



Request for Proposal

(By Invitation)

RFP - V1.0

Selection of

Vendor for Revamping/Redesigning, Hosting and Maintenance of ESAF Small Finance Bank's Corporate Website.

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RFP Schedule:

Particulars	Details
Date of release of RFP by invitation	18/04/2024
Last date for submitting queries	25/04/2024
Last date by which ESFB will respond to queries	06/05/2024
Last date for submission of proposal	10/05/2024
Last date for submission of Commercial proposal	15/05/2024

Proposal should be emailed to	james.t@esafbank.com
Commercial should be emailed to	bosco@esafbank.com

The above mentioned are indicative timelines for the overall selection process. The bank reserves the right to vary this timeline at its absolute and sole discretion and without providing any notice/intimation or reasons thereof.

Confidentiality: *All information contained in the Request for Proposal is confidential. Likewise, all information returned by bidders will be treated as confidential. This document and its annexures (attachments, supplementary materials, etc.) are the property of ESAF Small Finance Bank. Unauthorized reproduction, distribution, or use of this document and its annexures is prohibited*

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1. Introduction

About the Bank

ESAF Small Finance Bank (ESFB) is a new-age social bank that is committed to redefining the banking experience for all stakeholders. With a mission to provide responsive banking services to the underserved and unserved households in India, ESFB leverages customer-centric products, high-quality services, and innovative technology to bridge the financial gap.

Founded in 1992 as an NGO, ESAF embarked on a transformative journey, envisioning the sustainable upliftment of the unserved and marginalized. Inspired by the success of Grameen Bank in Bangladesh, Shri. K. Paul Thomas, the visionary founder of ESAF, set forth on a mission to empower communities through financial inclusion.

This mission found resonance in 1995 with the launch of Micro Enterprises Development (MED) services, laying the foundation for the establishment of ESAF Microfinance and Investments Pvt. Ltd. in 2008. Recognizing the pivotal role of finance in holistic economic development, ESAF Microfinance and Investments Pvt. Ltd. directed its focus towards providing essential financial services to the unserved and underserved.

A significant milestone in ESAF's evolution occurred on 10th March 2017, marked by the official commencement of operations as ESAF Small Finance Bank. Distinguished as one of the 12 Small Finance Banks in India (as of 31st Dec 2023) and the sole representative from Kerala to receive a banking license from the Reserve Bank of India (RBI), ESFB embarked on a new chapter characterized by growth and impact.

The bank's journey is a testament to trust, validated by its listing on stock exchanges on 10th November 2023. The remarkable subscription rate of 77 times underscores the unwavering trust and confidence investors place in ESFB's vision and capabilities. ESAF Small Finance Bank is more than a financial institution; it's a catalyst for positive change. The bank's triple-bottom-line approach, focusing on People, Planet, and Prosperity, exemplifies its commitment to universal financial access and inclusion. With a dedication to predominantly serve the low-income and middle-income segments in India, ESAF continues to contribute to livelihoods and economic development, embodying empowerment, inclusivity, and positive transformation in every financial interaction.

The bank is undertaking this transformation journey to enhance and strengthen its digital core foundation, adopt market leading technology enablers, define the right-fit operating model, and scale technology function in the bank to drive this change.

The Bank Vision and Mission is as follows.

Vision - *"To be India's leading social bank that offers equal opportunities for the whole society through universal access and financial deepening, thus promoting financial inclusion, livelihood and economic development as a whole".*

Mission - *“To provide responsive banking services to the underserved and un-served households in India facilitated by customer-centric products, high quality service and innovative technology”.*

2. Project Objectives

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

ESAF Small Finance Bank invites technically proficient and commercially competitive proposals from reputable bidders for the redesign, hosting, and maintenance of the Bank's Corporate Website.

The brief details of the scope of this Scope of Work Document are as follows:

- 1.The Bank intends to migrate the existing Corporate Website, along with Revamping/Redesigning, Hosting of Corporate Website, and Maintenance for a period of 5 years post revamping (1 year warranty period plus 4 years maintenance). The detailed scope with technical details is illustrated in related clauses of RFP/Scope of Work Document.
- 2.Sub-contracting of contract is not permitted.

1. Eligibility Criteria

The bidder/applicant who fulfil the following criteria are eligible to express their interest. The bidder/applicant is required to submit supporting documents to prove their qualification for the eligibility criteria, shared below.

1. The bidder/applicant should be a registered company in India as per Companies Act 1956 / 2013 and must be in existence for the last 5 years as on the date of RFP. The Certificate of Incorporation issued by Registrar of Companies along with the copies of Memorandum and Articles of Association must be submitted along with the technical bid.
2. The bidder/applicant in the last five years, should have minimum experience of 2 years each, of development, implementation, maintenance & support of at least two websites in two different organisations having Licensed Content Management System.
3. The bidder/applicant should have an annual turnover of Rs. 50Cr or above.
4. The bidder/applicant should have a minimum staff strength of 50 or above.
5. The bidder/applicant should have experience in developing websites for companies in BFSI Sector preferably Banking sector.

6. The setup should be capable to handle minimum of 15,000 concurrent users and sufficient Bandwidth to provide throughput of minimum 300 Mbps and data transfer of Minimum 15TB/Annum Data Transfer mode.

ESFB reserves the right to verify the documents and references provided by the bidder independently. Any decision of ESFB in this regard shall be final, conclusive, and binding upon the bidder.

2. Scope of work

The scope of work is to evaluate each Bidders in detailed covering the below activities but not limited to:

2.1 **Broad Scope of Work** (Detailed scope of work is provided in the **Annexure 1** attached to this RFP)

2.1.1 **Website Development / Revamp Site features/modules**

- Conduct comprehensive analysis of existing website to identify gaps and develop a new website from scratch, integrating existing components while ensuring compliance with cyber security and regulatory standards.
- Ensure new website meets international accessibility standards including W3C, GIGW Govt. of India Guidelines, WCAG 3.0 Level AA, and Google Core Web Vitals.
- Adhere to Bank's security policy, Govt./RBI guidelines, and regulatory requirements without extra cost for implementing new mandates during contract period.
- Submit all-inclusive cost proposal covering various charges such as regulatory fees, SSL certificates, and ongoing maintenance activities.
- Redesign website to align with bank's corporate theme, showcase products/services attractively, and comply with industry standards. Develop website based on defined information architecture and UI/UX best practices, ensuring uniformity across all pages and adding interactive modules.

2.1.2 **Design**

- Develop a comprehensive website structure incorporating sections for static information, dynamic promotional content, product details, online forms, surveys, maps, calculators, tender section, contests, search options, download forms, customer support, multimedia galleries, and links to internet banking and other relevant microsites.
- Ensure SEO-friendly design and scalability to improve search engine rankings, with attention to unique page definition and well-structured URLs, adhering to the Bank's branding guidelines.

- Migrate existing content and database seamlessly after redesign and reformat, maintaining consistency and enhancing functionality.
- Ensure cross-platform and browser compatibility for all major operating systems and browsers, maintaining browser independence and consistent user experience.
- Develop user-friendly manuals and documentation, detailing the website's user interface, design, and technical specifications, incorporating diagrams and screenshots where necessary. Additionally, integrate chatbot solutions for customer interaction, including complaint lodging and advertisement management features, catering to multilingual needs and facilitating phased implementation as per Bank's requirements.

2.1.3 Language

- Incorporate standard features such as multi-lingual capabilities, news, announcements, chat facility, multimedia posts, audit trail, site search, and photo gallery sliders.
- Ensure bilingual (Hindi & English) implementation from the website's launch for domestic entities, extending to additional Indian languages: Tamil, Telugu, Malayalam, Kannada, Gujarati, and Bengali.
- Utilize a Content Management System (CMS) supporting language page editing, facilitating seamless management of multilingual content.
- Develop a scalable website with modern design, integrating advanced features in line with industry standards, including multi-lingual capabilities, news, chat facility, multimedia posts, audit trail, site search, and photo gallery sliders, without incurring additional costs during the contract period.

2.1.4 Plugins

- Ensure links to Play Store, AppStore, and other app stores for mobile site visitors.
- Integrate website scalability with the Bank's CRM, Contact Centre, Email, SMS Systems, Online Account Opening, web chatbot, etc.
- Develop a locator with search functionality for location-based services like ATM/Branch Finder/E-Lobby/BC Points, integrated with Google Maps/Navigational systems.
- Implement API integration with MASTER, VISA, RUPAY, NPCI for offers and third-party services at no additional cost to the Bank.
- Design and deploy online application/data entry forms as per the Bank's requirements, including basic CRUD operations, UI/UX enhancements, encryption, validation, and integration with the Bank's systems.

- Implement locators (branch/ATM, BC Points) with Google Maps integration for directions, geo-location, and search functionality, as well as search facility supporting service-based searches (e.g., PPF, Locker).

2.1.5 Lead Management System

- Implement user registration module allowing users to register and opt for receiving latest offer details, with a demo feature accessible on all user devices.
- Develop a comprehensive online application submission module for lead capturing, featuring single backend with multiple user levels, eligibility criteria checking, EMI calculation, customer interaction, and lead capturing based on various bank products and services.
- Provide admin access and user roles with rights for new user creation and job role assignment/modification, along with dashboards and alerts for lead generation and conversion tracking. Ensure scalability for future processes like online account opening and lead tracking capabilities with unique IDs and reporting functionalities.

2.1.6 Information Architecture

- Define information architecture hierarchy and approach with rationale before site development to ensure effective organization and accessibility of content.
- Design primary, secondary, and tertiary navigation structures with end-to-end user journey, suggesting navigation links and sub-links with appropriate nomenclature for easy content access.
- Strategically place call-to-action (CTA) buttons to enhance lead capture and simplify user experience, while incorporating a Quick Search option and drop-down menu on the homepage for direct navigation. Additionally, ensure navigation is simple, intuitive, and tailored to each targeted segment, and provide a site map for reference.

2.1.7 Additional Features

- Implement various financial calculators such as EMI Calculator for different loans, along with graphical representations for easy comprehension.
- Develop financial planning tools like Expenditure Manager, Retirement Planner, Savings Calculator, etc., with data and processes provided by the bank.
- Incorporate visitor tracking features like a visitor counter and prompt last visited page for enhanced user experience and navigation.
- Provide interactive elements such as surveys, daily quizzes, and opinion polls to engage visitors and gather feedback.

- Offer convenient options for downloading, printing, and sharing documents like brochures and application forms, alongside dedicated sections for tenders, banking news, director info, etc., ensuring comprehensive website functionality.

2.1.8 UI / UX

- The successful applicant must provide the bank with at least three distinct layout options for both the homepage and internal pages, ensuring uniqueness and originality.
- Designs should be rationale-driven, emphasizing information architecture, UI/UX logic, and approach. The bank will choose the preferred option based on its satisfaction, allowing for unlimited iterations until complete approval.
- The design should prioritize user satisfaction by facilitating easy access to information with minimal clicks, adopting a mobile-first strategy, and ensuring compatibility with various devices and browsers.
- Attention to detail, optimized images, intuitive navigation, and a clutter-free design are essential aspects. Parallax effect, video backgrounds, RTL support, and Ajax instant search are among the advanced features expected to enhance the user experience.

2.1.9 Security

- Ensure secured access to organization information/services and facilitate customer interactions with the organization through request submissions, application viewing, and status tracking.
- Comply with secure coding practices such as OWASP guidelines and implement necessary security features to protect the site from hacking, including web application firewall (WAF) and anti-DDoS protection.
- Monitor all privileged user activities using a privileged identity management (PIM) tool and preserve related logs for future investigations.
- Encrypt sensitive PII and corporate data stored in databases with keys stored in HSM secure custody, complying with regulatory standards and guidelines.
- Procure/renew and configure SSL certificates for the website at no cost to the Bank and ensure security controls conform to legal, regulatory, and industry standards.
- Conduct regular security audits, vulnerability assessments, and penetration testing, address any security breaches or threats promptly, and provide necessary fixes and enhancements to mitigate risks.

2.1.10 Content Management (CMS Requirement)

- The CMS should be user-friendly, requiring minimal IT expertise for installation, maintenance, and operation, with support for multi-lingual content.
- It should feature a Content Contributor/Creator, Moderator, and Approver System for content uploading, approval, and final publishing, facilitating non-IT literate users.
- The CMS should support easy content management tasks such as adding, modifying, and deleting content globally or on specific areas of the site, with automatic movement of approved content and easy rollback options.
- It must offer various built-in facilities such as Document Management, Event Calendar, FAQ Management, Polls, and syndicated content, along with performance features like advanced caching and security features like SSL support and audit trail.

2.1.11 Documentation

- The applicant should provide the complete Documentation including technical, operations, user manual, design Documents, process Documents, technical manuals, functional specification, system configuration Documents, system/database administrative Documents, debugging/ diagnostics Documents, test procedures etc.

2.1.12 Equipment / Hardware / Software

- The successful applicant is responsible for providing all necessary equipment, software, and databases for hosting the website, ensuring smooth operation.
- Hosting of the server must be done within India by the successful applicant to comply with regulatory requirements.
- The applicant should be capable of promptly addressing any unforeseen hardware or software issues related to the website and ensuring the hosting infrastructure meets minimum tier III standards, ISO 27001, and ISO 22301 with industry standard BCP in place. Additionally, regular audits and risk assessments will be conducted to ensure compliance with standards and policies, including protection against DDoS attacks.

2.1.13 SEO

- The website revamp/development will incorporate the latest technology and optimization techniques to improve search engine results and enhance user interaction. Integration with various social media platforms such as Facebook, Twitter, LinkedIn, YouTube,

and Instagram will be provided, along with sharing and posting options as per the bank's requirements.

- Common SEO features will be implemented, including crawlable link structures, on-page optimization, meta tags, URL structures, canonical URLs, and rich snippets. "Black hat" SEO techniques will be avoided, and alternative text will be provided for Flash or Java plug-ins, with transcripts for video and audio content for indexing purposes.
- Social media integration will be utilized for marketing the bank's products and services, including sharing and posting options for visitors, installation of Facebook pixels, tagging visitors with their social media profiles and demographics, and inclusion of visible social media buttons on each webpage. Additionally, dynamic placement of social media plug-ins will be incorporated to adapt to changing needs

2.1.14 Scalability

- The project requires a powerful admin panel that enables users to customize themes easily without the need for coding, ensuring scalability for the website, CMS, and other modules to accommodate B2B requirements. It should integrate seamlessly with the bank's backend systems, including real-time integration with RSS feeds, e-banking, CRM, and other systems, as well as third-party applications and external sites for enhanced functionality and accessibility.

2.1.15 Website Maintenance Operational Activities

- The successful applicant must deploy resources at the Bank's premises in Thrissur 24x7, ensuring availability and well-trained personnel to handle all operational activities. The bank will provide the workstation for the resource.
- Quarterly reviews and modifications of the website layout, content, and features will be conducted, with updates and upgrades performed at midnight or during low traffic periods to minimize inconvenience. Quarterly disaster recovery drills are also required.
- VA/PT points identified by the Bank must be mitigated within 10 working days, and various reports and compliance documents, such as user access reviews and application inventories, should be provided as requested.
- Monthly reviews by the Bank will assess uptime, SEO rankings, performance, technical difficulties, and CMS performance, with maintenance activities scheduled and carried out regularly, including midnight updates to avoid visitor inconvenience.
- The applicant must provide ongoing technical support, customize solutions as required by the Bank, and maintain up-to-date applications and software with the latest patches and service packs to protect against security threats. Additionally, the applicant must

comply with regulatory requirements and promptly address any security breaches or vulnerabilities.

2.1.16 SEO & Analytics

- The main objective is to increase website traffic continuously, emphasizing the use of HTML text format for better search engine visibility. SEO SOPs must be designed by the selected applicant, ensuring all webpages adhere to SEO best practices before going live.
- SEO maintenance activities include keyword research, content optimization, error analysis, broken link monitoring, and offsite promotion, among others. Analytics tools provided by the bank will be used to collect visitor data, track preferences, and measure ROI.
- The applicant will provide analytics reports, UI/UX audit reports, and suggestions for improvements based on user behavior and analytical evidence. All lead capturing mechanisms will be migrated to the new website, and necessary analytics codes will be in place from the day the website goes live.

2.1.17 Hosting Requirements

- The applicant must offer cloud-based services to host the bank's website in India, with a registered office and support services based in India. The chosen cloud service provider (CSP) must be empanelled by the Ministry of Electronics & Information Technology (MeitY) for cloud services and comply with ISO 27001 certification for infrastructure used in hosting the bank's setup.
- Compliance with data localization guidelines issued by the Government of India (GOI), Reserve Bank of India (RBI), and other authorities is required. The CSP must also adhere to relevant standards and regulations set by MeitY, GOI, and recognized standards bodies or regulators.
- The CSP should ensure robust, fault-tolerant infrastructure with enterprise-grade SLAs guaranteeing 99.95% uptime. Cloud hosting must be in India, following N+1 architecture with high availability and redundancy, and data centers should be in separate seismic zones within the country. The CSP should hold certifications including ISO 27001:2013, ISO 27018:2014, SSAE16 SOC1 Type II, SSAE SOC2 Type II, and others, while also being recognized as leaders or niche players in Gartner's Magic Quadrant for Cloud Infrastructure and Platform Services 2020.

2.1.18 Hosting & Bandwidth Requirements

- Applicant to provide infrastructure for 15,000 concurrent users, scalable with a 20% yearly increase, ensuring 300 Mbps throughput and 15TB/Annum data transfer with no degradation in performance. Bandwidth allocation for <1s webpage load time is crucial, with CDN usage recommended.
- Customizations for regulatory compliance must be implemented at no extra cost, along with adherence to the bank's Information

Security cell and obtaining legal clearances. A monitoring portal for day-to-day utilization with downloadable reports is required.

2.1.19 Admin Portal Requirements

- Utilization Monitoring
- Trouble Management
- User Profile Management

2.1.20 Compliance of Regulatory / Govt./ SLBC guidelines in

pandemic

- The applicant and its deployed source to comply the Regulatory / Govt./ SLBC guidelines as issued , in pandemic ; over and above the vendor's company policy to ensure un-interrupted support for functioning and maintenance of Website.

2.1.21 Service Levels and Uptime Guarantee

- For details, please refer to Service Level Definitions for the Bank's Corporate Website Revamp and Maintenance. Applicant will be responsible for application SLA and not Hosting services which are separately procured by the Bank. Apart from the above, Applicant must also agree to all our terms & conditions mentioned under this Scope of Work Document unconditionally.

2.2 Scope of Facility Management Services

- The applicant shall provide Facility Management services at ESAF Small Finance Bank Thrissur / other designated location, by deployment of at least 1 resource with full-fledged customization skills (for development of online applications/support) for managing and maintenance of Website mentioned in the Scope of Work Document.

The Scope of FMS includes (but not limited to) the following:

- The applicant shall provide one onsite resource for the customization, managing and maintenance and support of Website. Resources have to work from 9 am to 6 pm on all working days of the Bank.
- In addition to this, successful applicant to provide 24x7x365 support for any content update or as per prioritized requirement of the Bank.
- Successful applicant should confirm availability in such cases.
- Detailed scope will be mentioned in the Service Level Agreement

2.3 The ESAF Small Finance Bank reserves the right to

- Reject any and all responses received in response to the Scope of Work Document.
- Waive or change any formalities, irregularities, or inconsistencies in proposal format delivery.
- Extend the time for submission of the tender.
- Ask the applicants to re-submit revised technical/commercial applications.
- Select the most responsive Applicant (in case no Applicant satisfies the eligibility criteria in totality).
- Share the information/ clarifications provided in response to tender by any Applicant, with any other Applicant(s) /others, in any form.
- Re-negotiate the price and terms of the entire contract with the Applicant at more favourable terms in case such terms are offered in the industry at that time.
- Cancel the tender/proposal at any stage, without assigning any reason whatsoever Tenure of the assignment
- The Applicant will be required to provide all necessary assistance to ensure successful implementation of the Website within 6 months from the time of signing of contract. The applicant has to provision for maintenance of the Website for 60 months ((1 year warranty period plus 4 years maintenance)) from the Go- Live date.

The tenure for the implementation will be 5 months for Website. During this period the applicant will be responsible for current state study, solution design and Documentation, development, testing, data migration, implementation, training and Go Live.

The period for warranty will be for 12 months (1 year) post Go Live. The applicant will have to provide a warranty for all the deliverables provided as a part of the scope of the Scope of Work Document. During the warranty period the Applicant will have to provide maintenance and support services, knowledge transfer along with any performance tuning that may be required from time to time. During the warranty period the Bank will not make any payment towards ATS.

3. Deliverables

The Deliverables of this project are,

1. Project Plan: A detailed plan outlining the scope, timeline, resources, and milestones of the website revamping project.
2. Requirement Analysis: A comprehensive understanding of the bank's requirements, including target audience, branding guidelines, features, and functionality needed.

3. Design Mock-ups: Visual representations of the proposed website layout, including homepage, subpages, navigation menus, and user interface elements. This could include wireframes and high-fidelity mock-ups.
4. Responsive Design: Ensuring the website is optimized for various devices and screen sizes, including desktops, laptops, tablets, and smartphones.
5. Content Strategy: Development of a content plan, including copywriting, imagery, videos, and other multimedia elements. This may involve creating new content or repurposing existing content.
6. User Experience (UX) Design: Designing an intuitive and user-friendly interface to enhance the overall user experience. This involves considerations such as navigation, readability, accessibility, and interaction design.
7. Visual Design: Creation of visually appealing graphics, color schemes, typography, and branding elements consistent with ESAF Small Finance Bank's brand identity.
8. Integration of Features: Implementation of features and functionalities tailored to the bank's needs, such as online banking services, account management tools, loan calculators, branch locator, and customer support options and other elements mentioned in the RFP/scope of work document.
9. Security Measures: Implementation of security protocols and measures to safeguard sensitive customer information and ensure data protection compliance.
10. Testing and Quality Assurance: Thorough testing of the website to identify and fix any bugs, errors, or usability issues. This includes functional testing, compatibility testing, performance testing, and user acceptance testing.
11. SEO Optimization: Optimization of the website for search engines to improve visibility and ranking in search results. This involves keyword research, on-page optimization, meta tags, sitemaps, and other SEO best practices.
12. Analytics Integration: Integration of web analytics tools to track and analyze user behavior, traffic sources, conversion rates, and other key metrics. This data can be used to optimize the website further and improve its performance over time.
13. Training and Documentation: Provision of training materials and documentation to educate ESAF Small Finance Bank staff on how to manage and update the website effectively.
14. Launch and Deployment: Deployment of the revamped website to the production server, including DNS configuration, server setup, and any necessary migration tasks.
15. Post-launch Support: Ongoing support and maintenance to address any issues, updates, or enhancements required after the website goes live.

4. Timeline

Activity	Applicant: Delivery & Commissioning Period from the Date of Commencement
Phase 1: Planning	
Detailed System Study, finalization of detailed list of activities, scope and duration of each of the activity and submission of detailed project plan	2 weeks from acceptance of PO/LOI by the Applicant
Phase 2: Prototype Development	
Development and Presentation of the templates along with Alpha version of the Website. The Applicant shall create 5 designs for the Website & each design shall have a home page and two inner pages. From the suggested designs, either one or a mix of designs, or a new set of designs will be created for the Bank's consideration, will be selected which will then be used for the further development of the Website.	4 weeks from acceptance of PO/LOI by the Applicant
Approval of template and feedback on the Alpha version	5 weeks from acceptance of PO/LOI by the Applicant
Phase 3: Pilot Phase	
Development, Testing and Presentation of the Beta version incorporating above feedback (Web Content Management System, Content Migration, System Testing, Load Testing)	14 weeks from acceptance of PO/LOI by the Applicant
Approval of Beta version	15 weeks from acceptance of PO/LOI by the Applicant

The Applicant will be required to provide all necessary assistance to ensure successful implementation of the Website within 6 months from the time of signing of contract. The applicant must provision for maintenance of the Website 48 for months (4 years) from the Go- Live date.

The tenure for the implementation will be 6 months for Website. During this period the applicant will be responsible for current state study, solution design and Documentation, development, testing, data migration, implementation, training and Go Live.

The period for warranty will be for 12 months (1 year) post Go Live. The applicant will have to provide a warranty for all the deliverables provided as a part of the Scope of Work Document/RFP. During the warranty period the Applicant will have to provide maintenance and support services, knowledge transfer along with any performance tuning that may be required from time to time. During the warranty period the Bank will not make any payment towards ATS

5. RFP Governance

- a) This RFP may undergo change by either additions or deletions or modifications before the actual award of the contract by the Bank. The Bank also reserves the right to change any terms and conditions of the RFP and its subsequent addendums as it deems necessary at its sole discretion. The bank will inform all vendors about changes, if any.
- b) The Bank may revise any part of the RFP, by providing a written addendum to all the short-listed vendors at stage till the award of the contract. The Bank reserves the right to issue revisions to this RFP at any time before the award date.
- c) The Bank reserves the right to extend the dates for submission of responses to this document.
- d) The bidder may modify or withdraw its offer after submission but prior to the closing date and time as prescribed by Bank. No offer can be modified or withdrawn by the bidder subsequent to the closing date and time for submission of the offers.
- e) Preliminary Scrutiny – The Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Bank may, at its discretion, waive any minor non-conformity or any minor deficiency in an offer. This shall be binding on all vendors and the Bank reserves the right for such waivers and the Bank's decision in the matter will be final.
- f) No Commitment to Accept Lowest or Any Tender – The Bank shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. The Bank reserves the right to make any changes in the terms and conditions of purchase. The Bank will not be obliged to meet and have discussions with any Vendor, and / or to listen to any representations
- g) Price Negotiation – It is absolutely essential for the vendors to quote the lowest price at the time of making the offer in their own interest
- h) Right to Alter Quantities – The Bank reserves the right to alter the requirements specified in the tender. The Bank also reserves the right to delete one or more

items from the list of items specified in the tender. The bank will inform all vendors about changes, if any.

- i) No Legal Relationship: No binding legal relationship will exist between any of the Bidder and the Bank until execution of a contractual agreement to the full satisfaction of the Bank
- j) Bidder Obligation to Inform Itself: The Bidder must apply its own care and conduct its own investigation and analysis regarding any information contained in the RFP document and the meaning and impact of that information.
- k) Evaluation of Offers: Bidder acknowledges and accepts that ESAF Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection /empanelment of Bidder, not limited to those selection criteria set out in this RFP document.
- l) The issuance of RFP document is merely an invitation to offer and must not be construed as any agreement or contract or arrangement. The bidders unconditionally acknowledge by submitting its response to this RFP document that it has not relied on any idea, information, statement, representation, or warranty given in this RFP document.
- m) Clarification of Offers – To assist in the scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, ask some or all bidders for clarification of their offer. The Bank has the right to disqualify the bidder whose clarification is found not suitable to the proposed project
- n) Successful Vendor shall be responsible for compliance with all requirements under the rules, regulations, terms & condition of all regulatory bodies/statutory authorities etc. and shall protect and indemnify completely ESAF Bank from any claims / penalties arising out of any infringements/violations

6. Confidentiality Agreement

This RFP contains information proprietary to the Bank. Each recipient is entrusted to maintain its confidentiality. It should be disclosed only to those employees involved in preparing the requested responses. The information contained in the RFP may not be reproduced in whole or in part without the permission of the Bank. Disclosure of any such sensitive information to parties not involved in the supply of contracted services will be treated as breach of trust and could invite legal action. This will also mean termination of the contract and disqualification of the said bidder.

Responses received become the property of the Bank and cannot be returned. Information provided by each firm will be held in confidence, and will be used for the sole purpose of evaluating a potential business relationship with the firm.

Any publicity by the firm in which the name of the Bank is to be used should be done only with the explicit written permission of the Bank

DISCLAIMER

This RFP is primarily intended to be an indication of the Bank's needs and requirements and is intended to be used by Bidders to prepare their respective proposals to provide solutions and services. It is not intended to be a comprehensive

enumeration of all ESAF Bank requirements. Bidders are expected to, in good faith, use their expertise and experience in delivering similar solutions to identify and highlight any key additional items, dependencies or obstacles which may arise during their provision of services or in order to satisfy ESAF Bank requirements and factor the same into their proposals. Service Partners are also required to include sufficient headroom in their proposals to accommodate any good faith adjustments that may be required by ESAF Bank in order to cover inadvertent omissions or clerical errors. ESAF Bank bears no responsibility for any such omissions or errors and will be indemnified by you against any actions arising as a result of your reliance thereupon.

All costs associated with the preparation of a proposal or negotiations involving ESAF Bank in response to this RFP will be borne solely by the bidder. ESAF Bank reserves the right to accept or reject any or all response(s) to this RFP even if all of the stated requirements are met. In addition, ESAF Bank may enter into negotiations with more than one Bidder simultaneously and award the transaction to any Bidder in negotiations without prior notification to any other Bidder currently negotiating with ESAF.

By submitting a proposal, the bidder agrees to contract with the Bank within the time period prescribed by the bank. Failure on the part of the successful bidder to execute an agreement with the Bank will relieve the Bank of any obligation to the bidder, and a different bidder may be selected based on the selection process.

By submitting a response to this RFP, the Bidder hereby acknowledges that any information provided in response to this Request-For-Proposal (RFP) will become the property of ESAF Bank, and may be used, improved, developed, implemented and or commercialized by ESAF Bank, whether for its business or otherwise without the payment of any royalty or other consideration and without seeking any further consent or permission from the Bidder. By submitting any response to this RFP, the Bidder hereby confirms that it is in agreement with this condition and have sufficient rights, title and interest in the contents of its proposal to grant the rights contemplated hereby.

This document is meant for the specific use by the Company / person/s interested to participate in the current tendering process. This document in its entirety is subject to Copyright Laws. ESAF Bank (proposed), expects the bidders or any person acting on behalf of the bidders strictly adhere to the instructions given in the document and maintain confidentiality of information. The bidders will be held responsible for any misuse of information contained in the document, and liable to be prosecuted by the ESAF Bank in the event that such a circumstance is brought to the notice of ESAF Bank. By receiving the document, the interested party / responding party / bidder is subject to confidentiality clauses.

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