must consider the disaster recovery environment while developing and implementing the mobile apps software.
- The successful bidder should provide comprehensive warranty and ATS (Annual Technical Support) for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP. The period of warranty shall be of 1 year for the proposed software and application licenses provided by the bidder. The warranty shall start from the date of completion of Handholding.
- The bidder is also required to quote for supporting software and the same will be considered for commercial evaluation. However, STOCKHOLDING reserves the right to procure it from its empanelled vendors and not take the supply from the successful bidder.
- The ATS support should include the following:
  - All minor and major version upgrades during the period of contract at no extra cost.
  - Program updates, patches, fixes and critical security alerts as required
  - Documentation updates
  - 24\*7 support for any Mobile App related malfunctions

## 7. Clarifications regarding RFP Document:

Before bidding, the bidders are requested to carefully examine the RFP Document and the Terms and Conditions specified therein, and if there appears to be any ambiguity, gap(s) or discrepancy in the RFP Document, they should forthwith refer the matter to *StockHolding* for necessary clarifications.

- *A bidder requiring any clarification for their queries on this RFP may email to [rfpmktg@stockholding.com](mailto:rfpmktg@stockholding.com)*
- *StockHolding shall not be responsible for any external agency delays.*



- At any time before the deadline for submission of bids / offers, *StockHolding* may, for any reason whatsoever, whether at its own initiative or in response to a clarification requested by bidders, modify this RFP Document.
- All bidders shall refer such amendments, if any, in the revised RFP document to be available on StockHolding website and all such amendment(s) shall be binding on them
- *StockHolding* reserves the rights to extend the deadline for the submission of bids, if required. However, no request from the bidders for extending the deadline for submission of bids, shall be binding on *StockHolding*.
- *StockHolding* reserves the right to amend / modify/ alter / cancel / postpone / pre-pone the RFP without assigning any reasons
- The offer once made to StockHolding cannot be altered / modified by the bidder under any situation and is valid for a period of 180 days after the date set for opening the proposals.
- The submission and receipt of proposals from bidders does not obligate StockHolding in any way to award the business or contract.
- StockHolding shall not be liable for any costs incurred by bidders in the preparation, presentation or any other aspect of the proposals received by reason of this request, nor is StockHolding obligated to negotiate separately with any sources whatsoever in any manner necessary to serve bidder's best interests.
- StockHolding makes no representation, implied or express, that it will accept and approve any proposal submitted.
- Award of contract, if made will be based upon a comprehensive review and analysis of each proposal. The bidders shall abide by the decision of StockHolding.
- StockHolding reserves the rights to alter/delete some requirements specified in this offer, when finalizing its requirements.

## 8. Submission of Bid:

The Technical Bid and Commercial Bid should be submitted in separate non-window envelopes. These envelopes should be submitted in one sealed cover, super scribing the envelope with the RFP reference number, “**Mobile App Development**”, due date, name of the bidder, etc. Bid should be complete in all respects and contain all information, documents with RFP the following documentation must be submitted on the bidder’s official letter head by the bidder

### 8.1 Envelope 1 -

- Schedule 1 - Covering Letter
- Schedule 2 - Details of Bidder / Vendor Profile
- Schedule 3 - Compliance & Existing clientele list

### 8.2 Envelope 2 –

- Annexure 3- Commercial Bid

## 9. Acceptance of Proposal

This RFP should not be construed as an agreement to avail the services. StockHolding is not bound to accept the lowest price or any proposal of those submitted. Proposals will be assessed in accordance with the evaluation criteria.

### 9.1 Evaluation and Selection

Opening of Proposal: The Technical proposal (first envelope) will be opened in presence of the bidder or his authorized representative who may choose to be present. It may please be noted that the second envelope containing the Financial Proposal will not be opened until evaluation of Technical Proposal has been completed and approved by competent authority.

Responses from Bidders will be evaluated in three stages as below:

#### 9.1.1 Stage-A: Eligibility Evaluation

Eligibility evaluation shall be done on a knock out basis, based on the documents submitted as per eligibility mentioned in Point 5.1 - Table A.

The bidder needs to comply with all the eligibility criteria to be short-listed for further evaluation. Non-compliance to any of the mentioned criteria would result in outright rejection of the bidder's proposal. The decision of *StockHolding* would be final and binding on all the bidders to this document. *StockHolding* may accept or reject an offer without assigning any reason what so ever.

#### 9.1.2 Stage- B: Technical Evaluation

This includes Competency Presentation by the Eligible bidders who qualify in Stage A.

- Evaluation Process: A two-stage procedure will be adopted in evaluating the proposals with the technical evaluation being completed prior to opening of financial proposals. The technical proposals will be evaluated by an Evaluation Committee comprising of either internal members or external members or both.
- Presentations: The bidders would be evaluated on their demonstrated capability and past experience in developing mobile app for BFSI companies, their domain knowledge and compliance capabilities to various regulatory requirements.
- ***Only Technical proposals scoring (St) not less than 65% of the total points will only be considered for further evaluation.***





- Bidders whose proposals did not meet the minimum qualifying points will be intimated by StockHolding. StockHolding shall also simultaneously notify the bidders who have secured the minimum qualifying mark, to attend opening of the Financial Proposals. The notification may be sent by registered letter or electronic mail.

### 9.1.3 Stage-C: Commercial Evaluation

- The Financial Proposals shall be opened in the presence of the bidders or their representatives who choose to attend. The name of the bidders and their offered prices shall be read aloud and recorded /minutes when the Proposals are opened.
- The lowest Financial Proposal (Fi) will be given a financial score (Sf) of 100 points. The financial scores (Sf) of the other Financial Proposals will be computed as  $Sf=100 \times Fi / F$  in which Sf is the financial score, Fi is the lowest price offer and F is the price offer of the proposal under consideration.
- Final ranking – Proposals will be ranked according to their combined Technical (St) and Financial (Sf) scores using the weights (T=0.5 and P=0.5)  $S = St \times T\% + Sf \times P\%$ . The bidder securing the highest combined technical and financial score will be selected.

#### **Note:**

- StockHolding may at its absolute discretion reject or accept any / all Bid(s) or cancel the Bidding Process. *StockHolding* is not bound to accept any Bid that it may receive pursuant to the RFP.
- ***StockHolding reserves the right to accept even if a single bid is received which adheres to the minimum eligibility criteria and the bidding process would be deemed as complete.***

## **10. Rejection of Bid**

StockHolding reserves the right to reject the Bid if,

- The Bid is incomplete as per the RFP requirements
- Any condition stated by the Bidder is not acceptable to StockHolding
- If the RFP and any of the terms and conditions stipulated in this document are not accepted by the Bidder
- Required information is not submitted as per the format given
- Any information submitted by the Bidder is found to be untrue / fake / false
- The Bidder does not provide, within the time specified by StockHolding, the supplementary information / clarification sought by StockHolding for evaluation of the Bid.

StockHolding shall be under no obligation to accept any offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever. StockHolding may abort the entire process at any stage, thereby without



incurring any liability to the affected bidder(s) or any obligation to inform the affected bidder(s) of the grounds for its action.

Proposals received after the specified time on the last date shall not be eligible for consideration and shall be summarily rejected

StockHolding reserves the right to modify or terminate this RFP at any time prior to the execution of a definitive contract. StockHolding may also reject any and all bids without providing reason or justification for such rejection or to not award a contract as a result of this RFP

StockHolding shall be under no obligation to accept the lowest or any other offer received in response to this RFP. StockHolding further reserves the right to reject any or all offers based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar credentials of a vendor. When StockHolding makes any such rejection, StockHolding will not be bound to give any reason and/or justification in this regard to the vendor.

## **11. Payment Terms:**

### **11.1 Payment for this assignment would be made as under:**

- 90% on Submission of Original Invoice and Sign-off / Go-Live report authorized by StockHolding official(s)
- The final 10% of the payment due would be released after successful completion of one year operation of mobile application.

### **11.2 Taxes & levies:**

- Applicable taxes and levies payable at actual as per prevailing rate of taxes as per Government notification
- In case of tax exemption or lower TDS; vendor has to submit letter from Government Authority for tax exemption or lower TDS (to be submitted along with each of the invoice(s))

**11.3 Annual Support / Warranty:** The vendor (bidder) will provide 3 years support and the annual support payment will be done on annual basis for each year.

**11.4 Dispute Resolution:** In the event of any dispute arising out of or in connection with this order, the parties shall use their best endeavor to resolve the same amicably and if the dispute could not be settled amicably, the matter shall be settled in the court under Mumbai jurisdiction only. The final payment will be released only after the vendor (bidder) complies with above-mentioned clause



**12.Integrity Pact & Service Level Agreement:** The successful vendor (bidder) will have to enter into an Integrity Pact with StockHolding. The format for the Integrity Pact is provided as Annexure 4.

Upon acceptance of the offer by StockHolding, the bidder shall sign an agreement with StockHolding comprising– Service Level Agreement, Integrity Pact and the Scope of work. The contract would come into existence only upon signing of the agreement. The terms and conditions of the RFP, including the specifications and the completed proposal shall become part of the final Contract ("Contract") between StockHolding and the selected bidder.

**12.1. Confidentiality Provision:** The information provided by StockHolding in connection with the services offered to be provided by the bidder pursuant to this RFP, are to be treated by bidder as strictly confidential and proprietary



## Schedule1

### Covering Letter for Proposal submission

(To be submitted on Company Letter head)

Date:

To:

Stock Holding Corporation of India Ltd.  
Center Point, Unit No - 301, 3rd Floor,  
Dr. B. Ambedkar Road, Parel,  
Mumbai – 400012

Dear Sir,

#### **Sub: RFP for Development of Mobile Application.**

- We, the undersigned are duly authorized to represent and act on behalf of [insert] (“**Bidder**”) in terms of the enclosed Board resolution.
- Having reviewed and fully understood all information provided in the RFP Document dated (*Insert*) issued by StockHolding, we [**Bidder Name**] are hereby submitting our Bid.
- Our Bid is unconditional, valid and open for acceptance by StockHolding up until 180 days from the last date of submission of the RFP.
- We undertake that we shall make available to StockHolding any additional information clarification it may find necessary or require to supplement or authenticate the Bid.
- We hereby agree, undertake and declare as under:
  - In the event that StockHolding discovers anything contrary to our above declarations, it is empowered to forthwith disqualify us and our Bid.
  - We undertake that in case there is any change in facts or circumstances during the Bidding process, and we are being disqualified in terms of the RFP, we shall intimate StockHolding of the same immediately.
  - We further declare that we have not been declared ineligible for corrupt or fraudulent practices in any bidding process in the past five years.
  - We confirm that StockHolding and its authorized representatives are hereby authorized to conduct any inquiry or investigation to verify the veracity of the statements, documents, and information submitted in connection with this Bid and to seek clarifications from our advisors and clients regarding any financial and technical aspects.
  - 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 StockHolding in connection with the selection of the Bidder or in connection with the Bidding process, in respect of the above mentioned Proposed Tie-up and the terms and implementation thereof.
- We understand that:



- All information submitted under this Bid shall remain binding upon us.
- StockHolding may in their absolute discretion reject or accept any Bid or cancel the Bidding Process.
- StockHolding has the right to reject our Bid without assigning any reason
- StockHolding is not bound to accept any Bid that it may receive pursuant to the RFP.
- We acknowledge that StockHolding will be relying on the information provided in the Bid and the documents accompanying such Bid for selection of the Bidders and we declare that all statements made by us and all the information pursuant to this letter are complete, true and accurate to the best of our knowledge and belief.
- We hereby unconditionally undertake and commit to comply with the timelines as specified in terms of the RFP or as extended by StockHolding from time to time at its sole discretion.
- This Bid shall be governed by and construed in all respects according to the laws of India. Courts in Mumbai, shall have exclusive jurisdiction in relation to any dispute arising from the RFP, this Bid and the Bid process.

We confirm that we are complying with all requisite regulatory guidelines.

Name of the Bidder

Signature of the Authorized Person

Date

Name of the Authorized Person

Company rubber stamp/seal

**Schedule 2**

**Details of the Bidder / Vendor Profile**

**(To be submitted on Company Letter head)**

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.				
<b>Vendor Profile</b>				
S.No	Parameters	Details furnished by the bidder		Details of proof submitted
1.	Name of the firm/Company			
2.	Year of establishment			
3.	Names of the Partners/Directors			
	<b>Addresses</b>			
	<b>Head Office</b>			
4.	Contact person			
	<b>a) Name</b>			
	<b>b) Telephone number</b>			
	<b>c) E-mail ID.</b>			
5.	Financial parameters of vendor			
	<b>Business Results</b>	Turn over	Profit	
	<b>Previous Year FY (Y1)</b>			
	<b>Y1 minus 1</b>			
	<b>Y1 minus 2</b>			
	<b>(Only company figures need to be mentioned. Not to include group figures)</b>	<b>(Mention the above amount in INR only)</b>		
6.	Details of the similar assignments executed by the bidder (vendor)			

Details filled in this form must be accompanied by sufficient documentary evidence, in order to facilitate *StockHolding* to verify the correctness of the information.

Place:

Date:

Signature of authorized official, designation and stamp



**Schedule 3**

**Compliance Statement(To be submitted on Company Letter head)**

**Subject: RFP for Procurement of Mobile App Development**

**Ref: RFP No. StockHolding/Retail Marketing/App/01 Dated 29-05-2017**

**DECLARATION**

We understand that any deviations mentioned elsewhere in the bid will not be considered and evaluated by StockHolding. We also agree that StockHolding reserves its right to reject the bid, if the bid is not submitted in proper format as per subject RFP.

Item / Clause of the RFP	Compliance (yes/ no)	Remarks/Deviations (if any)
Objective of the RFP		
Scope of Work		
Functional Requirement		
Clarification to RFP Document		
Bid Validity		
Right to alter RFP		
Payment Terms		
Compliance Requirements		
Resolution of Disputes		
Integrity Pact		
All other General Terms & Conditions in the RFP		
Bid Formats (Eligibility) & Indicative Price Bid)		
Annexures in the RFP		

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

Date

Signature with seal

Name & Designation :



## Annexure 1 Scope of Work

### INTRODUCTION

#### 1) Project scope

Mobile application will cover features for Guest users/Customers. These features are as follows –

- **Guest user** – Guest user will have visibility over available products and services. Also, can request to avail these products and services.
- **Customer** – Customer will be able to view detailed information about availed products and services; also can put service request related to products.

### OVERVIEW OF THE SYSTEM

#### Stake holders

Various entities involved in the system like:

a. **Guest user** – This user will be registered user, but will not have availed any product & services of StockHolding.

Using mobile application, Guest user will be able to put request for account for selected products; also can put feedback.

b. **Customer** – This user will be registered user, also have account of StockHolding product(s). Using mobile application, customer will be able to view detailed information related to availed product; also can pay online for NPS contribution and Demat account related outstanding amount.

#### Operating environment

The proposed mobile application will be available for Android as well as iOS Operating Systems and will support all the devices like Smartphones, Tablets and iPads.

#### StockHolding products

User will be able to view StockHolding products. There are 3 possibilities over visibility of StockHolding products, as below –

STOCKHOLDING PRODUCTS	
Demat	Mutual Funds
National Pension Scheme	Services

1. **Guest user** – Guest user will be able to put a one click request to avail selected StockHolding product.

2. **Customer with availed product(s)** – Customer with availed product will get detailed information related to selected product.



### **3. Customer with 'not availed' products -**

Customer with not availed product will be able to put a one click request to avail selected StockHolding product.

#### **3.1 Demat –**

Send Demat account opening request

User case Guest will be able to send the Demat account opening request

Process Flow / Business Rules For this feature, User may or may not be a customer.

One click request will be sent by those who have not availed for Demat service yet.

#### **View and search for holding details**

##### **3.1.1 View holding related information –**

This screen would show the holding related information under each company like Company name, Total shares, Valuation, Lock-in shares related information, Normal shares related information, Blocked shares, Total shares and other shares.

##### **3.1.2 Search holding information –**

User will be able to search for holding information using company name. If the searched company is available, application will show all the information available under each company like: Company name, Total shares, Valuation, Lock-in shares related information, Normal shares related information, Blocked shares, Total shares and other shares; Else it will show appropriate message like “Record not found”.

##### **3.1.3 Feedback/Query**

User will be able to send feedback or ask query

##### **3.1.4 View online payment history and pay outstanding amount**

- User will be able to view online payment history as well as can pay outstanding amount online.
- User will be able to view online payment history like Transaction no., Payment date and Amount paid for each transactions.

#### **4.1 NPS –**

##### **4.1.1 Send request for NPS product**

- User will be able to view online payment history as well as can invest online.

##### **4.1.2 View and search for NPS contribution details**

- User will be able to view and search Tier-I & Tier-II contribution details.



- **View and search NPS Tier I & Tier II contribution details –**
  1. User will be able to view NPS details under Tier I & Tier II.  
Following information will be available
    - 1.1. Contribution percentages for Equity, Corporate and government.
    - 1.2. Contribution details like Date of receipt, Amount, Payment mode and Transaction ID.
    - 1.3. In contribution table, if payment made online using application, show transaction ID.
    - 1.4. In case of offline payment, keep transaction ID field as blank.

## **5.1 Mutual funds**

**5.1.1** View and transact through Stock Holding & 3<sup>rd</sup> party platforms

**5.1.2** Send request to avail Mutual fund product

**Process Flow** - For this feature, User may or may not be a customer. One click request will be sent by those who have not availed for Mutual Fund yet.

## Annexure 2

### FUNCTIONAL REQUIREMENT FOR WEB BASED - ADMINISTRATOR PANEL

#### Login as Administrator

Administrator will be able to login using valid credentials.

1. Administrator will enter Email address and Password.
2. Web based panel will allow access to all features for valid credentials; and for invalid credentials, It will show error message as “Invalid credentials”.

#### • **Users - Export user details**

Administrator will be able to view user details

Administrator will be able to view user details in Excel and Pdf format

Administrator will have user details in excel and pdf format

On click of export button, all available data will be exported to Excel / Pdf format.

#### **View payment details:**

Administrator will be able to view payment details in tabular format

Administrator will be able to view payment details based on parameters like –

1. User ID
2. User name
3. Contribution type
4. Payment status
5. Payment date interval and Transaction ID

#### **View user feedbacks**

- Administrator will be able to view user feedbacks
- Administrator will be able to view user feedbacks in tabular format

#### **View registered user details**

- Administrator will be able to view user details
- Administrator will be able to view registered user details in tabular format.

#### **Services**

- User will be able to put request for available services related to StockHolding products
- The request for services related to products will be sent to database
- All requests will be single button click.
- Service request information will be dynamic and will get loaded as per user type and products availed.

#### **Log – View activity log of selected user**

**User case** Administrator will be able to view activity log of selected user



**Post Conditions** - Administrator will be able to view activity log of user in tabular format.

**Annexure 3**

## Commercial Bid Format

Sl. #	Description	Price (INR) exclusive of all taxes and Levies
1	Development and deployment cost of Web service API and Admin CMS system	
2	Development and deployment Cost on Android	
3	Development and deployment Cost on iOS	
4	Apple App store access cost	
5	Google Play store access cost	
6	Annual Maintenance Cost after implementation and warranty period for 1 year	
	<b>TOTAL COST</b>	



**Annexure 4**

**INTEGRITY PACT FORMAT**

**(TO BE SIGNED AND SUBMITTED ONLY BY THE SUCCESSFUL BIDDER ON PLAIN PAPER)**

( \_\_\_\_\_ **Name of the Department / Office**)

**Tender No.** \_\_\_\_\_ **for** \_\_\_\_\_

This pre-bid pre-contract Integrity Pact (Agreement) (hereinafter called the Integrity Pact) (IP) is made on \_\_\_\_ day of \_\_\_\_ 2017, between, on one hand, Stock Holding Corporation of India Ltd., a company incorporated under Companies Act, 1956, with its Registered Office at 301, Centre Point Building, Dr. B R Ambedkar Road, Parel, Mumbai – 400012 , acting through its authorized officer, (hereinafter called **Principal**), which expression shall mean and include unless the context otherwise requires, his successors in office and assigns) of the First Part **And** M/s. \_\_\_\_\_

\_\_\_\_\_ (with complete address and contact details) represented by Shri \_\_\_\_\_ (i.e. Vendors / Bidders hereinafter called the **Counter Party** ) which expression shall mean and include , unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

AND WHEREAS the PRINCIPAL/Owner values full compliance with all relevant laws of the land, rules, regulations economic use of resources and of fairness/transparency in its relation with Bidder(s) /Contractor(s)/Counter Party(ies).

AND WHEREAS, in order to achieve these goals, the Principal/Owner has appointed Independent External Monitors (IEM) to monitor the Tender process and the execution of the Contract for compliance with the principles as laid down in this Agreement.

Whereas the Principal proposes to procure the Goods/services and Counter Party is willing to supply/has promised to supply the goods OR to offer/has offered the services and whereas the Counter Party is a private Company/Public Company/Government Undertaking/ Partnership, constituted in accorded with the relevant law in the matter and the Principal is a Government Company performing its functions as a registered Public Limited Company regulated by Securities and Exchange Board of India.

**NOW THEREFORE,** To avoid all forms of corruption by following a system that is fair, transparent and free from any influence prejudiced dealings prior to, during and subsequent to the tenor of the contract to be entered into with a view to “- Enabling the PRINCIPAL to obtain the desired goods/services at competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and Enabling the Counter Party to abstain from bribing or indulging in any type of corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the PRINCIPAL will commit to prevent corruption, in any form, by its officials by following transparent procedures. The parties hereto hereby agree to enter into this Integrity Pact and agree as follows:-

### **I. Commitment of the Principal / Buyer**

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

a) No employee of the Principal/Owner, personally or through any of his/her family members, will in connection with the Tender or the execution of the contract, procurement or services/goods, demand, take a promise for or accept for self or third person, any material or immaterial benefit which the person not legally entitled to.

b) The Principal/Owner will, during the Tender Process treat all Bidder(s)/Counter Party(ies) with equity and reason. The Principal / Owner will, in particular, before and during the Tender Process, provide to all Bidder(s) / Counter Party (ies) the same information and will not provide to any Bidder(s)/Counter Party (ies) confidential / additional information through which the Bidder(s)/Counter Party (ies) could obtain an advantage in relation to the Tender Process or the Contract execution.

c) The Principal / Owner shall endeavor to exclude from the Tender process any person, whose conduct in the past been of biased nature.

2. If the Principal / Owner obtains information on the conduct of any of its employees which is a criminal offence under the Indian Penal Code (IPC) / Prevention of Corruption Act, 1988 (PC Act) or is in violation of the principles herein mentioned or if there is a substantive suspicion in this regard, the Principal / Owner / StockHolding will inform the Chief Vigilance Officer through the Vigilance Officer and in addition can also initiate disciplinary actions as per its internal laid down policies and procedures.

## II. Commitments of Counter Parties/Bidders

1. The Counter Party commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of bid or during any pre-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following. Counter Party (ies) / Bidders commits himself to observe these principles during participation in the Tender Process and during the Contract execution.
2. The Counter Party will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the PRINCIPAL, connected directly or indirectly with the bidding process, or to any person organization or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.
3. The Counter Party further undertakes that it has not given, offered or promised to give directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the Principal / StockHolding or otherwise in procurement the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Principal / StockHolding for forbearing to show favour or disfavor to any person in relation to the contract or any other contract with the Principal / StockHolding.
4. Bidder / Counter Party shall disclose the name and address of agents and representatives, if any, handling the procurement / service contract.
5. Bidder / Counter Party shall disclose the payments to be made by them to agents / brokers; or any other intermediary if any, in connection with the bid / contract.
6. The Bidder / Counter Party has to further confirm and declare to the Principal / StockHolding that the Bidder / Counter Party is the original integrator and has not engaged any other individual or firm or company, whether Indian or foreign to intercede, facilitate or in any way to recommend to Principal / StockHolding or any of its functionaries whether officially or unofficially to the award of the contract to the Bidder / Counter Party nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
7. The Bidder / Counter Party has to submit a Declaration along with Technical Bid, as given at **Annexure I**. If bids are invited through a Consultant a Declaration has to be submitted along with the Technical Bids as given at **Annexure II**.
8. The Bidder / Counter Party, either while presenting the bid or during pre- contract negotiation or before signing the contract shall disclose any payments made, is committed to or intends to make to officials of StockHolding /Principal, or their family





members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.

9. The Bidder / Counter Party will not collude with other parties interested in the contract to impair the transparency, fairness and progress of bidding process, bid evaluation, contracting and implementation of the Contract.

10. The Bidder / Counter Party shall not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.

11. The Bidder shall not use improperly, for purposes of competition or personal gain, or pass on to others, any information provided by the Principal / StockHolding as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The Bidder / Counter Party also undertake to exercise due and adequate care lest any such information is divulged.

12. The Bidder / Counter Party commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.

13. The Bidder / Counter Party shall not instigate or cause to instigate any third person including their competitor(s) of bidding to commit any of the actions mentioned above.

14. If the Bidder / Counter Party or any employee of the Bidder or any person acting on behalf of the Bidder / Counter Party, either directly or indirectly, is a relative of any of the official / employee of Principal / StockHolding, or alternatively, if any relative of an official / employee of Principal / StockHolding has financial interest / stake in the Bidder's / Counter Party firm, the same shall be disclosed by the Bidder / Counter Party at the time of filing of tender.

15. The term 'relative' for this purpose would be as defined in Section 2 Sub Section 77 of the Companies Act, 2013.

16. The Bidder / Counter Party shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employees / officials of the Principal / StockHolding

17. The Bidder / Counter Party declares that no previous transgression occurred in the last three years immediately before signing of this IP, with any other Company / Firm/ PSU/ Departments in respect of any corrupt practices envisaged hereunder that could justify Bidder / Counter Party exclusion from the Tender Process.

18. The Bidder / Counter Party agrees that if it makes incorrect statement on this subject, Bidder / Counter Party can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

### **III. Disqualification from Tender Process and exclusion from Future Contracts**

1. If the Bidder(s) / Contractor(s), either before award or during execution of Contract has committed a transgression through a violation of Article II above or in any other form, such as to put his reliability or credibility in question, the Principal / StockHolding is entitled to disqualify the Bidder / Counter Party / Contractor from the Tender Process or terminate the Contract, if already executed or exclude the Bidder / Counter Party / Contractor from future contract award processes. The imposition and duration of the exclusion will be determined by the severity of transgression and determined by Principal / StockHolding. Such exclusion may be for a period of 1 year to 3 years as per the procedure prescribed in guidelines of the Principal / StockHolding.
2. The Bidder / Contractor / Counter Party accepts and undertake to respect and uphold the Principal / StockHolding's absolute right to resort to and impose such exclusion.
3. Apart from the above, the Principal / StockHolding may take action for banning of business dealings / holiday listing of the Bidder / Counter Party / Contractor as deemed fit by the Principal / Owner / StockHolding.
4. The Bidder / Contractor / Counter Party can prove that it has resorted / recouped the damage caused and has installed a suitable corruption prevention system, the Principal / Owner/ StockHolding may at its own discretion, as per laid down organizational procedure, revoke the exclusion prematurely.

**IV. Consequences of Breach** Without prejudice to any rights that may be available to the Principal / StockHolding / Owner under Law or the Contract or its established policies and laid down procedure, the Principal / StockHolding / Owner shall have the following rights in case of breach of this Integrity Pact by the Bidder / Contractor(s) / Counter Party:-

1. Forfeiture of EMD / Security Deposit : If the Principal / StockHolding / Owner has disqualified the Bidder(s)/Counter Party(ies) from the Tender Process prior to the award of the Contract or terminated the Contract or has accrued the right to terminate the Contract according the Article III, the Principal / StockHolding / Owner apart from exercising any legal rights that may have accrued to the Principal / StockHolding / Owner, may in its considered opinion forfeit the Earnest Money Deposit / Bid Security amount of the Bidder / Contractor / Counter Party.
2. Criminal Liability: If the Principal / Owner / StockHolding obtains knowledge of conduct of a Bidder / Counter Party / Contractor, or of an employee of a representative or an associate of a Bidder / Counter Party /

Contractor which constitute corruption within the meaning of PC Act, or if the Principal / Owner / StockHolding has substantive suspicion in this regard, the



Principal / StockHolding / Owner will inform the same to the Chief Vigilance Officer through the Vigilance Officer.

#### **IV. Equal Treatment of all Bidders/Contractors / Subcontractors / Counter Parties**

1. The Bidder(s) / Contractor(s) / Counter Party (ies) undertake (s) to demand from all subcontractors a commitment in conformity with this Integrity Pact. The Bidder / Contractor / Counter-Party shall be responsible for any violation(s) of the principles laid down in this Agreement / Pact by any of its sub-contractors / sub-vendors.
2. The Principal / StockHolding / Owner will enter into Pacts on identical terms as this one with all Bidders / Counterparties and Contractors.
3. The Principal / StockHolding / Owner will disqualify Bidders / Counter Parties / Contractors who do not submit, the duly signed Pact, between the Principal / Owner / StockHolding and the Bidder/Counter Parties, along with the Tender or violate its provisions at any stage of the Tender process, from the Tender process.

#### **V. Independent External Monitor (IEM)**

1. The Principal / Owner / StockHolding has appointed competent and credible Independent External Monitor (s) (IEM) for this Pact. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this Integrity Pact.
2. The IEM is not subject to instructions by the representatives of the parties and performs his functions neutrally and independently. He reports to the Chief Executive Officer and Managing Director, StockHolding Ltd.
3. The Bidder(s)/Contractor(s) / Counter Party(ies) accepts that the IEM has the right to access without restriction, to all Tender documentation related papers / files of the Principal / StockHolding / Owner including that provided by the Contractor(s) / Bidder / Counter Party. The Counter Party / Bidder / Contractor will also grant the IEM, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his or any of his Sub-Contractor's Tender Documentation / papers / files. The IEM is under contractual obligation to treat the information and documents of the Bidder(s) / Contractor(s) / Sub-Contractors / Counter Party (ies) with confidentiality.
4. In case of tenders having value of 5 crore or more, the Principal / StockHolding / Owner will provide the IEM sufficient information about all the meetings among the parties related to the Contract/Tender and shall keep the IEM apprised of all the developments in the Tender Process.

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

6. The IEM will submit a written report to the CEO&MD, StockHolding. Within 6 to 8 weeks from the date of reference or intimation to him by the Principal / Owner / StockHolding and should the occasion arise, submit proposals for correcting problematic situations.

7. If the IEM has reported to the CEO&MD, StockHolding Ltd. a substantiated suspicion of an offence under the relevant IPC/PC Act, and the CEO&MD, StockHolding has not within reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the IEM may also transmit the information directly to the Central Vigilance Officer.

8. The word `IEM' would include both singular and plural.

**VI. Duration of the Integrity Pact (IP)** This IP begins when both the parties have legally signed it. It expires for the Counter Party / Contractor / Bidder, 12 months after the completion of work under the Contract, or till continuation of defect liability period, whichever is more and for all other Bidders, till the Contract has been awarded. If any claim is made / lodged during the time, the same shall be binding and continue to be valid despite the lapse of this Integrity Pact as specified above, unless it is discharged / determined by the CEO&MD StockHolding

## **VII. Other Provisions**

1. This IP is subject to Indian Law, place of performance and jurisdiction is the Head Office / Regional Offices of the StockHolding /Principal / Owner who has floated the Tender.

2. Changes and supplements in any Procurement / Services Contract / Tender need to be made in writing. Change and supplement in IP need to be made in writing.

3. If the Contractor is a partnership or a consortium, this IP must be signed by all the partners and consortium members. In case of a Company, the IP must be signed by a representative duly authorized by Board resolution.

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

5. Any dispute or difference arising between the parties with regard to the terms of this Agreement / Pact, any action taken by the Principal / Owner / StockHolding in



accordance with this Agreement / Pact or interpretation thereof shall not be subject to arbitration.

**VIII. Legal and Prior Rights** All rights and remedies of the parties hereto shall be in addition to all the other legal rights and remedies belonging to such parties under the Contract and / or law and the same shall be deemed to be cumulative and not alternative to such legal rights and remedies aforesaid. For the sake of brevity, both the Parties agrees that this Pact will have precedence over the Tender / Contract documents with regard to any of the provisions covered under this Integrity Pact.

IN WITNESS WHEREOF the parties have signed and executed this Integrity Pact (IP) at the place and date first above mentioned in the presence of the following witnesses:-

-----

(For and on behalf of Principal / Owner / StockHolding)

-----

(For and on behalf of Bidder / Counter Party / Contractor)

**WITNESSES:**

- 1. \_\_\_\_\_ (Signature, name and address)
- 2. \_\_\_\_\_ (Signature, name and address)

Note: In case of Purchase Orders wherein formal agreements are not signed references to witnesses may be deleted from the past part of the Agreement.



**Covering Letter on StockHolding's Letterhead (Annexure- I of Integrity Pact)**

**Ref:RFP No.StockHolding/Retail Marketing/App/01 Dated :29-05-2017**

To,

-----

Sub: Tender no. \_\_\_\_\_ For \_\_\_\_\_

Dear Sir,

**Declaration**

Stock Holding Corporation of India Limited (StockHolding )hereby declares that StockHolding has adopted Integrity Pact (IP) Program as advised by Central Vigilance Commission vide its Letter No. 015/VG:/012-276469 dated February 25, 2015 and stands committed to following the principles of transparency, equity and competitiveness in public procurement. The subject Notice Inviting Tender (NIT) is an invitation to offer made on the condition that the Bidder will sign the Integrity Agreement, which is an integral part of tender documents, failing which the tenderer / bidder will stand disqualified from the tendering process and the bid of the bidder would be summarily rejected. This Declaration shall form part and parcel of the Integrity Agreement and signing of the same shall be deemed as acceptance and signing of the Integrity Agreement on behalf of the StockHolding

Yours faithfully,

**For and on behalf of StockHolding.**

**(Authorized Signatory)**