CITIZENCREDIT CO-OPERATIVE BANK LTD.

INFORMATION TECHNOLOGY DEPARTMENT

CITIZENCREDIT CENTRE

CTS No:236, Marve Road, Orlem,

Malad (W), Mumbai 400064 Maharashtra, India

REQUEST FOR PROPOSAL(RFP)

FOR

SDWAN Solution

REF NO. : CAO/IT/MD/26-27/089
RELEASE DATE: 30.07.2026

Disclaimer

The information contained in this RFP document, or any information provided subsequently to Bidder(s) whether verbally or in documentary form by or on behalf of Citizencredit Co-operative Bank 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 is neither an agreement nor an offer and is only an invitation by Citizencredit Co-operative Bank to the interested parties for submission of bids. The purpose of this RFP is to provide the Bidder(s) with information to assist the formulation of their proposals. While effort has been made to include all information and requirements of Citizencredit Co-operative Bank with respect to the solution requested, this RFP does not claim to include all the information each Bidder may require. Each Bidder should conduct its own investigation and analysis and should check the accuracy, reliability, and completeness of the information in this RFP and wherever necessary obtain independent advice. Citizencredit Co-operative Bank 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. Citizencredit Co-operative Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

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1 Introduction

Citizencredit Co-operative Bank Ltd., Mumbai (hereafter referred to as "the Bank" or "Citizencredit Co-operative Bank"), came into existence on 20th October 1984. The Bank has its registered office at CITIZENCREDIT CENTRE, CTS No. 236, Marve Road, Orlem, Malad (W), Mumbai 400064. The Bank is registered with the Reserve Bank of India under Banking Registration No. MH 1016P dated 27th December 1989 to transact banking business.

The Bank presently has 46 branches plus Head Office (HO) across Maharashtra, Goa and Daman. All branches are covered under an enterprise-wide area network comprising a mix of MPLS and ILL connectivity. The current Data Centre is hosted at NTT Global Data Center, Mumbai, and the Disaster Recovery Site is located at Chennai, Tamil Nadu. The new DC and DR sites will be at ESDS Airoli and ESDS Bangalore, respectively.

As part of its WAN upgrade initiative, Citizencredit Co-operative Bank proposes to engage a solution partner to deploy SDWAN across its branches and business locations.

This tender is meant for the exclusive purpose of bidding as per the terms and conditions and scope of work indicated.
It shall not be transferred, reproduced, or otherwise used for any purpose other than the purpose for which it is specifically issued.

1.1 Request for Proposal(RFP)

Citizencredit Co-operative Bank Ltd. intends to engage a Solution Partner for SDWAN solution for all branches, business locations and DC/DR for 5 years (3 Years Comprehensive Warranty + 2 years Comprehensive AMC)

The Bid related details are as mentioned below:

Project Name	**Request for Quotation (RFP) for supply, licensing, installation, configuration, migration, integration, and support of SD-WAN solution**
RFP Inviting Bank	**Citizencredit Co-operative Bank Ltd.**
RFP Reference Number	CAO/IT/MD/26-27/089
Last date of submitting pre bid queries	**04.08.2026 up to 17:00 hours** Email ID for Pre bid queries submission – tender@citizencredit.bank.in
Date, Time and Venue for Pre-bid Meeting	**06.08.2026 at 15:00 Hours** Citizencredit Co-operative Bank, Head Office: CITIZENCREDIT CENTRE, CTS No:236, Marve Road, Orlem, Malad (W), Mumbai 400064 **Note: No more pre-bid queries** will be accepted post 05.08.2026 after 17:00 hours.
Last Date of submission of the Technical and Commercial Bid	**12.08.2026, up to 17:00 hours** **MD & CEO** Citizencredit Co-operative Bank, Head Office: CITIZENCREDIT CENTRE, CTS No:236, Marve Road, Orlem, Malad (W), Mumbai 400064

Mode of Submission of RFP	The Eligibility-cum-Technical Bid and Commercial Bid shall be placed in separate envelopes, and both envelopes shall be placed in an outer envelope marked as "RFP FOR SELECTION OF SDWAN SOLUTION PARTNER".
Date and Time of Eligibility cum Technical Bid opening	**13.08.2026, 16:00 hours** Citizencredit Co-operative Bank, Head Office: CITIZENCREDIT CENTRE, CTS No:236, Marve Road, Orlem, Malad (W), Mumbai 400064
Date and Time of Commercial Bid opening	To be communicated to Technically qualified Bidders.
Date of Bidder's Presentation	To be communicated to Eligible Bidders
Bank Email ID For RFP related communication	tender@citizencredit.bank.in
Address for Communication	**MD & CEO** Citizencredit Co-operative Bank, Head Office: CITIZENCREDIT CENTRE, CTS No:236, Marve Road, Orlem, Malad (W), Mumbai 400064
Cost of Tender Document Bid Security (to be submitted during Bid Submission) Performance Bank Guarantee (to be submitted by successful Bidder) Mode of Payment	INR 10,000/- + GST @ 18% INR 5,00,000/- + GST @ 18% 3% of the total Project cost + GST @ 18% Period : 5 years 6 months (including 6 months transition phase) and valid for 66 months including claim period of 6 (six) months Transfer by NEFT: Bank Name: Citizencredit Co-operative Bank Ltd. Branch : Head office Account : 10017270 A/c Name : Sundry Deposits-Others IFSC code : CCBL0ACC001 DD or Cheque in the name of 'Citizencredit Co-operative Bank Ltd' to be deposited at Malad Branch into Head Office books into GL Product 10017270 of Sundry Deposits-Others. GST is chargeable @ 18% Bank's GST Regn. No. 27AAAAC0016F1ZI

The above dates are likely to remain unchanged. The Bank will communicate any changes/addenda to the above dates and/or any other changes to this RFP. Bidders shall confirm the time and venue with the Bank one day prior to any scheduled event.

The Eligibility-cum-Technical Bid will be opened in the presence of the Bank's Tender Committee.

No further discussion/interface will be granted to Bidders whose bids have been technically disqualified.

This RFP document is non-transferable and the Bank reserves the exclusive right to share the Bid document with the respective OEM, Partners and System Integrator.

The Bank reserves the right to accept or reject in part or full any or all the offers without assigning any reasons whatsoever.

2 Background

Citizencredit Co-operative Bank Ltd., Mumbai, having its registered office at CITIZENCREDIT CENTRE, CTS No. 236, Marve Road, Orlem, Malad (W), Mumbai 400064, is one of the leading multi-state scheduled co-operative banks in India and has 46 branches plus Head Office (HO) across Maharashtra, Goa and Daman. The Bank's Branches, business locations and DC/DR locations are listed in the Scope of work section.

The Bank is inviting proposals from prospective Bidders through this RFP to participate in competitive bidding for selection of an SDWAN solution partner to supply, install, and configure SDWAN devices/software integrated with the Bank's existing firewalls at the Data Centre and Disaster Recovery locations.

3 Additional Information

Sr No.	Particulars	Present Status	Year 1	Year 2	Year 3	Year 4	Year 5
1	Number of Branches	46	46	46	48	50	52
2	Number of Users	550	600	610	625	640	650
3	Hub locations	5	5	3	3	3	3
4	Other Business locations and Data Centre	5	5	3	3	3	3

4 Eligibility Criteria

Sr. No.	Eligibility Criteria	Supporting Documents
A. GENERAL		
1.	The Bidder should be an established entity under the Companies Act, 1956/2013, a partnership firm registered under the Partnership Act, 1932, or registered/converted under the Indian Limited Liability Partnership Act, 2008, and should have been operating with an office in India for the last five years.	Certificate of Incorporation and other Documentary evidence to be attached.
2	The Bidder must provide self-attested scanned copies of PAN card, GST Registration Certificates	Self-attested copies of the documents.
3	The bidder should have ISO 9001:2015 and ISO 27001:2013/ ISO27001:2022	Copy of the relevant certificates or Assessment certificate from Auditing agency.
4	The bidder must not be blacklisted/ banned/convicted by any court of law for any criminal or civil offense/ declared ineligible by any entity of any State Government or Govt. of India or any local self-government body or public sector undertaking in India for participation in future bids for unsatisfactory performance, corrupt, fraudulent or any other unethical business practices or for any other reason, as on date of submission.	Self-declaration on letterhead with authority signature
B. FINANCIAL		
1	The minimum annual turnover of Bidder should be INR 10 Crores in each of the last three financial years (2022-23, 2023-24 and 2024-25)	• Audited Balance Sheet and Profit and Loss Account Statement for last three years. • Statutory Auditor Certificate or Certificate from the Company Secretary/Chartered Accountant of the Agency clearly specifying annual turnover for the specified years.
2	Bidder should have positive profit before tax (PBT) in each of the last three financial years (2022-23, 2023-24 and 2024-25)	• Audited Balance Sheet and Profit and Loss Account Statement for last three years. • Statutory Auditor Certificate or Certificate from the Company Secretary/Chartered Accountant of the Agency clearly specifying the Profit for the specified years.
3	Bidder should have a positive net-worth in each of the last three financial years (2022-23, 2023-24 and 2024-25)	• Audited Balance Sheet and Profit and Loss Account Statement for last three years. • Statutory Auditor Certificate or Certificate from the Company Secretary/Chartered Accountant of the Agency clearly specifying the Net-worth for the specified years.

C. EXPERIENCE AND SERVICE CAPABILITY		
1	The bidder should be an Original Equipment Manufacturer (OEM) or their authorized partner in India. In the case of an Authorized Partnere, a Manufacturer Authorization Form (MAF) should be submitted along with a technical bid. Note: If OEM participates in the RFP process, their authorized partner is not allowed to bid, and the bid will be rejected.	• Manufacturing Authorization Form (MAF) should be submitted as per Annexure-7
2	The Bidder shall maintain a valid back-to-back support agreement with the OEM throughout the contract period. The OEM shall provide 24x365 TAC support, firmware updates, security patches, Next Business Day(NBD) hardware replacement, and escalation support.	Latest Back-to-Back OEM Agreement/Declaration.
3	The proposed SDWAN solution should have been supplied and implemented successfully in at least two (2) PSU Bank /BFSI in India during the last five years. Each of the organization should minimum 500 SDWAN devices implemented of the proposed OEM.	Purchase Orders / Contract Agreement/ Credential letter is required to be provided.
4	The Bidder must have successfully supplied, implemented and maintained the proposed SDWAN solution in alteast 2 banks in India.	Purchase Orders / Contract Agreement/ Credential letter is required to be provided.

5 Scope of Work

Citizencredit Co-operative Bank proposes to engage a partner for implementing an SDWAN solution across its branches, HO, DC, DR and other business locations.. The Bidder should use the Bank's existing firewalls at DC and DR to configure SDWAN. The Bidder should review all requirements in detail, including the Functional and Technical Specifications, and propose a complete solution that addresses all business requirements of the Bank.

1. Regulatory & Compliance Requirements

The Bidder shall comply with all applicable Reserve Bank of India (RBI) guidelines, CERT-In directions, ReBIT recommendations, Digital Personal Data Protection (DPDP) Act, 2023, Information Technology Act, Banking Regulations, Cyber Security Framework, Outsourcing Guidelines, and all other applicable regulatory, statutory, and information security requirements relevant to the SD-WAN solution and associated support services.

The Bidder shall ensure that the proposed solution remains compliant throughout the contract period and shall promptly implement any regulatory, security, or compliance-related changes mandated by RBI or other regulatory authorities without adversely impacting the Bank's operations.

The Bidder shall provide documentary evidence of compliance whenever requested by the Bank and shall fully support all Internal Audits, IS Audits, RBI Inspections, ReBIT Assessments, CERT-In investigations, Statutory Audits, Concurrent Audits, and any regulatory or third-party audits conducted on behalf of the Bank.

Any non-compliance, audit observations, security gaps, or regulatory deficiencies attributable to the SD-WAN solution or services provided by the Bidder shall be rectified by the Bidder at no additional cost to the Bank within the timelines prescribed by the Bank or the applicable regulatory authority.

Proposed SD-WAN solution should adhere with the technical requirements mentioned in Annexure: 4 FUNCTIONAL AND TECHNICAL SPECIFICATION.

2. End-to-End Project Scope

The Bidder shall provide and manage all licenses, subscriptions, support entitlements, controller access, feature licenses, security licenses, and renewal requirements needed for the SD-WAN solution during the contract period. The Bidder shall ensure that no service degradation, feature loss, or support denial occurs due to license expiry or entitlement issues.

The Bidder shall maintain a complete asset inventory for all supplied SD-WAN devices, licenses, subscriptions, software components, accessories, and spares, including serial number, model, location, warranty status, license status, installation date, and support entitlement details. Asset ownership, replacement responsibility, and return obligations shall be clearly documented.

- The Bidder shall provide the SD-WAN controller, orchestrator, management portal, and required licenses as part of the proposed solution, unless explicitly stated otherwise. The proposal shall specify the model, high availability, backup, disaster recovery, administrative access controls, audit logs, role-based access, software upgrade process, and data residency or regulatory compliance considerations for the controller and management platform.

- The Total solution will include Supply, Delivery, Installation, Support/Services, Testing, Commissioning, Maintenance, and Warranty of equipment (Enterprise SDWAN solution) at respective locations of the Bank as mentioned in PO. The Bidder has to provide 3 years comprehensive warranty + 2 years comprehensive AMC, AMC support of equipment for 2 years after expiry of warranty period subjected to satisfactory performance of Bidder. Warranty period will be start from the successful Go-LIVE date.
- So long as the Network Equipment are under warranty/AMC the responsibility of meeting the Service Level Expectation (SLE) is with the Selected Bidder. If the Bidder, having been notified about the failure of the device/part, but still Bidder fails to remedy the defect(s) within the defined SLE, then Bank may proceed to take such remedial action as may be necessary, at the Bidders risk and expense and without prejudice to any other rights, which the Bank may have against the Bidder under the Contract.
- The warranty and AMC support shall be provided on a comprehensive onsite basis, backed by the OEM, for a total period of 5 years from the date of acceptance. This includes 3 years of comprehensive warranty,

followed by 2 years of AMC commencing upon expiry of the warranty period. The scope of support shall also cover all required software subscriptions and licenses, including SD-WAN software, critical hotfixes, service packs, major software upgrades, and any other necessary updates, throughout the entire 5-year support period.

- The Selected Bidder will offer onsite comprehensive warranty + AMC for the hardware, software and licenses against defects arising out of faulty design, materials and workmanship or due to any reason for a period of one (5) years from the Date of acceptance of equipment by the Bank (hardware, software & License). The on-site comprehensive support for the hardware and software during Warranty & AMC period includes replacement of faulty equipment or parts thereof/ defective parts/spare parts.
- The bidder shall build network logical and physical topology with IP Addressing, routing strategy and recommend hardware and software protocols, features and versions accordingly.
- The bidder should have back to back arrangement of advance services with OEM (Original Equipment Manufacturer) for the successful design, implementation of the Network Infrastructure and technical support.
- The bidder has to submit the finalized architecture certified by the OEM for deployment of the proposed solution.
- The Bidder would be required to provide full support for demonstration/site visit/ presentation for the proposed solution and would use it for technical evaluation. Further Bank may ask bidder for POC or Site visit.
- Installation, implementation and commissioning of the SDWAN equipment would be done in a seamless manner and within stipulated timelines. These would include the study and migration of the existing network architecture with the new equipment (SDWAN) wherever applicable.
- In case of device/part thereof gone faulty, the Selected Bidder shall replace the faulty device/part SLA. The Device should be replaced within the Next Business Day(NBD). Further, bidder shall provide & install standby similar make model or equivalent device against faulty IT equipment at all circumstances to make the network functional within defined SLA. At all times the engineer should provide a solution to the Bank without any data loss. In case, it is not feasible then engineer should inform the concerned officer that proper backup to be taken before carrying out the resolution activity. The standby device should not be EOL/EOS.
- In case any hardware/solution supplied by the bidder attains end of support during the project tenure, the bidder to replace the same with similar or higher capacity hardware/solution free of cost before one month from the date of EOSL.
- All modules, licenses, power cables and all other sub-components should be bundled/mapped with parent device and warranty/AMC of these items should be co-terminus with warranty/AMC of parent devices.
- The Bidder shall ensure to provide monthly reports including SLA, uptime, device health reports etc. Bank may hold the payments in lieu of non-submission of reports.
- The Bidder shall ensure to submit any advisory/bugs/vulnerabilities, released/suggested by OEM at any point of time during the validity of the contract period (warranty + AMC). Further, consolidated report need to be submitted by Bidder to Bank on monthly basis. On non-submission of reports, Bank reserves the right to impose the penalty on warranty/AMC charges in lieu of non-satisfactory performance.
- The bidder is required to provide technical training for 3 days to at least 10 resources of the Citizencredit Coop Bank in order to empower them with required technical knowledge to run daily SDWAN operations.
- The bidder is required to provide required factory made LAN cables to connect the SDWAN equipment to Switch & other WAN devices during installation.

The successful Bidder shall provide a comprehensive end-to-end Enterprise level Software Defined Wide Area Network (Enterprise SD-WAN) solution for the Bank, encompassing all activities necessary for successful deployment and lifecycle management of the proposed solution. The scope shall include, but not be limited to, detailed solution design, supply of hardware and software, licensing, procurement, staging, factory acceptance configuration, transportation and logistics, installation, integration, migration, testing, commissioning, performance optimization, documentation, knowledge transfer, training, warranty services, Annual Maintenance and Support (AMC), firmware upgrades, security patch management, performance tuning, monitoring integration, operational handover, and post-implementation support.

The solution shall be implemented across all Bank locations including, but not limited to, Head Office, Administrative Offices, Branches, Data Centre (DC), Disaster Recovery (DR) Site, and any additional locations that may be identified by the Bank during the contract period.

The Bidder shall assume complete responsibility for the successful implementation, integration, stabilization, and ongoing support of the proposed SD-WAN solution. The solution shall seamlessly integrate and interoperate with the Bank's existing technology ecosystem, including but not limited to the following:

- MPLS and Internet Service Provider (ISP) connectivity
- Firewalls and perimeter security systems
- Existing LAN/WAN infrastructure
- Network Management and Monitoring Systems (NMS)
- Security Operations Centre (SOC) and Security Information and Event Management (SIEM) platforms
- Identity and Access Management (IAM) solutions
- Microsoft Active Directory and Microsoft Entra ID
- VPN and remote access infrastructure
- DNS, DHCP, and NTP services
- Existing network and security solutions
- Core Banking Solution (CBS)
- Internet Banking platforms
- UPI, digital banking, and payment infrastructure
- Data Centre and Disaster Recovery infrastructure
- Any other systems and applications relevant to the Bank's operational environment

The Bidder shall conduct a thorough assessment of the Bank's existing network and security infrastructure and shall identify all technical, operational, and functional dependencies necessary for successful implementation. The Bidder shall be fully responsible for ensuring that the proposed solution does not adversely impact existing business-critical applications, services, or network operations.

The Bidder shall explicitly define and document all in-scope items, out-of-scope items, assumptions, dependencies, exclusions, prerequisites, and third-party responsibilities associated with the proposed solution. Any dependency, constraint, or requirement that may impact project implementation, migration activities, service performance, integration, timelines, or deliverables shall be clearly identified and communicated to the Bank prior to project commencement. Failure to identify such dependencies shall not relieve the Bidder of its obligation to deliver a fully functional and operational SD-WAN solution as per the requirements of this RFP.

3. SD-WAN Solution Design & Sizing

The Bidder shall submit detailed High-Level Design (HLD) and Low-Level Design (LLD) documents covering the proposed SD-WAN solution architecture, deployment model, and implementation approach.

The design shall, at a minimum, include the proposed network topology (Hub-and-Spoke and/or Full Mesh), branch categorization, device sizing and models, controller/orchestrator architecture with redundancy, High Availability (HA) and Disaster Recovery (DR) design, throughput and capacity specifications, VPN tunnel and session scalability, interface utilization, resource sizing (CPU and memory), QoS framework, application-aware routing, dynamic path selection, WAN optimization features, Internet breakout strategy, security architecture, encryption standards, license mapping, and location-wise Bill of Materials (BoM).

The design shall also specify rack space, power, and environmental requirements, along with a comprehensive five-year capacity plan based on projected traffic growth and business expansion. The proposed solution shall adequately support the Bank's current and future operational requirements throughout the contract period without performance degradation.

4. Underlay Network & Telecom Dependencies

The Bidder shall document all assumptions, prerequisites, and dependencies related to the underlying network infrastructure at each Bank location, including MPLS, Internet, ILL, Broadband, RF (where applicable), LTE/5G backup connectivity, and future Hybrid WAN requirements.

The Bidder shall clearly specify the infrastructure and connectivity requirements necessary for successful deployment and operation of the SD-WAN solution, including minimum bandwidth, public/private IP addressing, NAT, routing, VLAN architecture, IP addressing schemes, last-mile readiness, rack space, power availability, structured cabling, and DC/DR cross-connect requirements.

The Bidder shall also identify and document all coordination responsibilities and dependencies involving Telecom Service Providers, Firewall/OEM vendors, Data Centre providers, Managed Service Providers, or any other third parties. Any assumptions, limitations, constraints, risks, or dependencies that may impact solution performance, resiliency, failover, scalability, security, availability, or implementation timelines shall be explicitly documented and submitted for the Bank's review and approval prior to commencement of implementation activities.

The proposed SD-WAN solution shall incorporate robust security controls and lifecycle management capabilities aligned with industry best practices and the Bank's information security requirements. The solution shall support end-to-end AES-256(or latest)/IPSec encryption for all SD-WAN tunnels, Multi-Factor Authentication (MFA) for administrative access, Role-Based Access Control (RBAC), centralized logging with integration to the Bank's SIEM platform, secure boot functionality, digitally signed firmware, and secure configuration backup mechanisms.

The Bidder shall provide comprehensive lifecycle management services throughout the contract period, including firmware upgrades, security patches, vulnerability remediation, and software maintenance. The Bidder shall notify the Bank of any End-of-Life (EOL) or End-of-Support (EOS) status for hardware, software, or licenses at least eighteen (18) months in advance and shall ensure that no component of the proposed solution becomes unsupported during the contract tenure.

The solution shall provide complete audit and compliance capabilities, including detailed audit trails of all administrative and configuration changes, Syslog integration, automated configuration backups prior to any configuration modification, and online retention of logs for a minimum period of one (1) year or as per the Bank's prevailing policy and regulatory requirements.

The Bidder shall conduct and successfully complete all applicable acceptance tests, including Factory Acceptance Testing (FAT), Site Acceptance Testing (SAT), User Acceptance Testing (UAT), failover and High Availability validation, performance benchmarking, Quality of Service (QoS) verification, and application-aware routing validation. The solution shall be deemed accepted only upon successful completion of all test cases and approval by the Bank.

The Bidder shall provide comprehensive knowledge transfer, Training sessions and operational enablement services to the Bank's personnel, including administrator and operations team training, troubleshooting procedures, Standard Operating Procedures (SOPs), Disaster Recovery (DR) runbooks, configuration and administration manuals, and all other documentation required for effective operation, management, and maintenance of the SD-WAN environment.

The Bidder shall provide complete and up-to-date project documentation for the proposed SD-WAN solution, including but not limited to High-Level Design (HLD), Low-Level Design (LLD), as-built network diagrams, IP addressing schemes, routing configurations, device configuration backups, device inventory records, asset register, license register, warranty register, escalation matrix, Root Cause Analysis (RCA) templates, operational and administration manuals, troubleshooting guides, and change management procedures. All documentation shall be maintained throughout the project lifecycle, updated following any infrastructure or configuration changes, and submitted to the Bank in both editable and non-editable formats as part of the final project handover.

The implementation locations are mentioned below:

Sr. No.	Office Location	2 MPLS links each of B/W
1	Amboli	10Mbps
2	Amboli – CPD	10Mbps
3	Bandra	10Mbps
4	Bhayandar	10Mbps
5	Boisar	10Mbps
6	Borivali	10Mbps
7	Byculla	10Mbps
8	Camp	10Mbps
9	CAO	50Mbps
10	Chembur	10Mbps
11	Colaba	10Mbps
12	Dadar	10Mbps
13	Dahisar	10Mbps
14	Dhobitalao	10Mbps
15	Fatima Nagar	10Mbps
16	Four Bungalows	10Mbps
17	Goa	10Mbps
18	Gorai	10Mbps
19	Goregaon	10Mbps
20	Hill Road	10Mbps
21	Kalina	10Mbps
22	Kurla	10Mbps
23	Madh	10Mbps
24	Mahakali	10Mbps
25	Mahim	10Mbps
26	Malad	10Mbps
27	Manori	10Mbps
28	Mapusa	10Mbps
29	Margao	10Mbps
30	Marol	10Mbps
31	Mira Road	10Mbps
32	Mulund	10Mbps
33	Naigaon	10Mbps
34	Nani Daman	10Mbps
35	Nashik	10Mbps
36	New Panvel	10Mbps
37	Panjim	10Mbps
38	Porvorim	10Mbps
39	Pune	10Mbps
40	Sahar	10Mbps
41	Santacruz	10Mbps
42	Thane	10Mbps
43	Turner Road	10Mbps
44	Vakola	10Mbps
45	Vasai	10Mbps
46	Vasco	10Mbps
47	Vashi	10Mbps
48	Vikhroli	10Mbps
49	Virar	10Mbps
50	Wadala	10Mbps
51	DC - Rabale Sify	10Mbps
52	DC - Chandivali NTT	50Mbps
53	ESDS DC Airoli	100Mbps
54	ESDS DR Bangalore	50Mbps

Sr. No.	Office Location	2 MPLS links each of B/W
55	Sify Airoli (Maximus)	10Mbps
56	Maximus DR	10Mbps

Description	Qty
SDWAN Devices	55

The Bank reserves the absolute right, at its sole discretion, to add, remove, increase, decrease, or defer any location(s) from the scope of work during the project execution or contract period based on its business requirements. The Bidder shall not levy any charges, cancellation fees, penalties, or compensation for any location(s) that are de-scoped by the Bank prior to installation, commissioning, or acceptance. Billing shall be applicable only for locations that have been successfully implemented, commissioned, and formally accepted by the Bank.

The key activities to be performed by the Bidder include:

(I) Solutioning document including HLD & LLD –

- Solution Architecture Overview with Logical & Physical network Design and interfaces design etc.
- System configuration / Set up proposed, network/security parameter, business processes and documentation.
- Testing documentations.
- The Bidder shall provide a security architecture for the SD-WAN solution covering encryption standards, tunnel establishment, key management, certificate management, authentication, secure administration, management-plane security, control-plane security, data-plane security, logging, audit trails, hardening, vulnerability management, and alignment with the Bank’s cybersecurity and regulatory requirements.
- Before the start of implementaion the bidder must submit complete technical architecture, which covers proposed solution. The Technical Architecture should specify:
    - SDWAN Architecture
    - Security standards followed
    - Monitoring and management technology stack requirements

(II) Implementation

- The Bidder shall conduct a detailed site survey for all locations, including verification of rack space, power availability, structured cabling, grounding, environmental conditions, WAN termination, last-mile readiness, firewall connectivity, and LAN readiness. A Site Readiness Report shall be submitted and approved by the Bank before commencement of installation.
- The Bidder shall propose a phased rollout plan including pilot sites, success criteria, rollback criteria, branch migration schedule, dependency tracking, change window planning, communication plan, and sign-off process. The pilot shall include representative site types such as standard branch, high-bandwidth office, hub location, DC, and DR before mass rollout.
- The Bidder shall replace the Bank’s existing SD-WAN devices with the proposed SD-WAN devices in accordance with the specifications, requirements, and terms & conditions defined in this RFP. If required, the bidder shall perform the migration from the existing SD-WAN solution to the proposed solution at no additional cost to the Bank.
- Bidder should provide Escalation Matrix for call logging:

Escalation Level	Role / Designation	Name	Organization (Bidder/ OEM)	Mobile No.	Office No.	Email ID	Availability	Initial Response Time	Escalation Trigger	Escalation Timeline
Level 1	L1 Support Engineer / Helpdesk						24x7x365	15 Minutes	Incident Logged	Immediate
Level 2	L2 Technical Engineer						24x7x365	30 Minutes	If unresolved by L1	Within 30 Minutes
Level 3	L3 Technical Specialist						24x7x365	1 Hour	If unresolved by L2	Within 1 Hour
Level 4	OEM Technical Assistance Centre (TAC)		OEM				24x7x365	1 Hour	Critical Product/Hardware/Firmware Issues	Within 1 Hour
Level 5	Project Manager		Bidder				Business Hours / On Call	2 Hours	Project Implementation / Migration Issues	Within 2 Hours
Level 6	Delivery Manager		Bidder				Business Hours / On Call	2 Hours	SLA Breach / Delivery Issues	Within 2 Hours
Level 7	Service Delivery Manager / Service Head		Bidder				Business Hours / On Call	4 Hours	Repeated SLA Breaches / Major Service Issues	Within 4 Hours
Level 8	Practice Head / Business Head		Bidder				Business Hours	Same Business Day	Critical Escalations / Commercial Issues	Same Business Day
Level 9 *(Optional)*	CEO / Country Head / Senior Executive		Bidder				Business Hours	Same Business Day	Executive-Level Escalation	As Required

- Bidder should deploy and maintain required onsite resources for detailed network study, requirement gathering, testing, go-live etc. till the stabilization period is over.
- Installation & configuration of various components and functionalities of proposed solution.
- The Bidder shall implement OEM-recommended security hardening for all SD-WAN devices, controllers, and management consoles, including disabling unused services and ports, enforcing strong password policies, Multi-Factor Authentication (MFA), Role-Based Access Control (RBAC), secure management protocols (SSH/HTTPS only), secure boot, digitally signed firmware, certificate-based authentication, and centralized audit logging.
- The Bidder shall perform staging, burn-in, base configuration, inventory tagging, license activation, firmware validation, security hardening, and pre-dispatch quality checks for all SD-WAN devices before shipment to Bank locations. The Bidder shall submit staging reports and device-wise configuration details to the Bank before site deployment.
- The Bidder shall perform High Availability (HA), failover, failback, controller redundancy, dual-hub failover, link redundancy, and disaster recovery testing before Go-Live and submit detailed test reports.
- The SDWAN should provide Dynamic Bandwidth Scaling and Allocation, link aggregation, auto failover with session transfer and load balancing between links.
- The Bidder shall implement network segmentation as required by the Bank, including separation of branch business traffic, management traffic, ATM or digital channel traffic where applicable, DC/DR traffic, and any other sensitive traffic classes. The Bidder shall define segmentation policies, route leaking requirements, firewall handoff, and controls required to prevent unauthorized inter-segment communication.
- The bidder shall design, configure, and implement application-aware routing policies for critical banking applications, supporting dynamic bandwidth allocation and scaling across VPN tunnels and other network transport links. These policies shall govern internet traffic, inter-branch communication, DC/DR traffic, and management traffic. The proposed solution shall provide traffic prioritization, preferred path selection, dynamic path steering based on real-time link performance metrics such as latency, jitter, packet loss, and link availability, as well as automatic failover and failback capabilities. Additionally, the bidder shall ensure logical segmentation and isolation of business-critical and non-critical traffic to maintain optimal network performance, security, and service availability.
- Any changes required for compliance with Citizencredit Co-operative Bank's policies suggested by Regulatory authorities/semi-regulatory authority (RBI, CERSAI, NPCI, SEBI, IRDBT etc) or Citizencredit Co-operative Bank's Internal Auditor or any Third-Party Auditor shall be

implemented without any additional cost to Citizencredit Co-operative Bank during the entire project tenure.

- Training and handholding for one month post go-live is the responsibility of bidder. Post that daily operation will be taken over by Bank's team.
- Support, Maintenance & modification of the SDWAN configuration during the entire contract period with Citizencredit Co-operative Bank.
- The Bidder shall maintain secure configuration backups for all SD-WAN devices, controllers, policies, and templates. Any configuration change shall follow the Bank's change management process, including change request, risk assessment, implementation plan, rollback plan, approval, implementation evidence, and post-change validation. Emergency changes shall be documented and regularized as per Bank policy.
- Configuration backups of all SD-WAN devices, controllers, templates, routing policies, VPN configurations, and security policies shall be maintained after every approved change and securely stored in an encrypted repository accessible to the Bank.
- No production configuration change shall be carried out without prior written approval from the Bank. All changes shall include configuration backup, rollback procedures, risk assessment, implementation plan, and post-implementation validation.
- Documentation and knowledge bank must be incorporated in base documents.

(III) Integration

- The Bidder shall integrate the proposed SD-WAN solution with the Bank's existing firewalls at the DC and DR sites for hub deployment and shall coordinate with the Bank's SOC vendor for onboarding branch SD-WAN devices into the SOC monitoring platform.
- The Bidder shall ensure integration of the SD-WAN solution with the Bank's SIEM, NMS/EMS, Syslog Server, Active Directory/Microsoft Entra ID, SNMP, SMTP, DNS, NTP, and other relevant enterprise monitoring and management systems.
- The solution shall provide centralized monitoring and alerting for SD-WAN devices, controllers, WAN links, VPN tunnels, and overall service health. Monitoring shall include, at a minimum, device availability, CPU, memory, temperature, controller health, WAN and tunnel status, VPN status, latency, jitter, packet loss, bandwidth utilization, link flaps, QoS violations, application performance, configuration changes, security events, and license/certificate expiry.
- All alerts and events shall support severity-based classification and integration with the Bank's incident management processes.

(IV) Go-Live Preparedness and Go-Live

- Bidder shall prepare and agree with Citizencredit Co-operative Bank, the detailed plan for Go-Live.
- The Bidder shall define and agree with Citizencredit Co-operative Bank, the criteria for Go-Live and the timelines for the same.
- Corrective measures should be implemented by the bidder for the proposed solutions under technical supervision of Citizencredit Co-operative Bank.
- The Bidder shall perform and document functional, technical, performance, failover, security, routing, application access, and user acceptance testing for each agreed site category. Testing shall include link failure simulation, hub failover, DC/DR reachability, application path selection, latency and packet-loss behaviour, policy validation, monitoring visibility, logging, and restoration after device reboot or link recovery.
- Bidder shall submit signed-off Test report (issue closure report) ensuring all issues raised during testing are being resolved prior to go-live.
- Bidder shall ensure that Go – Live criteria as mentioned in Go – Live plan is met and take approval from Citizencredit Co-operative Bank on the same.
- The Bank shall provide acceptance only after successful completion of installation, configuration, testing, documentation, monitoring integration, training, and agreed stability period for the relevant site or phase. The Bidder shall submit site-wise completion reports, test results, configuration backups, asset details, license details, and issue closure status before requesting sign-off.

- Bidder shall be responsible for rolling-out the said solution in new branch/location opened by Citizencredit Co-operative Bank during the contract period of the bidder.

(V) Post Go-Live Support Services by Bidder

- The Bidder shall provide comprehensive support for the SD-WAN solution throughout the contract period. The Bidder shall have a centralized helpdesk with designated contact details for incident logging, service requests, bug fixes, feature enhancements, and escalation management.
- The Bidder shall maintain and provide up-to-date documentation, including running and startup configurations, certificates, VPN keys, templates, backups, and as-built network diagrams. The Bidder shall continuously monitor and optimize the SD-WAN environment to ensure business-critical application availability, service performance, and maximum throughput.
- The scope of support shall include performance monitoring and management, high-availability configuration, software/firmware upgrades, security patch management, troubleshooting, incident resolution, support during DC-DR drills, maintenance of a knowledge repository, and submission of RCA reports for all incidents within forty-eight (48) hours. The Bidder shall promptly notify the Bank of any security incident, service disruption, controller failure, certificate compromise, or cyber-security event impacting the SD-WAN environment.
- The Bidder shall maintain adequate spares inventory within the Mumbai region, including SD-WAN devices, power supplies, SFPs, interface modules, and accessories, to meet the agreed replacement SLAs. Replacement equipment shall be configured, restored, and made operational within the prescribed SLA at no additional cost to the Bank.
- The Bidder shall submit monthly operational and performance reports covering, at a minimum, link availability, SLA compliance, latency, jitter, packet loss, application performance, bandwidth utilization, failover events, incident summaries, patch and firmware status, capacity trends, and RCA summaries.

(VI) Penalty

"Penalty for Delay in Hardware delivery, AMC Renewals, installations, AMC etc.
Any delay in the Hardware delivery, component installation, OEM support, license subscription, or AMC/ATS etc. for the supplied hardware/software will incur a penalty of Rs.5000/- per week per service/device until the completion of the respective task within the contract tenure".

6 Evaluation Process

6.1 Objective of Evaluation Process

The objective of the evaluation process is to evaluate the bids to select an effective and right fit solution at a competitive price. The evaluation by Citizencredit Co-operative Bank will be undertaken by an Internal Committee formed by the Bank. The bank may consider recommendations made by External Experts/ Consultants on the evaluation. The decision of the committee shall be final.

Each recipient acknowledges and accepts that the Bank may, in its sole and absolute discretion, apply whatever criteria it deems appropriate in the selection of solution, not limited to those selection criteria set out in this RFP document.

Through this RFP, Citizencredit Co-operative Bank aims to select a Bidder/ application provider who would undertake the supply, implementation, and maintenance of the required solution. The Bidder shall be entrusted with end-to-end responsibility for the execution of the project under the scope of this RFP. The Bidder is expected to commit for the delivery of services with performance levels set out in this RFP in SLA section as per Annexure-6.

6.2 Normalization of Bids

The Bank will go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that Bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that such normalization has a bearing on the commercial bid; the Bank may at its discretion ask all the technically shortlisted Bidders to resubmit the updated technical and commercial bids for scrutiny. The Bank can repeat this normalization process at every stage of technical evaluation till the Bank is reasonably satisfied. The Bidders agree that they have no reservation or objection to the normalization process and all the technically short-listed Bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The Bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process. Any non-compliance to the normalization process may result in disqualification of the concerned Bidder.

Citizencredit Co-operative Bank may drop any solution or hardware during normalization period prior to finalization of order or delay its procurement at Bank's sole discretion. For delayed in implementation of any application, cost of warranty & ATS etc. will be calculated on pro-rata basis for the remaining contract period of SI.

Bank may call for any clarifications/ additional particulars required, if any, on the technical/ commercial bids submitted. The Bidder has to submit the clarifications/ additional particulars in writing within the specified date and time. The Bidder's offer may be disqualified, if the clarifications/ additional particulars sought are not submitted within the specified date and time. Bank reserves the right to call for presentation(s), product walkthroughs, on the features of the solution offered etc., from the Bidders based on the technical bids submitted by them. Citizencredit Co-operative Bank also reserves the right to conduct reference site visits at the Bidder's client sites. Based upon the final technical scoring, short listing would be made of the eligible Bidders for final commercial bidding.

6.3 Technical Evaluation Process

Initially only the 'Technical Bids' will be opened and evaluated. All technical bids will be evaluated, and a technical score would be arrived at.

In second stage, only those Bidders, who have qualified in the technical evaluation, shall be invited for commercial evaluation.

In case only one bidder participates in the bid process, then bank will republish the RFP. After republish of the RFP, in case only one bidder participates in the bid process, in such case Bank at its discretion can proceed with selection and negotiation with that Bidder.

6.4 Preliminary Examination of Offers

The Bank will scrutinize the offers to determine their completeness (including signatures from the relevant personnel), errors, omissions in the technical & commercial offers of respective Bidders. The Bank plans to, at its sole discretion, waive any minor non- conformity or any minor deficiency in an offer. The Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

6.5 General Eligibility Criteria

Citizencredit Co-operative Bank shall scrutinize the Eligibility bid submitted by the Bidder. A thorough examination of supporting documents to meet each Eligibility Criteria shall be conducted to determine the Eligible Bidders. Bidders not complying with the eligibility criteria are liable to be rejected and shall not be considered for Technical Evaluation.

The Bidder meeting the General Eligibility Criteria as per Section 4 will be considered for technical evaluation. Any credential/supporting detail mentioned in Section 4 and not accompanied by relevant proof documents will not be considered for evaluation. All credential letters should be appropriately bound, labelled and segregated in the respective areas. There is no restriction on the number of credentials a Bidder can provide.

6.6 Technical Bid Evaluation Criteria

The Technical Proposals of only those Bidders shall be evaluated who have satisfied the eligibility criteria bid. Citizencredit Co-operative Bank may seek clarifications / additional particulars required if any from any or each Bidder as a part of technical evaluation. All clarifications / additional particulars in writing received within the stipulated date and time shall be considered for evaluation. In case a clarification is not received within the stipulated date and time, the respective technical parameter would be treated as non-compliant and decision to qualify the Bidder shall be accordingly taken by Citizencredit Co-operative Bank.

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

Parameter	Maximum Score
Functional and Technical Requirements Evaluation	30
Bidder's capability and experience	40
Technical Presentation and Product Demonstration	30
Total	**100**

Bidder should ensure that any critical non-compliance against Annexure-4 may lead to disqualification.

Bidders scoring a minimum score of 70% i.e., an overall score of 100 marks or more will be declared technically qualified.

Bidder should ensure that any critical non-compliance may lead to disqualification.

Evaluation Parameters: S. No.	Technical Evaluation	Evaluation Approach
1	Compliance to Functional & Technical requirements (Annexure: 4)	The Bidder is required to submit the compliance to Annexure 4 - Functional & Technical requirements. **(Max 30 Marks)** **Note:** • Deviations and non-conformance to requirements in the RFP shall be led to reduction in scope. • Unreasonable scope limitations which defeat the purpose of this RFP shall lead to reduction in scores or even possibility of disqualification of the Bidder. This will be at the sole discretion of Citizencredit Co-operative Bank. • All Major Technical specification of proposed hardware should be compliant with 100% score • The total marks of the Functional and Technical Requirements will be scaled down on a scale of 30 marks.
2	Bidder's capability and experience	1. The proposed SDWAN solution should have been supplied and implemented successfully in PSU Bank /BFSI Organization in India during the last five years. Each of the organization should minimum 500 SDWAN devices implemented of the proposed OEM. **(Max 20 Marks)** • In atleast 4 PSU Bank /BFSI Organization in India during the last five years. **(20 marks)** • In atleast 3 PSU Bank /BFSI Organization in India during the last five years. **(17 marks)** • In atleast 2 PSU Bank /BFSI Organization in India during the last five years. **(14 marks)** 2. The Bidder must have successfully supplied, implemented and maintained the proposed SDWAN solution in Banks in India. **(Max 20 Marks)** • In atleast 4 Banks in India. **(20 marks)** • In atleast 3 Banks in India. **(17 marks)** • In atleast 2 Banks in India. **(14 marks)** (**Note: Reference call may be demanded**)
3	Technical Demonstration	All the bidders will be required to make presentations to supplement their bids, showcase overall solution proposed. Citizencredit will schedule presentations and detailed product walkthrough/demonstrations which shall showcase the functionalities of the proposed solution in a real time environment. The date, time and location for the presentation and product walkthrough/demonstration will be communicated to the bidders. Failure of a bidder to complete a scheduled presentation to Citizencredit may result in the rejection of the proposal. Bidder is expected to cover the following point in its presentation: 1 Understanding of the project 2 Bidder's capability 3 Approach and Methodology with capability of SD-WAN delivery implementation and support. 4 Project delivery plan 5 SD-WAN Demonstration/live. **(Maximum Marks 30)**

6.7 Commercial Bid Evaluation

It may be noted that commercial bids will be subjected to following evaluation process. Only those Bidders meeting the eligibility criteria will be considered for further stages of evaluation only those Bidders scoring 70% (70 marks out of 100) or above in the technical evaluation will be short-listed for commercial evaluation. In case, none of the bidders score 70 marks or more in technical evaluation, then Citizencredit Co-operative Bank, at its discretion can consider top 3 bidders subject to marks obtained by them for evaluation of their Commercial bids.

The envelope containing the Commercial offers of only those Bidders, who are short-listed after technical evaluation, would be opened. The format for quoting commercial bid set out in Annexure-5 - "Commercial Bill of Material". The commercial offer should consist of comprehensive Cost for required solution. Bidder must provide detailed cost breakdown, for each and every category mentioned in the commercial bid. The Bank will determine whether the Commercial Bids are complete, unqualified, and unconditional. The technically qualified Bidders will be required to participate in the commercial bid opening. Omissions, if any, in costing any item shall not entitle the Bidder to be compensated and the liability to fulfil its obligations as per the Scope of the RFP within the total quoted price shall be that of the Bidder.

Commercial Bid Evaluation Considerations

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

1. If there is a discrepancy between words and figures, the amount in words shall prevail.
2. If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail.
3. Where there is a discrepancy between the unit rate and the line-item total resulting from multiplying the unit rate by the quantity, the unit rate will govern unless, in the opinion of bank, there is an obvious error such as a misplacement of a decimal point, in which case the line-item total will prevail
4. Where there is a discrepancy between the amount mentioned in the bid and the line-item total present in the schedule of prices, the amount obtained on totalling the line items in the Bill of Materials will prevail.
5. The amount stated in the correction form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall price to rise, in which case the bid price shall prevail.
6. If there is a discrepancy in the total, the correct total shall be arrived at by Citizencredit Co-operative Bank
7. In case the Bidder does not accept the correction of the errors as stated above, the bid shall be rejected.
8. At the sole discretion and determination of Citizencredit Co-operative Bank, Citizencredit Co-operative Bank may add any other relevant criteria for evaluating the proposals received in response to this RFP.
9. During the process of technical/commercial evaluation, if Citizencredit Co-operative Bank decides to withdraw any collateral item offered in the proposal, the commercial value of that item will be reduced from the commercial offer of all the Bidders and TCO will be recalculated accordingly.
10. Citizencredit Co-operative Bank may drop any component of the proposed solution prior to finalization of order or delay its procurement at Citizencredit Co-operative Bank's sole discretion.
11. Citizencredit Co-operative Bank may, at its sole discretion, decide to seek more information from the respondents in order to normalize the bids. However, respondents will be notified separately, if such normalization exercise as part of the technical evaluation is resorted to.
12. All liability related to non-compliance of this minimum wages requirement and any other law will be responsibility of the Bidder.
13. Citizencredit Co-operative Bank shall not incur any liability to the affected Bidder on account of such rejection.
14. The commercials will be calculated till two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points. Bank will make similar treatment for 4th or subsequent decimal point to finally arrive at two decimal points only.

6.8 Evaluation Mechanism

Final Evaluation – Weighted Techno-Commercial Evaluation

Quality cum Cost Based System (QCBS) of evaluation 70:30 (70 points for technical bid and 30 points for commercial bid)

The technical evaluation carries weightage of 70% & financial evaluation carries weightage of 30%.
Stage-I: Technical evaluation of Proposals: (Maximum Marks = 100), Weightage=70%
Each Technical bid will be assigned a technical score out of a maximum of 100 marks. Only the bidders who get a technical score of 70 percent or more overall will qualify for commercial evaluation stage subject to availability of four qualified bidders. In case, none of the bidders score 70 marks or more in technical evaluation, then Citizencredit Co-operative Bank, at its discretion can consider top 3 bidders subject to marks obtained by them for evaluation under QCBS Mechanism.

The score(s) will be calculated for all technically qualified Bidders using the formula: -
The L-1 bidder shall be decided based on the Techno-Commercial evaluation as mentioned in the RFP document.

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

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

$$S = \left(0.3 \times \frac{C_{minimum}}{C_{quoted}}\right) + \left(0.7 \times \frac{T_{obtained}}{T_{highest}}\right)$$

(Minimum Commercial Quote/Quoted Price) x30% + (Technical Score/Highest Technical Score) x 70%
(Technical will carry 70% weightage and Commercial will carry weightage of 30%)
Highest scores so obtained using the above method shall be declared H-1.

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

Bidder whose is declared H1 may be called for negotiation before awarding the contract. It may be noted that Bank will not entertain any price negotiations with any other Bidder.

a) The Bank reserves the absolute right to reissue the RFP at its sole discretion. The Bank may accept or reject any bid, either in whole or in part, or annul the bidding process and reject all bids at any stage prior to the award of contract, without thereby incurring any liability to the affected bidder(s) or any obligation to provide reasons for such action. The Bank shall not be liable for any costs, losses, or expenses incurred by the bidder(s) arising out of the reissue of the RFP or the rejection of any bid. Furthermore, the Bank shall not be required to disclose the grounds for rejection of any bid. The Bank also reserves the right to amend, modify, add to, or delete any aspect of the scope of work or requirements specified in this RFP. The RFP may be reissued under, but not limited to, the following circumstances:
    a. If none of the Bidders qualify in the technical bid evaluation.
    b. If only one Bidder qualifies in the technical bid evaluation.
    c. If selected Bidder fails to execute the System Integration Agreement within the time limit stipulated. Any decision in this regard by Citizencredit Co-operative Bank shall be final, conclusive and binding on the Bidders.

Citizencredit Co-operative Bank may call upon the ultimate short-listed Bidder to make a detailed presentation to the Board of Directors of the Bank.

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

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

If any bidder fails to quote against any of the services sought by Citizencredit Co-operative Bank, it will be presumed by Citizencredit Co-operative Bank that the cost of such items is included in the overall cost and will not accept any plea or excuse from the bidders later and such services must be provided to Citizencredit Co-operative Bank without any extra cost along with all other services

7 Instruction to the Bidder

7.1 Two-Bid System Tender

1. Bidders are required to submit the Eligibility-cum-Technical Bid and Commercial bid in physical form as per the submission timeline. The Language of Bid should be in English.
2. The Eligibility-cum-Technical Bid and Commercial Bid shall be placed in separate envelopes (as mentioned in Sections 7.2 and 7.3), and both envelopes shall be placed in an outer envelope marked as "RFP FOR SELECTION OF SDWAN SOLUTION PARTNER."
3. All the inner and outer envelopes shall be addressed to the Bank at the address given below:

To,
The MD & CEO,
Citizencredit Co-operative Bank
Head Office: CITIZENCREDIT CENTRE,
CTS No:236, Marve Road, Orlem,
Malad (W), Mumbai 400064

4. In addition to the above marking, each envelope must be super-scribed with the following information: i. RFP Reference Number.
   ii. Name and Address of Bidder.

5. The Bidder will take care of submitting the Bid properly filed so that the papers are not loose. The Bids, which are not sealed as indicated above, may be liable for rejection.
6. The tender not submitted in the prescribed format or incomplete in any aspect is liable for rejection. Citizencredit Co-operative Bank is not responsible for the non-receipt of bids within the specified date and time due to any reason including postal delays or Holidays.

7.2 Submission of Technical Bid

The Bidders shall submit the Technical Bid in a sealed envelope. If the bid is not properly sealed, it shall be liable for rejection. The envelope containing the Technical Bid shall be marked as "TECHNICAL BID FOR SELECTION OF SDWAN SOLUTION PARTNER."

1. All the formats need to be filled in exactly as per the pro -forma given in the Annexures and any deviation is likely to cause rejection of the bid.
2. Citizencredit Co-operative Bank shall not allow/permit changes in the technical specifications once it is submitted.
3. The offer may not be evaluated by the Bank in case of non-adherence to the format or partial submission of technical details as per the format given in the RFP.
4. Non-submission or partial submission of the information along with the offer may result in disqualification of the bid of the concerned Bidder.
5. The Technical Bid must not contain any price information.
6. The Technical Bid shall comprise of:

Sr.No.	Particulars	Annexure / Document	Documents Attached (Yes / No)
1	Technical Proposal APPROACH & METHODOLOGY (INCLUDING TECHNICAL SOLUTION WRITEUP ALONG WITH PRODUCT CAPABILITIES AND PRODUCT ARCHITECTURE)		
2	Format for Pre-Bid Query	Annexure-1	
3	Bidder Details	Annexure-2	
4	Non-Disclosure Agreement	Annexure-3	
5	Functional and Technical Specification	Annexure-4	
6	Masked Commercial Bill of Material	Annexure-5	
7	Service Level Agreement	Annexure-6	
8	Manufacturer's Authorization Form	Annexure-7	
9	COMMERCIAL BID COVER LETTER	Annexure-8	

7. The Bidder shall also submit copy of the RFP duly stamped and signed on each page by the authorized official of the Bidder's company.
8. The Bidder should submit the required documents with proper index and page number on each page
9. The bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorised to bind the Bidder to the Contract. All pages of the Bid except for un-amended printed literature shall be numbered serially and initialled and stamped by the person or persons signing the bid.
10. The bid shall contain no interlineations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case such corrections shall be initialled by the person or persons signing the bid.
11. Soft copy (in CD / Pen drive) of complete technical bid shall also be submitted along with hard copy.
12. The Bidders shall seal the original and copy bids separately.
13. In addition to the above marking, each envelope must be super-scribed with the following information:
14. RFP Reference Number.
15. Name and Address of Bidder.
16. This will enable the Bank to return the bid unopened in case it is declared unacceptable for any reason whatsoever.
17. All the inner and outer envelopes shall be addressed to the Bank at the address given below:

To,
The MD & CEO,
Citizencredit Co-operative Bank
Head Office: CITIZENCREDIT CENTRE,
CTS No:236, Marve Road, Orlem,
Malad (W), Mumbai 400064

18. If any inner envelope is found to contain both technical and commercial bids, then that bid will be rejected summarily.
19. Telex, Cable, Facsimile or E-mail Bids will not be accepted.

7.3 Submission of Commercial Bid

1. The Bidders shall submit the Commercial Bid (Annexure-5 and Annexure-8) in a sealed envelope. If the bid is not properly sealed, it shall be liable for rejection. The envelope containing the Commercial Bid shall be marked as "COMMERCIAL BID FOR SELECTION OF SDWAN SOLUTION PARTNER."
2. Please note that if any envelope is found to contain both technical & commercial offer, then that offer will be rejected outright.
3. The envelope must be super-scribed with the following information:
4. RFP Reference Number.
5. Name and Address of Bidder.

7.4 Non-Transferable Tender

This tender document is not transferable. Only the Bidder who is invited will be eligible for participation in the evaluation process.

All the terms and conditions mentioned in the RFP will be binding on all the Bidders and will also form a part of the contract, to be signed with the successful Bidder on the outcome of this tender process.

7.5 Cost of Bidding

The Bidder shall bear all costs associated with the preparation and submission of its bid and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

The Bidder is expected to examine all instructions, annexures, scope of the consultancy services, terms and conditions etc. in the bidding documents. Failure to furnish all information required by the RFP or submission of a bid not substantially responsive to the RFP in any aspect will be at the Bidder's risk and may result in the rejection of its bid.

7.6 Performance Bank Guarantee

1. The successful Bidder will furnish an unconditional and irrevocable Performance Bank Guarantee (PBG) amounting to 3% of the total project cost for 5 years 6 months (including 6 months transition phase) and valid for 66 months including claim period of 6 (six) months, validity starting from its date of issuance. the PBG shall be submitted within 15 days from the acceptance of the Purchase Order.

2.The PBG shall be denominated in Indian Rupees. All charges whatsoever such as premium; commission etc. with respect to the PBG shall be borne by the Bidder.

3.The PBG so applicable must be duly accompanied by a forwarding letter issued by the issuing bank on the printed letterhead of the issuing bank. Such forwarding letter shall state that the PBG has been signed by the lawfully constituted authority legally competent to sign and execute such legal instruments. The executor (BG issuing Bank Authorities) is required to mention the Power of Attorney number and date of execution in his / her favour with authorization to sign the documents.

4.Each page of the PBG must bear the signature and seal of the BG issuing Bank and PBG number.

5.In the event of the Successful Bidder being unable to service the contract for whatever reason, CCBL Bank may invoke the PBG.

6.In the event of delays by Successful Bidder in implementation of project beyond the schedules given in the RFP, CCBL Bank may invoke the PBG.

7.Notwithstanding and without prejudice to any rights whatsoever of CCBL Bank under the contract in the matter, the proceeds of the PBG shall be payable to CCBL Bank as compensation by the Successful Bidder for its failure to complete its obligations under the contract. CCBL Bank shall notify the Successful Bidder in writing of the exercise of its right to receive such compensation within 14 days, indicating the contractual obligation(s) for which the Successful Bidder is in default.

8.The Bank shall also be entitled to make recoveries from the Successful Bidder's bills, Performance Bank Guarantee, or any other amount due to him, the equivalent value of any payment made to him by CCBL bank due to inadvertence, error, collusion, misconstruction or misstatement.

9.The PBG may be discharged / returned by CCBL Bank after the period of 66 months from the date of issuing the PBG upon being satisfied that there has been due performance of the obligations of the Successful Bidder under the contract. However, no interest shall be payable on the PBG.

7.7 Clarification of RFP

A prospective Bidder requiring any clarification on the RFP may notify the Bank in writing by email to tender@citizencredit.bank.in Citizencredit Co-operative Bank will respond in writing to any request for clarification received prior to the date and time of the pre-bid meeting.

7.8 Amendment in RFP

At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the RFP by amendment. All invited Bidders will be notified of the amendment via email or through addendum published on Citizencredit Co-operative Bank's website and will be binding on them.

In order to afford prospective Bidders reasonable time in which to take the amendment into account in preparing their bid, Citizencredit Co-operative Bank, at its discretion, may extend the deadline for the submission of bid.

7.9 Language of the Bid

The bid prepared by the Bidder, all correspondence and documents relating to the bid exchanged by the Bidder & the Bank shall be written in English.

7.10 Bid Validity

Bid shall remain valid for 180 days from the date of opening of Technical Bid.

7.11 Single Point of Contact

The bidder has to provide details of a single point of contact along with the service-wise escalation matrix viz. name, designation, address, e-mail address, telephone/mobile no., fax no. etc.

7.12 Expenses

It may be noted that Citizencredit Co-operative Bank will not pay any additional amount/expenses / charges / fees / traveling expenses / boarding expenses / lodging expenses / conveyance expenses / out of pocket expenses etc. other than the amount mentioned in the award of the contract.

7.13 Adherence to Terms and Conditions

The Bidder who wishes to submit responses to this RFP should note that they should abide (in true intent and spirit) by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such responses may be disqualified and may not be considered for the selection process.

7.14 Execution of Agreement / NDA

The selected bidder shall execute a Non-Disclosure Agreement (NDA) on the draft suggested by Citizencredit Co-operative Bank. As the selected Bidder will have access to the data/information of Citizencredit Co-operative Bank while implementing the project as per the defined scope under RFP, the banks will require the Bidder to sign a non- disclosure agreement along with the Master Service Agreement in the NDA format (Annexure-3 NON-DISCLOSURE AGREEMENT) provided by the Bank, undertaking not to disclose or part with any information relating to Citizencredit Co-operative Bank and its data to any person or persons, as may come into possession of the Bidder during course of the implementation and security integration. All expenses and costs for execution of the Contract/Agreement and NDA shall be borne by the bidder. The conditions stipulated in the NDA shall be strictly adhered to and any breach/violation thereof will entail termination of the Contract without prejudice to the other rights of Citizencredit Co-operative Bank including recovery of liquidated damages as specified in this RFP or NDA.

The Bidder shall indemnify and hold harmless CCBL and their respective directors, officers, employees or any persons acting on behalf of any of the foregoing, from any damage, loss, or liability for costs, resulting from any unauthorized use or disclosure by the Bidder or any of its representatives of the Confidential Information, or from any breach by the Bidder or any of its representatives of the provisions of this Agreement (including, without limitation, the legal fees and costs of enforcement of this indemnity). However, the liability of the Bidder under this clause shall be limited up to the maximum of actual loss, damage suffered by CCBL.

7.15 Bid Opening

1. Citizencredit Co-operative Bank will open only the Technical Bids as per the schedule mentioned in RFP. The Commercial bids for technically qualified Bidders only will be opened on a later date after the technical evaluation.
2. Alterations in the bids, if any, made by the Bidder / companies would be signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the Bidder/company's executive who has signed the bid or by the Bidder/company's representative authorized by the executive who has signed the bid.
3. Wherever any erasing or cutting is observed, the substitute words would be encircled and initiated by Citizencredit Co-operative Bank officer singly and the fact that such erasing / cutting of the original entry were present on the bid at the time of opening shall be recorded.

4. Alterations in the bids, if any, made by the Bidder / companies would be signed legibly to make it perfectly clear that such alterations were present on the bids at the time of opening. It would be ensured that alterations are signed by the Bidder/company's executive who has signed the bid or by the Bidder/company's representative authorized by the executive who has signed the bid.

5. Wherever any erasing or cutting is observed, the substitute words would be encircled and initiated by Citizencredit Co-operative Bank officer singly and the fact that such erasing / cutting of the original entry were present on the bid at the time of opening shall be recorded.

6. An "on the spot statement" giving details of the bids opened and other particulars as read out during the opening of the bids will be prepared.

7. Bids and modifications if any that are not opened and read out at Bid opening shall not be considered further for evaluation, irrespective of the circumstances. Such Bids will be returned unopened to the Bidders

7.16 Preliminary Examination

1. Citizencredit Co-operative Bank will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed and whether the bids are generally in order.
2. Arithmetical errors if any will be rectified on the following basis:
3. If there is discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail and the total price shall be corrected.

a. If there is a discrepancy between words and figures, the amount in words will prevail.
b. If the Bidder does not accept the correction of errors as per the applicable clause, its bid will be rejected.

4. Citizencredit Co-operative Bank, at its discretion, may waive any minor informality, nonconformity or irregularity in a Bid, which does not prejudice or affect the relative ranking of any Bidder. This shall be binding on all Bidders and the Bank reserves the rights for such waivers.
5. Prior to the detailed evaluation, Citizencredit Co-operative Bank will determine the substantial responsiveness of each bid to the RFP. For purposes of these clauses, a substantially responsive bid is

one, which conforms to all the terms & conditions of the RFP without material deviations. Deviations from or objections or reservations to critical provisions such as those concerning Bid Security, Performance Security, Force Majeure, Applicable Laws and Taxes & Duties will be deemed to be material deviation. Citizencredit Co-operative Bank's determination of a Bid's responsiveness is to be based on the contents of the Bid itself without recourse to extrinsic evidence.

6. If a Bid is not substantially responsive, it will be rejected by Citizencredit Co-operative Bank and may not subsequently be made responsive by the Bidder by correction of the non-conformity.

7.17 Sub-Contracting

The bidder shall not subcontract or permit anyone other than its personnel or related firms / entities to perform any of the work, service or other performance required of the bidder under the contract without the prior written consent of Citizencredit Co-operative Bank.

7.18 Limitation of Liability

The aggregate liability of the bidder in connection with this Agreement, the services provided by the Bidder for the specific scope of work document, regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise) and including any and all liability shall be the actual limited to the extent of the total of actual loss value incurred by the bank.

7.19 Indemnity

The Bidder shall, at its own cost and expenses, defend and indemnify Citizencredit Co-operative Bank against all third-party claims including those of the infringement of intellectual property rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from the performance of the contract. The Bidder shall expeditiously meet any such claims and shall have full rights to defend itself therefrom. If Citizencredit Co-operative Bank is required to pay compensation to a third party resulting from such infringement etc., the Bidder will bear all expenses including legal fees. Citizencredit Co-operative Bank will give notice to the Bidder of any such claim and shall provide reasonable assistance to the Bidder in disposing of the claim. The Bidder shall also be liable to indemnify Citizencredit Co-operative Bank, at its own cost and expenses, against all losses/damages, which Citizencredit Co-operative Bank may suffer on account of violation by the Bidder of any or all applicable national/ international trade laws. This liability shall not ensue if such losses/ damages are caused due to gross negligence or wilful misconduct by Citizencredit Co-operative Bank or its employees.

7.20 Patent Right

The Bidder shall indemnify Citizencredit Co-operative Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, Software package or any part thereof in India and abroad.

In the event of any claim asserted by the third party of infringement of copyright, patent, trademark or industrial design rights arising from the use of the Goods or any part thereof in India, the Bidder shall act expeditiously to extinguish such claims. If the Bidder fails to comply and Citizencredit Co-operative Bank is required to pay compensation to a third party resulting from such infringement, the Bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. Citizencredit Co-operative Bank will give notice to the Bidder of such claims, if it is made, without delay.

Citizencredit Co-operative Bank will give notice to the Bidder of any such claim without delay, provide reasonable assistance to the Bidder in disposing of the claim, and shall at no time admit to any liability for or express any intent to settle the claim.

7.21 Force Majeure

The Bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default to the extent that its delay in performance or other failure to perform its obligations under the contract is the result of an event of Force Majeure.

For purposes of this Clause, “Force Majeure” means an event beyond the control of the Bidder and not involving the Bidder’s fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of Citizencredit Co-operative Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions.

If a Force Majeure situation arises, the Bidder shall promptly notify Citizencredit Co-operative Bank in writing of such condition and the cause thereof within fifteen calendar days. Unless otherwise directed by Citizencredit Co-operative Bank in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

7.22 Cancellation of Contract

Citizencredit Co-operative Bank reserves its right to cancel the entire / unexecuted part of the Purchase Order (after providing a cure period of 30 days and thereafter providing a 30 days’ notice period) by assigning appropriate reasons in the event of one or more of the following conditions:

- Delay in delivery beyond the specified period for delivery.
- Delay in installation, customization, and implementation beyond the specified period.
- Serious discrepancy noticed during the reference checks.
- Repetitive software/ hardware failures/ poor service after GO LIVE
- Delay in extraction and conversion of legacy data and uploading converted data beyond the stipulated period.
- Major breach of trust is noticed during any stage of the project.
- Any other appropriate reason in view of Citizencredit Co-operative Bank.
- Breach of confidential information of Citizencredit Co-operative Bank by the bidder.

In addition to the cancellation of purchase order, Citizencredit Co-operative Bank reserves the right to foreclose the Bank Guarantee given by the Bidder against the advance payment to appropriate the damages.

In the event of termination for whatsoever reason, the Bidder shall be paid up to the stage of services rendered as per the payment terms defined in the RFP till the point of termination after deducting SLA penalty/Liquidated damages, if any.

7.23 Bidder’s Integrity

The Bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state of the art methods and economic principles and exercising all means available to achieve the performance specified in the contract.

7.24 Bidder’s Obligations

The Bidder is obliged to work closely with Citizencredit Co-operative Bank’s staff, act within its own authority and abide by directives issued by Citizencredit Co-operative Bank and implementation activities.

The Bidder is responsible for managing the activities of its personnel or its representatives and will hold itself responsible for any misdemeanours. The Bidder is under obligation to provide consultancy services as per the contract.

The Bidder will treat as confidential all data and information about Citizencredit Co-operative Bank, obtained in the execution of their responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of Citizencredit Co-operative Bank.

7.25 Support Contract Period

The contract period will commence from the date of execution of contract and will be valid for 5 years. The contract may be extendable for another 2-year renewal based on satisfactory service of the bidder on mutually agreed terms & conditions. However, the cost of the renewal shall not be more than 10% of the 5th year's pay-out. Subsequent renewals will be based on Bidder's viability in the market, and satisfactory support services from Bidder, however in any renewals, the cost of support services, customization rates shall not be more than 10% from its previous renewals.

7.26 Use of Contract Documents and Information

The Bidder shall not, without Citizencredit Co-operative Bank's prior written consent, disclose the Contract or any provision thereof or any specification, plan, drawing, pattern or information furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence & shall extend only as far as may be necessary for purposes of such performance. The Bidder shall not, without Citizencredit Co-operative Bank's prior written consent, make use of any document or information except for purposes of performing the Contract.

Any document, other than the Contract itself, shall remain the property of Citizencredit Co-operative Bank and shall be returned (in all copies) to Citizencredit Co-operative Bank on completion of the Bidder's performance under the Contract if so, required by Citizencredit Co-operative Bank.

7.27 Termination for Convenience

Citizencredit Co-operative Bank, by written notice sent to the Bidder, may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for Citizencredit Co-operative Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.

7.28 Effect of Termination

The Bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.

The reverse Transition mechanism would typically include services and tasks that are required to be performed / rendered by the Bidder to Citizencredit Co-operative Bank or its designee to ensure smooth handover (including data) and transitioning of Citizencredit Co-operative Bank's deliverables, maintenance, removal of Citizencredit Co-operative Bank's all data from the system/ cloud.

Same terms (including payment terms) which were applicable during the term of the contract should be applicable for reverse transition services. The reverse transition phase shall be completed within 3 months.

The Bidder agrees that after completion of the Term or upon earlier termination of the assignment the Bidder shall, if required by Citizencredit Co-operative Bank, continue to provide maintenance services to Citizencredit Co-operative Bank at no less favorable terms than those contained in this RFP. In case Citizencredit Co-operative Bank wants to continue with the Bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to Citizencredit Co-operative Bank. Unless mutually agreed, the rates shall remain firm.

The Bidder agrees that Citizencredit Co-operative Bank at any point of time during tenure of contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this RFP.

Citizencredit Co-operative Bank shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.

7.29 Renewal of Contract

In case Citizencredit Co-operative Bank wants to continue with the Bidder's services after the completion of this contract, the Bidder shall offer the same services or enhanced services to Citizencredit Co-operative Bank. Unless mutually agreed, the same rates shall apply.

7.30 Exit Management

Citizencredit Co-operative Bank may terminate the Contract with a notice of 3 months, in whole or in part, at any time for its convenience. The Bidder will be liable to provide the requisite data to the incoming Bidder and Bank when requested in the stipulated format in case of termination of the contract or completion of contract tenure at no extra cost to Bank. Upon termination of the existing contract all documents, writings, data, contents, Confidential Information and/or any other information provided by Citizencredit Co-operative Bank to the Bidder shall be duly returned by the Bidder to Bank within 30 days from the date of termination. If instructed by bank, a written confirmation that the same has been destroyed shall be sent by the Bidder to Citizencredit Co-operative Bank and the same shall be required to be acknowledged by Citizencredit Co-operative Bank. The reverse transition mechanism would typically include services and tasks that are required to be performed/rendered by the Bidder to Citizencredit Co-operative Bank or its designee to ensure a smooth handover and transitioning of Citizencredit Co-operative Bank's deliverables, maintenance.

In case Citizencredit Co-operative Bank wants to continue with the Bidder's services after the completion of this contract then the Bidder shall offer the same or better terms to Citizencredit Co-operative Bank. Unless mutually agreed, the rates shall remain firm. The Bidder agrees that Citizencredit Co-operative
Bank at any point of time during the tenure of the contract may return/discontinue any of the Deliverables/services in whole or part thereof offered under this agreement. Citizencredit Co-operative Bank shall not be liable to make any payment in respect of the Deliverables/services returned in whole or part thereof.

In addition to the reverse transition mechanism, the purpose of this section is to provide details of the Bidder's assistance during the termination or expiration of the contract and exit plan strategy for Citizencredit Co-operative Bank. The Bidder shall also have to develop a detailed exit plan 3 (Three) months prior to the completion of the tenure of the contract. The exit plan should have detailed product-wise support services by the Bidder and its consortium partner (s) (if any) during the transition period. Bank shall have the right to review the exit plan submitted by the Bidder and would suggest changes to be made in the exit plan, if any. After that, the exit plan shall be reviewed as and when required by Bank. The Bidder has to provide knowledge transfer to the new software provider free of cost and also provide the database table structure in the required format, valid all financial and non-financial data to Citizencredit Co-operative Bank whenever requires without any additional cost.

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Lack of willingness to manage transit/ sharing of information or lack of support from the Bidder (selected through this RFP), Citizencredit Co-operative Bank shall have an absolute discretion to impose penalties and make appropriate deductions from its billing or any other payables to the Bidder.

The Bidder shall provide uninterrupted services on existing terms and conditions till an acceptable alternate solution is agreed by Citizencredit Co-operative Bank.
Before the expiry of the exit management period, the Bidder shall deliver to Citizencredit Co-operative Bank or its nominated service provider or any other agency all new or updated materials from the

categories set out in point (1) above, and shall not retain any copies thereof, except that the Bidder shall be permitted to retain one copy of such materials for archival purposes only.

7.31 Conflict of Interest

The Bidder shall disclose to Citizencredit Co-operative Bank in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Bidder or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

7.32 Arbitration

The Bidder and Citizencredit Co-operative Bank shall endeavour their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:

a. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.

b. The matter will be referred for negotiation between the Authorized Official of Citizencredit Co-operative Bank and the Authorized Official of the Bidder. The matter shall then be resolved between them, and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in Mumbai and conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. If any dispute arises between the parties hereto during the subsistence or thereafter, in connection with or arising out of Agreement, the dispute shall be referred to arbitration by Sole Arbitrator under the Arbitration and Conciliation Act of 1996. Arbitration shall be held in Mumbai. The proceedings of arbitration shall be in the English language. The arbitrator's award shall be final and binding on the parties.

The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at Mumbai. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at Mumbai alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement even though other Courts in India may also have similar jurisdictions. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

7.33 Jurisdiction

Arbitration proceedings shall be held in Mumbai, India.

7.34 Compliance with Statutory and Regulatory Provisions

It shall be the sole responsibility of the Bidder to comply with all statutory, regulatory & Law of Land and provisions while delivering the services mentioned in this RFP. All suggested changes due to changes in Citizencredit Co-operative Bank policy, customized points communicated by Citizencredit Co-operative Bank, Changes in Govt. Rule, Changes by Regulators shall be done without extra cost to Citizencredit Co-operative Bank, during contract period.

7.35 Price Composition

The Bidder is expected to quote unit price in Indian Rupees (without decimal places) for all components (hardware, software etc.) and services on a fixed price basis as part of the commercial Bid inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance (if any), delivery, etc. but exclusive of only applicable GST, which shall be paid/reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the bank or any new tax introduced by the government will also be paid by the bank. The entire benefits/advantages, arising out of a fall in prices, taxes, duties or any other reason, must be passed on to Citizencredit Co-operative Bank. The price quoted by the Bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in customs duty. The bank will not pay any out-of-pocket expenses.

7.36 Currency of Bid

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

7.37 Documentary Proof Submission

The Bidder shall be required to submit documentary proof concerning any claim of fulfilment of any criteria or any such requirement under this RFP. The bidder must also submit proof of incorporation, proof of turnover and profit, PAN Card, GST registration etc. as per the Technical Bid format.

7.38 Right to Audit

Citizencredit Co-operative Bank reserves the right to conduct an audit/ ongoing audit of the services provided by the Bidder. The bidder should allow the Reserve Bank of India (RBI) or persons authorized by it or audit agency/personnel identified by the Bank to access documents, records or transactions or any other information given to, stored or processed by the Bidder within a reasonable time.

Citizencredit Co-operative Bank at its discretion may appoint a third party to audit the activities of onsite/offsite services and operations of entire services provided to the Bank. The external and internal auditors of the bank will be given right to review internal controls of the bidder. Any weaknesses highlighted during the audit must be promptly rectified especially where such weaknesses may affect the integrity/internal controls of the system and/or solution offered to the bank.

8 Payment Terms

The commercial bid submitted by the Bidder must be in conformity with the payment terms proposed. Any deviation from the proposed payment terms would not be accepted. In case of delays or defaults on the part of the Bidder, Citizencredit Co-operative Bank shall have the right to withhold payment of the effected product and/or service due to the Bidder or withhold the payment of the disputed amount. Such withholding of payment shall not amount to a default on the part of Citizencredit Co-operative Bank.

Citizencredit Co-operative Bank will release payment within 30 days of receipt of Invoice and along with all other supporting / required documents for all undisputed cases. In case of any disputed amount, the payment will be released within 30 days of resolution of the dispute.

The Bidder shall raise any invoices only after sign-off for the related deliverables/Services.

Payment for transition-related services, if applicable, shall be released only after completion of the transition, submission of required deliverables, and sign-off by the Bank.

Quarterly pay-outs for ongoing Services will be made to the successful bidder on the basis of asset count, resources and corresponding invoice raised for each quarter, adjusting the applicable penalties.

The bidder is required to provision resources in the “Commercial Bill of Material” for the current quantity of infrastructure mentioned in the RFP. If, in future, the bidder requires more resources, than mentioned in the bill of material, to manage the same quantity of Infrastructure then the bidder will provide the resources at no additional cost to the bank.

Bidder should factor all costs including on-site deployment, Project Management, SLA adherence etc. while quoting in the Commercial Bill of Material.

Component wise payment will be as mentioned below:

a. Hardware Cost:

- 50% of the payment on delivery of hardware at site and thereby taking a delivery sign off from the Bank.
- 40% of the payment on successful installation & commissioning of all SDWAN Equipment's and thereby taking a sign off on the installation report of the Bank
- 10% after the end of the two months from the date of successful installation & commissioning.

b. AMC Cost:

- The AMC cost will be paid quarterly in arrears.

c. Installation Cost:

- Implementation/installation cost will be paid after 30 days of successful implementation, sign off and acceptance by the bank.
- Implementation/Installation will be done at DC, DR and Branches physically by Bidder.

Note:

1. Also, the payments for cost on recurring components/ subscriptions (as applicable) will be made only after the acceptance of the milestones and relevant activities / deliverables for that tenure. Any delay in achievement of the milestones or deliverables will result in further delay of the payment.
2. the bidder recognizes that all payments to the bidder under this document and subsequent agreement are linked to and dependent on successful achievement and acceptance of milestones / deliverables / activities set out in the Project Plan and therefore any delay in achievement of such milestones / deliverables / activities shall automatically result in delay of such corresponding payment.
3. the bidder is required to provision resources for the current quantity of infrastructure mentioned in the Bill of Material. If, in future, the bidder requires more resources, than mentioned in the bill of material, to manage the same quantity of Infrastructure then the bidder will provide the resources at no additional cost to CCBL Bank.
4. Any addition/reduction in the infrastructure quantities will be on pro-rata basis arrived from the existing Bill of Material.
5. The price would be inclusive of all applicable taxes under the Indian law like customs duty, excise duty, import taxes, freight, forwarding, insurance for transit and till installation, delivery, etc. but exclusive of only applicable GST & taxes which shall be paid / reimbursed on actual basis on production of bills. Any increase in these taxes will be paid in actuals by CCBL Bank or any new tax introduced by the government will also be paid by CCBL Bank. The entire benefits / advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to CCBL Bank whether claimed by CCBL Bank or not. The price quoted by the bidder should not change due to exchange rate fluctuations, inflation, market conditions, increase in custom duty or excise tax. CCBL Bank will not pay any out-of-pocket expense.
6. Any objection / dispute to the amounts invoiced in the bill shall be raised by CCBL Bank within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), CCBL Bank will make payment within thirty (30) Working Days of the settlement of such disputes. All out of pocket expenses, travelling, boarding and lodging expenses for the entire Term and subsequent agreement is included in the amounts and the bidder shall not be entitled to charge any additional costs on account of any items or services or by way of any out-of-pocket expenses, including travel, boarding and lodging etc.

   All the payments will be eligible post contract and NDA execution.

9 Annexure

9.1 Annexure-1 Format for Pre-Bid Query

RFP Ref. No.: CAO/IT/MD/26-27/089 **Dated: 30 July 2026**

If the Bidder intends to respond to the REQUEST FOR PROPOSAL(RFP) for Selection of SDWAN Solution Partner for Citizencredit Co-operative Bank and requires any clarification on the points mentioned in the RFP, it may communicate with Citizencredit Co-operative Bank using the following format in Microsoft Excel (.xls/.xlsx) only.

All questions received within the last date of receiving Pre-bid queries mentioned in the RFP will be formally responded to and questions/points of clarification and the responses will be circulated to all participating bidders if required. The source (identity) of the bidder seeking points of clarification will not be revealed. Alternatively, Citizencredit Co-operative Bank may at its discretion, may or may not answer all queries in the Pre-bid meeting.

Section Number	Page Number	Point Number	Original Clause	Query	Bank's Response

9.2 Annexure-2: Bidder Details

Name of Organization	
Registration No of Certificate of Incorporation & Date / Shop Act License Establishment date	
Address for Correspondence: Registered Office: Corporate Office: Landline No.: Fax: Email-ID:	
Organization Status of Registration Government Organization / PSU / Partnership / LLP or a Public / Private Limited Company	
Number of Years in the Business	
PAN number GSTIN	
Single Point of contact for this RFP Name: Designation: Mobile No.: Landline No.: Fax: Email-ID:	
Annual Turnover of Bidder (not of the group): Amount in INR Crore 2022-23: 2023-24: 2024-25:	
Profit before Tax(PBT) of Bidder (not of the group): Amount in INR Crore 2022-23: 2023-24: 2024-25:	
Networth of Bidder (not of the group): Amount in INR Crore 2022-23: 2023-24: 2024-25:	
Details of the similar assignments executed by Bidder during the last two years (Name of the Bank, time taken for execution of the assignment and documentary proofs from the Bank are to be furnished)	

9.3 Annexure-3: NON-DISCLOSURE AGREEMENT

(On Rs.500 non-Judicial stamp paper)

This Non-Disclosure Agreement made and entered into at………………… This …………………..day of………….2026 BY

AND BETWEEN

……………………………… Company Limited, a company incorporated under the

Companies Act, 1956 having its registered office at ….………. (Hereinafter referred to as the Bidder which expression unless repugnant to the context or meaning thereof be deemed to include its permitted successors) of the ONE PART;

AND

Citizencredit Co-operative Bank Ltd., a financial corporation institute having its Registered Office at CTS No. 236, Marve Road, Orlem, Malad (W), Mumbai 400064 Maharashtra, (hereinafter referred to as "CCBL" which expression shall unless it be repugnant to the subject, meaning or context thereof, be deemed to mean and include its successors and assigns) of the OTHER PART.

The Non-Disclosure Agreement shall be submitted to CCBL. If the Non-Disclosure Agreement is not submitted, then CCBL reserves the right to cancel the contract.

The Bidder and CCBL are hereinafter collectively referred to as "the Parties" and individually as "the Party"

WHEREAS:

1. CCBL is engaged in the business of providing financial services to its customers and intends to engage the Bidder for Implementation **for "Selection of vendor for SDWAN Solution".**
2. In the course of such assignment, it is anticipated that CCBL or any of its officers, employees, officials, representatives or agents may disclose, or deliver, to the Bidder some Confidential Information (as hereinafter defined), to enable the Bidder to carry out the aforesaid assignment (hereinafter referred to as " the Purpose").
3. The bidder is aware and confirms that all information, data and other documents made available in the RFP/Bid Documents/Agreement /Contract or in connection with the Services rendered by the Bidder are confidential information and are privileged and strictly confidential and or proprietary of CCBL, The Bidder undertakes to safeguard and protect such confidential information as may be received from CCBL.

NOW, THEREFORE THIS AGREEMENT WITNESSED THAT in consideration of the above premises and the CCBL granting the Bidder and or his representatives to have specific access CCBL property / information and other data it is hereby agreed by and between the parties hereto as follows:

1. Confidential Information:

(i) “Confidential Information” means all information disclosed/furnished by CCBL to the Bidder whether orally, in writing or in electronic, magnetic or other form for the limited purpose of enabling the Bidder to carry out the proposed Implementation assignment, and shall mean and include data, documents and information or any copy, abstract, extract, sample, note or module thereof, explicitly designated as "Confidential"; Provided the oral information is set forth in writing and marked "Confidential" within seven (7) days of such oral disclosure.

(ii) The Bidder may use the Confidential Information solely for and in connection with the Purpose and shall not use the Confidential Information or any part thereof for any reason other than the Purpose stated above. Confidential Information in oral form must be identified as confidential at the time of disclosure and confirmed as such in writing within seven (7) days of such disclosure. Confidential Information does not include information which:

(a) is or subsequently becomes legally and publicly available without breach of this Agreement by either party,

(b) was rightfully in the possession of the Bidder without any obligation of confidentiality prior to receiving it from Citizencredit Co-operative Bank.

(c) was rightfully obtained by the Bidder from a source other than Citizencredit Co-operative Bank Ltd. without any obligation of confidentiality.

(d) was developed by for the Bidder independently and without reference to any Confidential Information and such independent development can be shown by documentary evidence, or is/was disclosed pursuant to an order of a court or governmental agency as so required by such order, provided that the Bidder shall, unless prohibited by law or regulation, promptly notify Citizencredit Co-operative Bank of such order and afford Citizencredit Co-operative Bank Ltd. the opportunity to seek appropriate protective order relating to such disclosure.

(e) the recipient knew or had in its possession, prior to disclosure, without limitation on its confidentiality.

(f) is released from confidentiality with the prior written consent of the other party.

The recipient shall have the burden of proving hereinabove are applicable to the information in the possession of the recipient. Confidential Information shall at all times remain the sole and exclusive property of Citizencredit Co-operative Bank Ltd. Upon termination of this Agreement, Confidential Information shall be returned to Citizencredit Co-operative Bank Ltd. or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the parties.

Nothing contained herein shall in any manner impair or affect rights of Citizencredit Co-operative Bank Ltd. in respect of the Confidential Information.

In the event that any of the Parties hereto becomes legally compelled to disclose any Confidential Information, such Party shall, as may be legally permissible and reasonably practicable, give sufficient notice to the other party to enable the other Party to prevent or minimize to the extent possible, such disclosure. Neither party shall disclose to a third party any Confidential Information or the contents of this Agreement without the prior written consent of the other party. The obligations of this clause shall be satisfied by handling Confidential Information with the similar degree of care, which the receiving party applies to its own similar confidential information but in no event less than reasonable care.

The obligations of this clause shall survive the expiration, cancellation or termination of this Agreement

2. Non-disclosure: The Bidder shall not commercially use or disclose any Confidential Information, or any materials derived there from to any other person or entity other than its directors, partners, agents, affiliates, associates, bidder's or persons in the direct employment of the Bidder (collectively as "Representatives") who have a need to have access to and knowledge of the Confidential Information solely for the Purpose authorized above. The Bidder shall take appropriate measures by instruction and written agreement prior to disclosure to such representative to assure against unauthorized use or disclosure. The Bidder may disclose Confidential Information to others only if the Bidder has executed a Non-Disclosure Agreement with the other party to whom it is disclosed that contains terms and conditions that are no less restrictive than these presents, and the Bidder agrees to notify Citizencredit Co-operative Bank Ltd. immediately if it learns of any use or disclosure of the Confidential Information in violation of terms of this Agreement. Notwithstanding anything contained in this Agreement, the Bidder shall disclose the Confidential Information to such other parties who conduct bidder's internal risk management procedures, facilitate bidder's administration of business and support bidder's infrastructure. the Bidder shall disclose Confidential Information to its professional indemnity insurers in which event any such disclosure shall be subject to confidentiality obligations provided herein.

Notwithstanding the marking and identification requirements above, the following categories of information shall be treated as Confidential Information under this Agreement irrespective of whether it is marked or identified as confidential:

a) Information regarding Citizencredit Co-operative Bank Ltd. and any of its Affiliates, customers and their customer Information. For purposes of this Agreement, Affiliate means a business entity now or hereafter controlled by, controlling or under common control. Control exists when an entity owns or controls more than 10% of the outstanding shares or securities representing the right to vote for the election of directors or other managing authority of another entity; or

b) any aspect of Citizencredit Co-operative Bank Ltd., business that is protected by patent, copyright, trademark, trade secret or other similar intellectual property right; or

c) business processes, procedures and policies; or
d) current and future business plans; or
e) personnel information; or
f) financial information.
g) Customer Information
h) technology information including architecture, framework, infrastructure design, DC & DR information etc.

i) all data stored in the application

3. Publications: The Bidder shall not make news releases, public announcements, give interviews, issue or publish advertisements or publicize in any other manner whatsoever in connection with this Agreement, the contents / provisions thereof, other information relating to this Agreement, the Purpose, the Confidential Information or other matter of this Agreement, without the prior written approval of Citizencredit Co-operative Bank Ltd.

4. **Term:** This Agreement shall be read together with the principal agreement as may be executed between the Parties for the Purpose and shall be effective from the date hereof and shall continue till expiration of the Purpose or termination of this Agreement by Citizencredit Co-operative Bank Ltd., whichever is earlier. The Bidder hereby agrees and undertakes to Citizencredit Co-operative Bank Ltd. that immediately on termination of this Agreement it would forthwith cease using the Confidential Information and further promptly return or destroy, under information to Citizencredit Co-operative Bank Ltd., all information received by it from Citizencredit Co-operative Bank Ltd. for the Purpose, whether marked Confidential or otherwise, and whether in written, graphic or other tangible form and all copies, abstracts, extracts, samples, notes or modules thereof. The Bidder further agree and undertake to Citizencredit Co-operative Bank Ltd., to certify in writing upon request of Citizencredit Co-operative Bank Ltd., that the obligations set forth in this Agreement have been complied with. Notwithstanding anything contained herein, the Bidder shall be allowed to retain sufficient documentation that is necessary to support any advice, reports, or opinions provided by the Bidder or as may be required by law. Any such retention shall be subject to confidentiality obligations contained herein.

   Any provisions of this Agreement which by their nature extend beyond its termination shall continue to be binding and applicable for three (3) years post termination of this Agreement or until such information enters the public domain.

5. **Title and Proprietary Rights**: Notwithstanding the disclosure of any Confidential Information by Citizencredit Co-operative Bank Ltd. to the Bidder, the title and all intellectual property and proprietary rights in the Confidential Information shall remain with Citizencredit Co-operative Bank Ltd.

6. **Remedies**: The Bidder acknowledges the confidential nature of Confidential Information and that damage may result to Citizencredit Co-operative Bank Ltd. if the Bidder breaches any provision of this Agreement and agrees that, if it or any of its directors, officers or employees should engage or cause or permit any other person to engage in any act in violation of any provision hereof, Citizencredit Co-operative Bank Ltd. may suffer immediate irreparable loss for which monetary compensation may not be adequate. Citizencredit Co-operative Bank Ltd. shall be entitled, in addition to other remedies for damages & relief as may be available to it, to an injunction or similar relief prohibiting the Bidder, its directors, officers etc. from engaging in any such act which constitutes or results in breach of any of the covenants of this Agreement. Except for the contracting Parties to this Agreement, no third party shall have any right to enforce or rely on any provision of the Agreement. In no event shall, either Party be liable for any indirect or consequential losses or damages. Any claim for relief to Citizencredit Co-operative Bank Ltd. shall include Citizencredit Co-operative Bank Ltd. costs and expenses of enforcement (including the attorney's fees), as may be awarded by court of competent jurisdiction in its final judgment.

7. **Entire Agreement, Amendment and Assignment**: Unless the principal agreement is executed between the Parties, this Agreement constitutes the entire agreement between the Parties relating to the matters discussed herein and supersedes any and all prior oral discussions and / or written correspondence or agreements between the Parties. This Agreement may be amended or modified only with the mutual written consent of the Parties. Neither this Agreement nor any right granted hereunder shall be assignable or otherwise transferable.

8. Governing Law: The provisions of this Agreement shall be governed by the laws of India and the competent court at Mumbai, Maharashtra shall have exclusive jurisdiction in relation thereto even though other Courts in India may also have similar jurisdictions.

9. General: The Bidder shall not reverse - engineer, decompile, disassemble, or otherwise interfere with any software disclosed hereunder.

All Confidential Information is provided "as is". In no event shall Citizencredit Co-operative Bank Ltd. be liable for the inaccuracy or incompleteness of the Confidential Information. None of the Confidential Information disclosed by Citizencredit Co-operative Bank Ltd. constitutes any representation, warranty, assurance, guarantee or inducement with respect to the fitness of such Confidential Information for any particular purpose. However, Citizencredit Co-operative Bank Ltd. understands that any inaccurate or incomplete

Confidential Information may have adverse/material impact on the Purpose for which it is being used. Citizencredit Co-operative Bank Ltd. discloses the Confidential Information without any representation or warranty, whether express, implied or otherwise, on truthfulness, accuracy, completeness, merchantability, fitness for a particular purpose, title or anything else.

10. Waiver: A waiver (whether express or implied) by Citizencredit Co-operative Bank Ltd. of any of the provisions of this Agreement, or of any breach or default by the Bidder in performing any of the provisions hereof, shall not constitute a continuing waiver and such waiver shall not prevent Citizencredit Co-operative Bank Ltd. from subsequently enforcing any of the subsequent breach or default by the Bidder under any of the provisions of this Agreement.

11. Unpublished Price Sensitive Information: CCBL shall inform the Bidder in writing if, in the course of the Purpose, the Representatives of the Bidder will have access to any unpublished price sensitive information, whether of CCBL or any other entity. CCBL agrees that the Bidder shall not be responsible for determining the difference between price-sensitive and non-price-sensitive information that would form part of the information disclosed to the bidder. All information supplied to the Bidder (in whatever form) which is not in the public domain will be treated as Confidential Information for the Purpose. Further, CCBL shall be responsible to obtain legal advice to ensure that information disclosed to the Bidder is not in contravention of any applicable laws and regulations.

In witness whereof, the Parties hereto have executed these presents the day, month and year first herein above written

For and on behalf of ------------- Ltd.

(Designation)

For and on behalf of Citizencredit Co-operative Bank Ltd.

(Designation)

9.4 Annexure-4: FUNCTIONAL AND TECHNICAL SPECIFICATION

Functional and Technical Specification is provided separately in excel file.

9.5 Annexure-5: COMMERCIAL BILL OF MATERIALS

Commercial Bill of Material is provided separately in excel file.

9.6 Annexure-6: SERVICE LEVEL AGREEMENT

This section lists the minimum service level required to be maintained by the bidder on award of the contract. the bidder has to enter into a service level agreement with CCBL Bank before the award of the contract as per the format provided by CCBL Bank.

SLA for Critical Network Equipment (SD-WAN) at Central location:

Classification	Response Time (#)	Resolution Time (#)
Data Center, Disaster Recovery site, HO & other Data Centers	10 Minutes	Within 4 hours from the time of logging Incident

SLA for Non-Critical Network Equipment (SD-WAN Devices) at other locations:

Classification	Response Time (#)	Resolution Time (#)
Branch	30 Minutes	Within 8 hours from the time of logging incident

For the purpose of SLA, a day means the period from the commencement of business hours to close of business hours at a particular location/Branch. (Normally 9.00 AM to 7.00 PM on all weekdays excluding 2nd & 4th Saturdays, Sundays & Bank Holidays). An hour means duration of 60 minutes during the business hours of a location/Branch.

For Central locations i.e. HO, DC and DR the business hours will be 24x365

(#)	Response / Resolution Time starts from the time the call is logged.
(+)	For branches, if call logged after 4.00 PM (IST), resolution time would be the NBD.

a. All resolution times mentioned above includes travel time of Engineers also.
b. The Bidder shall provide on-site support for addressing SD-WAN devices related issues.
c. The Bidder shall offer onsite comprehensive warranty for the hardware and software against defects arising out of faulty design, materials and workmanship for a period of: Three (3) year from the date of Installation / acceptance and sign off by the bank or 15-months from the date of delivery in case of Site Not Ready (SNR) cases.
d. The Bidder is also responsible to provide L3 support from OEM till the contract period.
e. The on-site comprehensive support for the hardware and software during Warranty & AMC period includes replacement of faulty device or parts thereof/ defective parts/spare parts.
f. Defective equipment shall be repair/replaced by The Bidder at his own cost, including the cost of transport if any. The new releases (minor / major), versions, bug fixes etc. for the hardware and system software will be supplied to the Bank at no extra charge, with necessary documentation.
g. The Bidder shall provide all normal toolkit and test equipment needed for the maintenance of the hardware to the engineer.
h. To complete the work at the site/ location within stipulated timeframe, The Bidder’s engineers may have to visit the site multiple times at no extra cost. Engineer should wear I-card in the branch premises while attending to calls.
i. The Bidder should provide the standby Hardware for chargeable calls.
j. For major incidents, calls should be logged with OEM TAC either through OEM portal or by calling them within 10 minutes from the issue reported.

k. All resolution times mentioned above includes travel time of Engineers also.
l. Breach of Service levels consistently on part of The Bidder may lead to invocation of Clause for “Termination for Convenience”.
m. The Bidder shall provide on-site support for addressing hardware related issues.
n. Selected The Bidder shall offer onsite comprehensive warranty for the hardware and software against defects arising out of faulty design, materials and workmanship or due to any reason for a period of 3 (Three) year from the date of acceptance and sign off by the bank. Similarly, The Bidder shall extend same type of support (same as warranty period) within AMC period.
o. Defective hardware/part thereof shall be replaced by The Bidder at his own cost, including the cost of transport if any within defined SLA. The new releases (minor / major), versions, bug fixes etc. for the hardware and software will be supplied proactively to the Bank at no extra charge, with necessary documentation.
p. In case of 3 (three) consecutive failure of any device/part thereof during the warranty & AMC period, The Bidder will have to replace the device with a new device of higher configuration, unconditionally, at no extra cost within 15 (fifteen) days of the reporting of the issue (4th occasion) as per the SLA and provide a Non EOL/EOS standby device of equivalent/higher configuration on immediate basis till the time replacement device is installed at the affected location.
q. The "Downtime" is the time between the Time of Report by the Bank and Time of Restoration/Rectification within the contracted hours. "Failure" is the condition that renders the any of the module of the solution is not available. "Restoration" is the condition when the selected The Bidder demonstrates that the solution (all the modules) is in working order and the Bank acknowledges the same.
r. Any device or part thereof, that are reported as down or gone faulty should be replace with new device or part by The Bidder as per SLA. Meanwhile, The Bidder has to arrange temporary substitute (of equivalent or higher configuration) within defined SLA at no extra cost and the temporary substitute should not be EOL/EOS. The reporting will be through a telephonic, email or any other mode as Bank may decide.
s. The Bidder shall provide all normal toolkit and test equipment needed for the maintenance of the device to the engineer.
t. To complete the work at the site/ location within stipulated timeframe, The Bidder’s engineers may have to visit the site multiple times at no extra cost. Engineer should wear I-card in the branch premises while attending to calls.
u. The Bidder should provide the standby device on need basis.
v. Warranty also covers all spares include power cords, cards, cables and other related equipment.
w. During the warranty & AMC period, if call is registered as physical damaged, The Bidder should provide quote for repairing the device (hardware), meanwhile The Bidder should provide the standby device (hardware) at no extra cost as per the SLAs for resolution time mentioned.
x. The Bidder should submit a list of support centre addresses, contact person and the escalation matrix for the delivery setup and support centres also.
y. The Bidder should keep spare devices at appropriate locations to meet the SLA requirements. The number of devices reserved should be indicated in the offer and provide the warehouse details like address etc. This stock will be subject to periodic inspection by Bank. Non-compliance will invite penal action or disqualifications. The Bidder shall ensure to perform preventive maintenance (PM) on half yearly basis and report should be submitted by The Bidder to concerned Bank officials.
z. The Bidder shall ensure to submit consolidated report of any upgrade/advisory/bugs/vulnerabilities, released/suggested by OEM at any point of time during the AMC period on quarterly basis. If The

Bidder fails to do so, Penalty of Rs.500/- per day will be imposed on The Bidder, subject to a maximum of Rs.5000/- per month for every quarter.

aa. The Bidder shall ensure to close the vulnerabilities identified by the Bank's security team or any third party affiliations such as Cert-in, etc. within timelines or Bank will impose a penalty as mentioned below:

Type of Equipment	**Resolution timeline**
Critical	Within 15 days from receiving communication from the Bank
Non-Critical	Within 30 days from receiving communication from the Bank

bb. The Bidder has to review the new released version/patch by the OEM and ensure that new released version/patch must be stable before up-gradation.

cc. The Bidder shall ensure to upgrade the equipment after receiving confirmation from the Bank within timelines mentioned below:

Type of Equipment	**Resolution timeline**
Critical	Within 15 days from receiving communication from the Bank
Non-Critical	Within 30 days from receiving communication from the Bank

dd. Entire SLA will be adjusted from security deposit/ AMC amount and any other invoices related to other projects with CCBL Bank.

9.7 Annexure-7: MANUFACTURER'S AUTHORIZATION FORM

Note: This authorization letter should be printed on the letterhead of all the original equipment manufacturer (OEM) and should be signed by a competent person having the power of attorney to bind the manufacturer.

Date: __/__/2026

To,
The MD & CEO, Citizencredit Co-operative Bank Ltd.
CTS No. 236, Marve Road, Orlem, Malad (W),
Mumbai 400064 Maharashtra
Dear Sir,

Sub: RFP No.: CAO/IT/MD/26-27/089 **Dated . 30 July 2026**

We, who are established and reputable manufacturers/producers of ________________________ having factories/development facilities at ________________________ (address of factory/facility), hereby authorize M/s ___________________ (name and address of the Bidder) to submit a bid and sign the contract with you against the above Bid Invitation.

We hereby extend our full guarantee and warranty for the Solution, Products and services offered by the above firm against this Bid Invitation.
The Bidder shall ensure that all proposed SD-WAN hardware, software, and licenses are current, supported by the OEM, and not declared end-of-sale or end-of-support for the proposed contract period. The Bidder shall provide OEM support entitlement details, product lifecycle declarations, replacement commitments, and a roadmap for upgrades or substitutions if any component approaches end-of-life during the contract period.
We also undertake to provide any or all of the following materials, notifications, and information pertaining to the products distributed by the Bidder:

- Such Products as the Bank may opt to purchase from the Bidder, provided, that this option shall not relieve the Bidder of any warranty obligations under the Contract; and In the event of termination of production of such Products:
    - Advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and
    - Following such termination, furnishing at no cost to the Bank, , operations manuals, standards, source codes and specifications of the Products, if requested.

We duly authorize the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

We further certify that, in case the authorized distributor/ system integrator is not able to meet its obligations as per contract during contract period, we, as the OEM, shall perform the said obligations with regard to their items by ourselves or through alternate & acceptable service provider.

Place:
Date: Seal and signature of the OEM

9.8 Annexure-8: COMMERCIAL BID COVER LETTER

To,

The MD & CEO,
Citizencredit Co-operative Bank Ltd.
CTS No. 236, Marve Road, Orlem, Malad (W),
Mumbai 400064 Maharashtra

RFP No.: CAO/IT/MD/26-27/089 **Dated: 30 July 2026**

Sub: REQUEST FOR PROPOSAL (RFP) For Selection of SDWAN Solution Partner for Citizencredit Co-operative Bank.

Dear Sir,

Having examined the tender documents, including all annexures, the receipt of which is hereby duly acknowledged, we, the undersigned, offer our best commercial rates to provide services for implementation of the project in conformity with the said tender documents and in accordance with the schedule of prices indicated in the Price Bid and made part of this tender.

If our Bid is accepted, we undertake to complete the project within the scheduled timelines. We confirm that this offer is valid for 45 days from the last date for submission of Tender Documents to Citizencredit Co-operative Bank.

This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We agree that Citizencredit Co-operative Bank is not bound to accept the lowest Bid or any Bid, or Citizencredit Co-operative Bank may reject all bids.

Authorized Signatory Designation:

Company:

Stamps:

Date

List of Abbreviations

Abbreviation	Description
AMC	Annual Maintenance Contract
AES	Advanced Encryption Standard
API	Application Programming Interface
BOM	Bill of Materials
BRD	Business Requirement Document
CAPA	Corrective and Preventive Action
CAO	Central Administrative Office
CBS	Core Banking Solution
CERT-In	Indian Computer Emergency Response Team
CPU	Central Processing Unit
DC	Data Centre
DHCP	Dynamic Host Configuration Protocol
DNS	Domain Name System
DR	Disaster Recovery
DPDP	Digital Personal Data Protection Act
EMS	Element Management System
EOS	End of Support
EOL	End of Life
FAT	Factory Acceptance Test
HA	High Availability
HLD	High Level Design
HO	Head Office
HTTPS	Hypertext Transfer Protocol Secure
ILL	Internet Leased Line
IP	Internet Protocol
IPSec	Internet Protocol Security
IT	Information Technology
LAN	Local Area Network
LLD	Low Level Design
LTE	Long Term Evolution
MAF	Manufacturer Authorization Form
MFA	Multi-Factor Authentication
MPLS	Multi Protocol Label Switching
NMS	Network Management System
NOC	Network Operations Centre
NAT	Network Address Translation

Abbreviation	Description
NTP	Network Time Protocol
OEM	Original Equipment Manufacturer
OPEX	Operating Expenditure
PBG	Performance Bank Guarantee
POC	Proof of Concept
QoS	Quality of Service
RACI	Responsible, Accountable, Consulted, Informed
RCA	Root Cause Analysis
RBAC	Role-Based Access Control
RBI	Reserve Bank of India
ReBIT	Reserve Bank Information Technology Pvt. Ltd.
RF	Radio Frequency
RFP	Request for Proposal
RFQ	Request for Quotation
RTO	Recovery Time Objective
SAT	Site Acceptance Test
SD-WAN	Software Defined Wide Area Network
SEBI	Securities and Exchange Board of India
SIEM	Security Information and Event Management
SLA	Service Level Agreement
SNMP	Simple Network Management Protocol
SOC	Security Operations Centre
SOP	Standard Operating Procedure
SSH	Secure Shell
SSL	Secure Sockets Layer
TAC	Technical Assistance Centre
TCP	Transmission Control Protocol
UAT	User Acceptance Test
URL	Uniform Resource Locator
VLAN	Virtual Local Area Network
VPN	Virtual Private Network
WAN	Wide Area Network
NBD	Next Business Day

***********End of Document**********