



Tender No. 07/2008



Banking with personal touch

**REQUEST FOR PROPOSAL (RFP)
FOR**

Implementation of Information Systems Security Policy

Bank of Maharashtra
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Information Technology Department
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Cost of Tender document – Rs. 5000/- (Rs. Five thousand only)

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1. Invitation for Tender offers

Bank of Maharashtra invites sealed tender offers (Technical bid and Commercial bid) from eligible, reputed firms for implementation of Information Systems Security Policy (ISSP) in Bank.

A complete set of tender documents may be purchased by eligible bidder upon payment of a non-refundable fee of Rs.5000/- (Rs. Five Thousand only) by demand draft / banker's cheque in favour of Bank of Maharashtra and payable at Pune.

Bid Collection and Submission:

Tender Reference number	07/2008
Price of tender copy	Rs. 5000/-
Earnest Money Deposit	Rs. 1,00,000/-
Date of commencement of sale of tender document	01/10/2008
Last Date of sale of tender document	24/10/2008
Queries to be mailed by	09/10/2008
Pre-Bid meeting with bidders	13/10/2008 at 15:00 hrs
Last Date and Time for receipt of tender offers	24/10/2008 at 15:00 hrs
Date and Time of opening of technical bids	24/10/2008 at 16:00 hrs
Place of opening of tender offers	Bank of Maharashtra IT, BPR & MIS Department Central Office "Lokmangal" 1501, Shivaji Nagar Pune – 411 005
No. Of Envelopes (Non window, sealed) to be submitted	Four (4) Envelopes <u>Envelope 1 containing:</u> Technical Bid - Original as per point no. 4.1 (Submit hard copy & soft copy in CD) <u>Envelope 2 containing:</u> Technical Bid - Copy as per point no. 4.1 (Submit hard copy & soft copy in CD) <u>Envelope 3 containing:</u> Commercial Bid as per point no. 4.1 (Only one bid to be kept) <u>Envelope 4 containing:</u> DD or Bank Guarantee towards cost of EMD.
Address for communication	As above
Contact Telephone Numbers	(020) 25536051 / 25520708
Fax No.	(020) 2552 1568
E-mail id	cmimd@mahabank.co.in dqmitd@mahabank.co.in

Earnest Money Deposit must accompany all tender offers as specified in this tender document. EMD amount/Bank Guarantee in lieu of the same should not be mixed with Technical/Commercial bid. It should be in separate cover to be handed over to the Bank.

Tender offers will be opened in the presence of the bidder representatives who choose to attend the opening of tender on the above-specified date, time and place.

Technical Specifications, Terms and Conditions and various formats and proforma for submitting the tender offer are described in the tender document.

General Manager
IT, BPR & MIS

TENDER NO: 07/2008

- 1) The RFP is posted on Bank of Maharashtra website www.bankofmaharashtra.in Bank of Maharashtra reserves the right to change the requirements. However, any such changes will be posted on web site.
- 2) Bidders are advised to study the tender document carefully. Submission of bids shall be deemed to have been done after careful study and examination of the tender document with full understanding of its implications.
- 3) The gist of pre-bid meeting will be posted on Bank of Maharashtra's website. Hence before submitting bids, bidder must ensure that such clarifications / changes have been considered by them. Bank of Maharashtra will not have any responsibility in case some omission is done by any bidder.
- 4) In case of any clarification required by Bank of Maharashtra to assist in the examination, evaluation and comparison of bids Bank of Maharashtra may, at its discretion, ask the bidder for clarification. The Response / Clarification shall be in writing and no change in the price or contents of the bid shall be sought, offered or permitted.
- 5) Please note that all the information required as per the bidding document needs to be provided. Incomplete information may lead to non-selection.
- 6) Modification And/Or Withdrawal of Bids:
Bids once submitted will be treated, as final and no further correspondence will be entertained. No bid shall be modified after the deadline for submission of bids. No bidder shall be allowed to withdraw the bid, if bidder happens to be the successful bidder.
- 7) Bank of Maharashtra has the right to reject any or all tenders received without assigning any reason whatsoever.

NOTE:

BANK OF MAHARASHTRA SHALL NOT BE RESPONSIBLE FOR NON-RECEIPT / NONDELIVERY OF THE BID DOCUMENTS DUE TO ANY REASON WHATSOEVER.

2. Introduction

Bank of Maharashtra is a nationalized bank with a standing of more than 75 years. It has a four tier organizational set up consisting of branches, Regional Offices, Circle Offices and Central Office.

The Bank has 1376 branch offices across the length and breadth of the country. In the state of Maharashtra itself it has 942 branch offices, the largest network of branches by any Public Sector Bank in a state. The Bank has set up specialized branch offices to cater to the needs of SMEs, corporates, agriculturists and importers & exporters.

The products and services offered by the Bank include demand deposits, time deposits, working capital finance, term lending, trade finance, retail loans, government business, Bancassurance business, mutual funds and other services like demat, lockers and merchant banking etc.

Known to be a forerunner in technology initiatives, the Bank is proposing to implement Information Systems Security Policy (ISSP) with an objective to secure the assets of Bank.

2.1 IT initiatives undertaken by the Bank

The Bank has taken significant steps in order to upgrade technology and the major developments are as under:

- 2.1.1. All the 1376 branches of the Bank are computerized. Of these Branches, Core Banking solution has been implemented in more than 700 branches (B@ncs24 – solution from Tata Consultancy Services). The remaining branches have a TBA solution called BIBAS provided by M/s Nelito systems Ltd.
- 2.1.2. Across the country, the Bank has installed 345 ATMs. In addition to this the Bank has tied up with VISA, NFS and MITR ATM networks to provide wide coverage of ATMs.
- 2.1.3. Value added services like Internet Banking, Phone Banking and Mobile Banking have been introduced.
- 2.1.4. The Bank has its own corporate network connecting more than 750 branches and administrative offices using leased lines and ISDN.
- 2.1.5. The Bank has set up its own data centre with disaster recovery site.
- 2.1.6. With a view to impart training to the officers of the Bank on IT related products and services, IT Training Institute and 13 IT labs have been set up.
- 2.1.7. The Bank has formulated 32 Information Security policies to support the use of IT infrastructure. The procedures for these policies are also prepared.
- 2.1.8. Bank's 633 branches are enabled for RTGS and NEFT transactions.

2.2 Hardware / software platforms used in Bank

Sr. No.	Components	Specifications
1.	Hardware platform	Intel based hardware platforms, RISC based, SUN & AMD
2.	Operating systems	Windows 2000 / Windows XP / WINDOWS 2003 (ACTIVE DIRECTORY SERVICES) / Sun Solaris / HP Unix / IBM-AIX
3.	Network protocol	TCP/IP, OSPF, IPSEC, SNMP
4.	Data environment	Oracle / MS- SQL / MYSQL/ ACCESS
5.	Application software architecture	Client-Server architecture providing support for Windows 2000 / XP, WEB BASED
6.	Security architecture	Bank has deployed Firewall, IDS, and IPS at various critical locations to secure the network.

3. Introduction and Disclaimers

3.1 Purpose of RFP

Bank of Maharashtra has computerized all its 1376 branches and set up Data Center and Disaster Recovery site for its Core Banking Solution. 780 locations are in WAN and various security controls are in place. Bank has formulated 32 Information Security policies and prepared procedures for these policies. Bank intends to implement the Security Policies across all its branches, offices and locations. Bank is looking for a solution provider who has substantial experience in implementation of Information Systems Security policy. The bidder has to implement the Security Policies as per procedures laid down in a time bound schedule.

The purpose of RFP is to short list Bidder for implementation of Information Systems Security Policy (ISSP) of the Bank based on 1) Conformity with Minimum Eligibility Criteria 2) Technical bid 3) Commercial bid.

3.2 Costs to be borne by Respondents

All costs and expenses incurred by Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to; the attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank of Maharashtra, will be borne entirely and exclusively by the Respondent.

3.3 No Legal Relationship

No binding legal relationship will exist between any of the Respondents and Bank of Maharashtra until execution of a contractual agreement.

3.4 Recipient Obligation to get Informed Itself

The Recipient must conduct its own scrutiny and analysis regarding any information contained in the RFP document and the meaning and impact of that information.

3.5 Evaluation of Offers

Each Recipient acknowledges and accepts that Bank of Maharashtra may in its absolute discretion apply selection criteria specified in the document for evaluation of proposals for short listing/ selecting

the eligible vendor(s). The RFP document will not form part of any contract or arrangement, which may result from the issue of this document or any scrutiny or review, carried out by a Recipient.

3.6 Errors and Omissions

Each Recipient should notify Bank of Maharashtra of any error, omission, or discrepancy found in this RFP document.

3.7 Acceptance of Terms

A Recipient will, by responding to Bank of Maharashtra for RFP, be deemed to have accepted the terms of this Introduction and Disclaimer.

3.8 Submission of RFP

RFP submission:

RFP document submission is required to be done as stated in this RFP.

- Faxed copies of any submission are not acceptable and will be rejected by the Bank.
- All copies of RFPs and attachments must be provided in a sealed envelope.
- If the submission does not include all the information required or is incomplete, the proposal is liable to be rejected.

All submissions, including any accompanying documents, will become the property of Bank of Maharashtra. Recipients shall be deemed to license, and grant all rights to Bank of Maharashtra to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Recipients and to disclose and/or use the contents of the submission as the basis for any resulting RFP process, notwithstanding any copyright or other intellectual property right that may subsist in the submission or accompanying documents.

Bank of Maharashtra will not answer any communication initiated by Respondents after 09/10/2008. However, Bank of Maharashtra may, in its absolute discretion, seek additional information or material from any Respondents after the RFP closes and all such information and material provided must be taken to form part of that Respondent's response.

Respondents should provide details of their Fax, email and full address(s) to ensure that replies to RFP could be conveyed promptly.

If Bank of Maharashtra, in its absolute discretion, deems that the originator of the question will gain an advantage by a response to a question, then Bank of Maharashtra reserves the right to communicate such response to all Respondents.

Bank of Maharashtra may, in its absolute discretion, engage in discussion with any Respondent (or simultaneously with more than one Respondent) after the RFP closes to improve or clarify any response.

3.9 Notification

Bank of Maharashtra will notify all short-listed Respondents in writing as soon as practicable about the outcome of their RFP. Bank of Maharashtra is not obliged to provide any reasons for any such acceptance or rejection.

3.10 Disqualification

Any form of canvassing/lobbying/influence/query regarding short listing, status, etc will be a disqualification.

4. Instructions to Bidders

4.1 Two Bid System Tender

The prospective bidders are requested to submit their offer in two bids tender as under.

1. Two copies of technical bid (one original and one photocopy) duly superscripted as "TENDER FOR IMPLEMENTATION OF INFORMATION SYSTEMS SECURITY POLICY" in two separate envelopes. First copy be marked as "Technical Bid – Original" and second copy marked as "Technical Bid – Copy".
2. EMD in the form of demand draft favoring Bank of Maharashtra or Bank Guarantee in lieu of demand draft in the format given in Annexure – 3.
3. One copy of commercial bid duly superscripted as "TENDER FOR IMPLEMENTATION OF INFORMATION SYSTEMS SECURITY POLICY" (Commercial Bid) in a separate envelope.
4. All the envelopes must be super-scribed with the following information:
 - Type of Offer (Technical or Commercial)
 - Tender Reference Number
 - Due Date
 - Name of Bidder
 - Name of the Authorised Person of Bidder
5. All Schedules, Formats and Annexures should be stamped and signed by an authorized official of the bidder's company.
6. The bidder will also submit copy of the RFP duly stamped and signed on each page by the authorized official of the bidder's company.

Technical bid:

The Technical bid should be complete in all respects and contain all information asked for, except prices. The TECHNICAL BID should include all items asked for in Annexure-2. The Technical bid should not contain any price information. The TECHNICAL BID should be complete to indicate that all products and services asked for are quoted and should give all required information. A Xerox copy of original Commercial offer with prices duly masked is submitted along with the Technical Bid.

Commercial bid:

The Commercial bid should give all relevant price information and should not contradict the TECHNICAL BID in any manner. A Xerox copy of the Commercial Bid duly masking the prices is submitted along with the Technical Bid.

The prices quoted in the commercial bid should be without any conditions. The bidder should submit an undertaking that there are no deviations to the specifications mentioned in the RFP either with the technical or commercial bids submitted.

EMD: Earnest Money Deposit as per point no. 5.2 in a separate cover to be submitted to Bank.

The four envelopes containing the Technical bids (Two copies in separate envelopes), Commercial bid and EMD should be separately submitted. Please note that if any envelope is found to contain both technical and commercial bid, then that offer will be rejected outright.

The Bank reserves the right to reject any or all offers without assigning any reason.

In case the prospective bidder downloads this document from website of the Bank, the cost of tender document should be paid before submission of the document. The hard copy of this document procured from the bank only will be treated as authenticated copy for all purposes.

4.2 Annexures of the Tender

This tender comprises of following schedules / Annexures

Annexure 1: Format of Tender offer cover Letter

Annexure 2: Bidder's Information

Annexure 3: Proforma of Bank Guarantee for Earnest Money

Annexure 4: Scope of Work

Annexure 5: Commercial Bid

Annexure 6: Format of CV for the Professionals to Be Involved In the implementation of Information Systems Security Policy

Annexure 7: Check List of documents to be submitted.

Annexure 8: Non-Disclosure Agreement

Annexure 9: Policy wise expected output from implementation of ISSP

Annexure 10: Proforma of Performance Bank Guarantee

Annexure 11: List of Pilot branches/ offices

Annexure 12: List of 2nd Phase branches/ offices

Annexure 13: List of 3rd Phase branches

Annexure 14: State wise, Area wise list of branches

4.3 Eligibility criteria

The bidders, who fulfill the eligibility criteria mentioned in "Qualification Criteria" of the tender will only, be eligible for further process i.e. technical evaluation.

4.4 Terms and Conditions

Terms and conditions for bidders who participate in the tender are specified in the section called "Terms and Conditions". These terms and conditions will be binding on all the bidders. These terms and conditions will also form a part of the purchase order, to be issued to the successful bidder(s) on the outcome of the tender process.

4.5 Non-transferable Tender

This tender document is not transferable. Only the bidder, who has purchased this tender form, is entitled to quote.

4.6 Soft Copy of Tender document

The soft copy of the tender document will be made available on the bank's website. However Bank of Maharashtra shall not be held responsible in any way, for any errors/omissions/mistakes in the downloaded copy. The bidder is advised to check the contents of the downloaded copy for correctness against the hard copy of the tender document purchased from the Bank. The hard copy of the tender document shall be treated as correct and final, in case of any errors in soft copy.

The bidders who are submitting the bid by downloading from the Bank's website will have to pay the non-refundable fee of Rs.5000/- by way of a demand draft / bankers' cheque in favour of Bank of Maharashtra payable at Pune while submitting the bid.

Following two officers have been authorized to accept the tender documents on or before 24/10/2008 up to 15:00 hours.

1. Mr. Radhakrishna Akella – Manager - IT, BPR & MIS Dept. C O Pune
2. Mr. Veerprakash Gattina – Manager - IT, BPR & MIS Dept. C O Pune

4.7 Offer validity Period

The offer should hold good for a period of 180 days from the date of the opening of Commercial bid.

4.8 Address for Communication

Offers should be addressed to the following office at the address given below:

Deputy General Manager
IT, BPR & MIS
Bank of Maharashtra
Central Office, "Lokmangal"
1501, Shivaji Nagar
Pune – 411005

Email address for putting queries: cmityd@mahabank.co.in
dgmytd@mahabank.co.in
radhakrishna.akella@mahabank.co.in

4.9 Pre-Bid Meeting

For the purpose of clarification of doubts of the bidders on issues related to this RFP, Bank of Maharashtra intends to hold a Pre-Bid Conference on the date and time as indicated in the RFP. The queries of ALL the bidders should reach in writing or by e-mail on or before 09/10/2008 on the address as mentioned above. It may be noted that no queries of any bidder shall be entertained after the Pre-Bid Conference. The clarifications given in the Pre-Bid meeting will be available on the Bank's Website.

Only the authorized representatives of the bidders who have purchased the RFP will be allowed to attend the Pre-Bid meeting. The letter of Authorization to attend the pre bid meeting should be provided at the time of pre-bid meeting.

4.10 Opening of Offers by Bank of Maharashtra

Tender offers received within the prescribed closing date and time will be opened in the presence of bidders' representatives who choose to attend the opening of the tender on the specified date and time as mentioned in the tender document. The bidder's representatives present shall sign a register of attendance and minutes and they should be authorized by their respective companies to do so. A copy of the authorization letter should be brought for verification.

4.11 Scrutiny of Offers

Scrutiny of Bids will be in three stages as under:

Eligibility Criteria:

Bank of Maharashtra will first scrutinize the eligibility of the prospective bidders as per clause 5.1 mentioned in the RFP based on the documents submitted. The offers of the bidders who fulfill the above eligibility criteria will be taken up for further scrutiny i.e. technical evaluation.

➤ Technical evaluation:

Bank of Maharashtra will scrutinize the technical offers. Bank of Maharashtra will determine whether the technical details along with documents have been furnished as per RFP and whether items are quoted as per the schedules / Annexures. The bidders who qualify in technical evaluation will only be short-listed for commercial evaluation.

The technical evaluation will be done on the basis of the information provided in the "Bidder's Information" format along with supporting documents. The bidder will have to give presentation on the following points as a part of the technical evaluation.

- Implementation methodology
- Tools Used
- Implementation Schedule
- Deliverables
- Project plan
- Implementation Team details such as qualifications, experience etc.
- Case study of any of the similar implementation of ISSP carried out in the past

➤ Commercial evaluation:

Bank of Maharashtra will open and scrutinize the commercial offers of the technically qualified bidders only. The Commercial bids will have to be submitted in the format as per Annexure - 5. Commercial bids should not have any alteration or overwriting. The bank may reject or load the financial implication of any alteration, if found into the commercial bid submitted by the respective bidder. The calculation arrived by the Bank will be final and will be binding on the bidders. If any cost items in the commercial bid is found to be blank and

not filled with any amount then it shall be considered as zero and the same will be offered to the Bank free of any charges.

4.12 Clarification of Offers

To assist in the scrutiny, evaluation and comparison of offers, Bank of Maharashtra may, at its discretion, ask some or all bidders for clarification of their offer. The request for such clarifications and the response will necessarily be in writing.

4.13 No Commitment to Accept Lowest or Any Tender

Bank of Maharashtra shall be under no obligation to accept the lowest or any other offer received in response to this tender notice and shall be entitled to reject any or all offers including those received late or incomplete offers, without assigning any reason whatsoever. Bank of Maharashtra reserves the right to make any changes in the terms and conditions of the RFP. Bank of Maharashtra will not be obliged to meet and have discussions with any bidder, and or to listen to any representations.

4.14 Submission of Technical Details

It is mandatory to provide the technical details in the exact format of Bidder's Information as per Annexure-2. The offer may not be evaluated by Bank of Maharashtra in case of non-adherence to the format or non-submission / partial submission of technical details as per the format given in the tender. Bank of Maharashtra will not allow/permit changes in the technical specifications once it is submitted. The relevant information, printed brochure, technical specification sheets etc. should be submitted along with the offer. Failure to submit this information along with the offer could result in disqualification (Please refer to the suggested checklist given in this document)

4.15 Format for Technical bid

The Technical bid must be made in an organized, structured and neat manner. Brochures/leaflets etc. should not be submitted in loose form. This can be divided into three parts – the first part should contain the documents supporting the eligibility of the vendor to participate in the tendering process as per the eligibility criteria mentioned in the RFP, the second part should contain the technical details of the proposed project and the third part should contain the technical brochures etc.

The suggested format for submission of Technical bid is as follows:

- I. Index
- II. Covering letter. This should be as per Annexure-1.
- III. Details of the bidder, as per Annexure-2.
- IV. Compliance of eligibility criteria along with support documents in following format.

Sr. No.	Short Description of Eligibility Criteria	Submitted Yes/ No	Write figures wherever required
1	Certificate of Incorporation		
2	Balance Sheets – 2005-06 2006-07 2007-08 (If the Balance sheet is provisional the CFO of the company should		

	certify the same under company's seal)		
3	Profit figure – 2005-06 2006-07 2007-08		
4	Details of minimum Six experts / Certified resources with minimum two each from – a) CISA/ CISM b) CISSP c) BS 7799 LA/ ISO 27001		
5	Self-declaration for not being blacklisted		
6	The team leader / Project Manager should have experience in implementation of Information security policy / ISO 27001 in atleast two organizations out of which one should be public sector Financial Institution.		
7	Bidder should have executed implementation of ISSP / ISO 27001 in atleast two Financial Institutions of total cost not less than Rs.20 Lakhs.		

The eligibility criteria will be verified based on above compliance table duly filled by the bidder along with the supporting documents.

- V. The bidder should give undertaking that bidder complies/ accepts all terms and conditions stipulated in the RFP without any deviations.
- VI. Implementation methodology
- VII. Details of tools to be used in the process of the implementation of ISSP.
- VIII. Implementation Schedule
- IX. Deliverables
- X. Project plan
- XI. Valid Bank Draft / Bank Guarantee in lieu of EMD (To be submitted in a separate envelope)
- XII. Bidder's Financial Details (audited balance sheets, annual reports etc.) and other supporting documents, as asked in the tender document
- XIII. All documentary evidence wherever required to be submitted be properly arranged.
- XIV. Copy of the Commercial Bid duly masking the price column.

Masked Commercial

The bidder should submit a copy of the actual price bid being submitted to the bank by masking the actual prices. This is mandatory. The bid may be disqualified if it is not submitted.

4.16 Format for Commercial bid

The Commercial bid must not contradict the Technical bid in any way. The suggested format for submission of Commercial bid is as follows:

- a. Index
- b. Covering letter
- c. Commercial Version of commercial bid document as per Annexure -5
- d. An undertaking that the bidder agrees with Payment terms given in the tender.

4.17 Costs & Currency

The offer must be made in Indian Rupees only, and price quoted must include all taxes and levies.

4.18 Fixed Price

The Commercial bid shall be on a fixed price basis, inclusive of all taxes and levies at site as mentioned above. No price variation relating to increases in customs duty, excise tax, service tax, dollar price variation etc. will be permitted.

4.19 No Negotiation

It is absolutely essential for the bidders to quote the lowest price at the time of making the offer in their own interest, as Bank of Maharashtra will not enter into any price negotiations.

4.20 Short-listing of Bidders

Bank of Maharashtra will create a short-list of technically qualifying bidders and the Commercial bids of only these bidders will be opened.

4.21 Right to Alter location and/or quantity

Bank of Maharashtra reserves the right to alter the proposed locations. Bank of Maharashtra also reserves the right to add or remove one or more branches/ offices/ locations from the list of locations specified in tender.

4.22 Performance Bank Guarantee

Vendor has to submit Performance Bank Guarantee equivalent to 10% of the entire order value along with the submission of acceptance of purchase order, i.e. within one week after placing the purchase order as per proforma given in Annexure 10. The guarantee will be valid for the period of completion of the entire project i.e. 12 months.

4.23 Change of Implementer/ Project Leader

During the tenure of execution of the project, the project leader assigned for the project will not be allowed to be substituted/replaced till the completion of the project and that any change otherwise will be viewed as a breach of contract and in such an event the Bank reserves the right to cancel the contract summarily. The bidder may associate more than one project leaders to overcome any exigencies arising out of reasons not under the control of the bidder. However, in such cases the project leaders should have equivalent capabilities,

experience and qualifications as sought by the Bank and each should have equal association and involvement in the project from starting till completion.

During the assignment, the substitution/replacement of key personnel identified for the assignment will not be allowed unless such substitution becomes unavoidable to overcome the undue delay or that such changes are critical to meet the obligation. The bidder with the prior permission of the Bank should provide personnel of at least the same level of qualifications and expertise.

5. Qualification Criteria

5.1 Eligibility of the Bidder

- i. The Bidder should be a PSU/PSE/ partnership firm or a limited company having existence in India. The necessary certificates for example Certification of Incorporation in case Limited company, Registration Certificate along with the latest partnership deed in case of partnership firm should be submitted with the offer.
- ii. The Bidder should be in existence for five years as on 31.03.2008. (In case of mergers/ acquisitions/ restructuring or name change, the data of establishment of earlier/ original Partnership Firm/ Limited Company can be taken into account).
- iii. The Bidder Company should have made profits in the last three financial years i.e 2005-2006, 2006-2007 and 2007-2008. A copy of last three financial years' relevant audited balance sheets and profit and loss statements should be submitted with the offer.
- iv. The Bidder should have minimum of Six experts and certified resources with at least two from each of the following:
 - i. CISA/ CISM
 - ii. CISSP
 - iii. BS 7799 LA / ISO 27001
- v. The Bidder should submit self-declaration along with the technical bid stating that they have not been blacklisted by any Government department /PSU /PSE or banks.
- vi. The Team leader / Project Manager should have experience in implementation of Information security policy / ISO 27001 in atleast two organizations out of which one should be public sector Financial Institution.
- vii. Bidder should have executed implementation of ISSP / ISO 27001 in atleast two Financial Institutions of total cost not less than Rs.20 Lakhs out of which one should be public sector Financial Institution.
- viii. The Bidder firm has to sign an Integrity Pact with the Bank of Maharashtra as per CVC guidelines. Only those bidders, who have entered into such an Integrity Pact with the Bank of Maharashtra, would be competent to participate in Bidding.
- ix. The bidder should not be involved directly or indirectly in implementation or audit of security and network infrastructure of Bank of Maharashtra.

5.2 Earnest Money Deposit

Bidders are required to give a Demand Draft drawn in favour of Bank of Maharashtra and payable at Pune, (valid for 180 days from the due date of the tender) for Rs.1.00 lac (Rupees One lac only) as Earnest money Deposit (EMD) along with their offer. Offers made without E.M.D. will be rejected. Bank of Maharashtra will not pay any interest on the E.M.D. The Bank may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Public Sector Bank other than Bank of Maharashtra or by any scheduled commercial bank acceptable to Bank of Maharashtra. In case of Bank Guarantee from other than Public sector banks prior permission of Bank of Maharashtra is essential. The BG should be valid for 6 months from the date of submission of the offer. The format of BG shall be as per Annexure - 3.

6. Terms and Conditions

6.1 Project Timeline

The bidder has to adhere to the following time lines:

Stages	Particulars	Period
Stage 1	Acceptance of Purchase order and study the Information System Security Policy & Procedures of the Bank.	Immediately after placing PO.
Stage 2	a. Submission of implementation plan (ref: 6.2)/ procedure and methodology as per scope of work after stage 1. (Within 4 weeks) b. Bank will review the implementation plan submitted by the vendor and approval will be given within 2 weeks after stage 2. a.	6 Weeks
Stage 3	a. Implementation of ISSP along with training at Central Office and Project Management Office (PMO) should start and be completed. b. Implementation of ISSP along with training should start and be completed at pilot offices/ branches as per the list given in annexure 11. c. Training to Executives to be started & completed. d. Vendor has to submit the completion report.	8 weeks
Stage 4	a. Implementation of ISSP along with training at Data Center and Disaster Recovery Site should start and be completed. b. Implementation of ISSP along with training should start and be completed at offices/ branches (Phase 2) as per the list given in annexure –12. c. Training to IT Officers to be started & completed. d. Vendor has to submit the completion report.	6 Weeks
Stage 5	a. Roll out of implementation of ISSP along with training to be started and completed in phases at the branches as per the annexure 13 (Minimum 165 branches per month to be completed) b. Training to Auditors to be started & completed. c. Vendor has to submit the completion report.	32 Weeks
Stage 6	Submission of final compliance report	4 Weeks

The total project should be completed within 12 months from the date of placement of the order.

6.2 Contents of Implementation plan

- a. Classification of Assets.
- b. Labeling of assets – Standard procedure to be provided
- c. Risk assessment of classified assets
- d. Operational responsibility and change control document as per standards (Ref: Policy no 6- Asset Custodianship Policy)
- e. Documentation on the guidelines for safeguarding of the assets at OS Level, APP. Level, DB level (Ref: Policy No:7)
- f. BCP-DR document to be provided – location wise – Policy wise
- g. List of reports & returns to be submitted – Policy wise
- h. List out various controls & procedures to be put in place – Policy wise
- i. List of registers, formats to be maintained policy wise to be provided
- j. Check list for each location – policy wise – for implementers, for auditors, for users, for CISO/ CISI, for RISO/RISI
- k. Policy wise implementation points to be provided
- l. List of policies applicable – as per location – to be provided
- m. Vendor has to give presentation on implementation strategy based on the time schedule given. (refer clause 6.1)
- n. Training material – for Executive training, IT Officer Training, Branch officials & Auditors training – The content should cover all policies - to be provided.
- o. Hands on training for the branch officials have to be given and the training material for such training has to be provided.

6.3 Pricing/ costing of services:

The commercial bid contains two parts namely

Part A: Cost for implementation of ISSP and Part B: Cost for training on ISSP.

The total project cost would be arrived as part A + part B.

The part B cost i.e. cost for training on ISSP should not be more than 25% of cost of part A i.e. cost for implementation of ISSP.

6.4 Payment Terms

Payment will be made in installments as indicated below:

10%	Of the total project cost will be paid at Central Office after completion of stage 2.a as per Project Timelines. This payment will be released against submission of Implementation plan/procedure and methodology and submission of Non-Disclosure agreement. Vendor should have submitted performance BG before releasing this payment.
Stage 3 of Project Timeline	1. 75% of implementation cost per location of the branch/ office will be paid after submission of completion report at CO, PMO & pilot branches as per Annexure 11. The completion report should be duly signed by the head of the branch/ office/ location. 2. 90% of cost of training will be paid after completion of training to Executives.
Stage 4 of Project Timeline	1. 75% of implementation cost per location of the branch/ office/ location will be paid after submission of completion report at DC, DR & offices/ branches/ locations as per annexure 12. The completion report should be duly signed by the head of the branch/ office/ location.

	2. 90% of cost of training will be paid after completion of training to IT Officers.
Stage 5 of Project Timeline	1. 75% of implementation cost per location of the branch will be paid after submission of completion report in phases as per annexure 13. The completion report should be duly signed by the head of the branch/ office/ location. 2. 90% of cost of training will be paid after completion of training to Auditors.
15%	Of implementation cost of the branch/ office on submission of final compliance report as mentioned in Project Time line under Stage 6. The final compliance report should cover review and analysis of implementation of Information System Security Policy. The compliance should be carried out by the senior consultant of the bidder company other than the project leader who is assigned this project. The vendor has to submit the certificate stating that successful Implementation of ISSP has been completed at all branches/ offices of the Bank. The payment will be released upon submission of reports by the bidder and Bank will confirm the same by doing sample/ full testing either by the Bank officials or by external authorities.

6.5 Delay in Implementation of Information Systems Security Policy

The bidder must strictly adhere to the Project Timeline, as specified in the Contract, executed between the Bank and the Bidder, pursuant hereto, for performance of the obligations arising out of the contract and any delay will enable the Bank to resort to any or all of the following at sole discretion of the Bank.

(a) Claiming Penalty refer clause 6.12

(b) Termination of the agreement fully or partly

In addition to the termination of the agreement, Bank of Maharashtra reserves the right to appropriate the damages from the earnest money deposit (EMD) given by the bidder or invoke the Bank Guarantee given in lieu of EMD and/or invoke the performance bank guarantee given by the bidder.

6.6 Indemnity

The Bidder shall, at their own expense, defend and indemnify the Bank against any claims due to loss of data / damage to data arising as a consequence of any negligence during implementation of ISSP.

6.7 Publicity

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

6.8 Force Majeure

The Bidder shall not be liable for forfeiture of its performance security, liquidated damages or termination for default, if any 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 explicitly beyond the control of the Bidder and not involving the Bidder's fault or negligence and not foreseeable. Such events may include, acts of God or of public enemy, acts of Government of India in their sovereign capacity and acts of War.

If a Force Majeure situation arises, the Bidder shall promptly notify the Bank in writing of such conditions and the cause thereof within fifteen calendar days. Unless otherwise directed by the Bank in writing, the Bidder shall continue to perform his 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.

In such a case the time for performance shall be extended by a period (s) not less than duration of such delay. If the duration of delay continues beyond a period of three months, the Bank and the Contractor shall hold consultations in an endeavor to find a solution to the problem.

Notwithstanding the above, the decision of the Bank shall be final and binding on the Bidder.

6.9 Resolution of Disputes

Bank and the Bidder shall make every effort to resolve amicably, by direct informal negotiation any disagreement or dispute arising between them under or in connection with the contract.

If after thirty days from the commencement of such informal negotiations, the Bank and the Bidder have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution through formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by two Arbitrators: one Arbitrator to be nominated by the Bank and the other to be nominated by the Bidder. In the case of the said Arbitrators not agreeing, then the matter will be referred to an umpire to be appointed by the Arbitrators in writing before proceeding with the reference. The award of the Arbitrators, and in the event of their not agreeing, the award of the Umpire appointed by them shall be final and binding on the parties. The Arbitration and Reconciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings and the venue of the arbitration shall be Pune.

All disputes shall be subject to jurisdiction of courts in Pune.

6.10 Privacy and Security Safeguards

The successful Bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by bank/ successful Bidder under this contract or existing at any Bank location. The successful Bidder shall also ensure that all subcontractors (if any) who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed,

developed, or implemented by bank/ successful Bidder under this contract or existing at any Bank location.

6.11 Confidentiality

Successful bidder will be required to execute a Non Disclosure and Confidentiality Agreement and similar other documents as may be desired by the Bank.

6.12 Project Completion Time

Detailed and realistic Project Plan, Management and Implementation schedule should be as per clause 6.1. The total Time for implementation of Information Systems Security Policy & Training will be **12 months from the date of the assignment of the contract.** A weekly progress report has to be submitted by the vendor detailing the work done, and indicating the work plan for the next 2 weeks.

6.13 Penalty Clause

If there is any delay in the implementation of the project due to bidder's fault from schedule given in Project Time line clause 6.1, Bank will recover 1% of the implementation cost of that branch/ office for each week of delay. If there is any delay in training schedule as given in project timeline clause 6.1, Bank will recover 1% of Training cost for each week of delay. This total recovery will be subject to an upper limit of 10% of total project cost. In case of further abnormal delay, the order is liable to be canceled and amount paid if any, may be recovered with 1.25% interest per month. Any deviations from the norms would be treated as breach of the contract by the Company and will be dealt with accordingly.

In addition to the penalty, Bank of Maharashtra reserves the right to appropriate the damages from the earnest money deposit (EMD) given by the bidder or invoke the Bank Guarantee given in lieu of EMD and/or invoke the performance bank guarantee given by the bidder.

Annexure 1: Format of Tender Offer Cover Letter

Date: _____ 2008

Tender Reference No.: _____

To:

Having examined the tender documents including all annexure the receipt of which is hereby duly acknowledged, we, the undersigned, offer to perform implementation of Information Systems Security Policy as mentioned in scope of work in conformity with the said tender documents in accordance with the Commercial bid and made part of this tender.

We understand that the RFP provides generic specifications about all the items and it has not been prepared by keeping in view any specific bidder.

If our tender offer is accepted, we undertake to commence the implementation of ISSP within _____ (Number) days and to complete implementation of ISSP as specified in the Contract within _____ (Number) days calculated from the date of receipt of your Notification of Award/Letter of Intent.

If our tender offer is accepted, we will obtain the guarantee of a bank for a sum equal to 10% of the Contract Price for the due performance of the Contract.

We agree to abide by this tender offer till 180 days from the date of tender opening and our offer shall remain binding upon us and may be accepted by the Bank any time before the expiration of that period.

Until a formal contract is prepared and executed, this tender offer, together with the Bank's written acceptance thereof and the Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

Dated this _____ day of _____ 2008

Signature: _____

(In the Capacity of :) _____

Duly authorized to sign the tender offer for and on behalf of

Annexure 2: Bidder's Information

1. Name
2. Constitution and year of establishment
3. Registered Office/Corporate office/Mailing Address
4. Names & Addresses of the Partners if applicable
5. Contact Person(s):
6. Telephone, Fax, e-mail
7. Number of CISA/ CISSP/ CISM Qualified persons who would be involved in the implementation of ISSP along with names and experience.
8. Number of BS7799 lead auditors / ISO 27001 who would be involved in the implementation of ISSP along with the names and experience.
9. Qualified Information Security professionals who would be involved in the implementation of ISSP
10. Number of years of experience in implementation of ISSP.
11. Describe Project Management methodology for the proposed implementation of ISSP assignment, clearly indicating about the composition of various teams.
12. Describe implementation Methodology and Standards to be used for implementation of ISSP.
13. Indicate Project Plan with milestones and the time frame of completion of different activities of the project.
14. List of Deliverables as per the 'Scope of Work' and as per Annexure 9.
15. Do the Team leader / Project Manager have the experience in implementation of Information security policy / ISO 27001 in atleast two organizations out of which one should be public sector Financial Institution? Furnish Details.
16. Details of the orders executed by the bidder of the implementation of ISSP / ISO 27001 in atleast two Financial Institutions of total cost not less than Rs.20 Lakhs.
17. Details of Location and infrastructure of the Bidder for implementation of ISSP.
18. Any other related information, not mentioned above, which the bidder firm wish to furnish.

DECLARATION

We hereby declare that the information submitted above is complete in all respects and true to the best of our knowledge. We understand that in case any discrepancy or inconsistency or incompleteness is found in the information submitted by us, our application is liable to be rejected.

Date:

Authorised Signatory.

Note:

The Technical Bid shall include the detailed project plan corresponding to the deliverables as required by Bank of Maharashtra for the Project. The project plan should indicate the milestones and time frame of completion of the different activities of the project. The bidder is required to give details of the project management methodology, Standards and methodology along with the quantum of resources to be deployed for the project, in the technical bid. Resources and support required from the Bank may also be clearly defined.

Annexure 3: Proforma for the Bank Guarantee for Earnest Money

Guarantee for Payment of Earnest Money/ Security Deposit

Bank Guarantee no:

Date:

Period of Bank Guarantee: Valid up to:

Amount of Bank Guarantee: Rs.

To,

Bank of Maharashtra,
IT Department,
1501, Lokmangal,
Shivajinagar, Pune 411005.

THIS DEED OF GUARANTEE made at thisday of between Bank of a banking company having its office at hereinafter referred to as 'the Bank' of the One Part and Bank of Maharashtra a New Bank constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 having its Head Office at 'Lokmangal', 1501 Shivajinagar, Pune 411 005, hereinafter called the Beneficiary, of the other Part.

- a) Whereas the Beneficiary had invited tenders for Implementation of Information Systems Security Policy as per Scope of Work and other details as given vide tender No 07/2008 dated 01/10/2008.
- b) One of the terms of the tender is that bidder are required to give a Demand Draft drawn in favour of beneficiary and payable at Pune, (valid for 180 days from the due date of the tender) for Rs 1 lac (Rs.One lac only) as Earnest money Deposit (EMD) along with their offer. The Beneficiary may accept Bank Guarantee in lieu of EMD for an equivalent amount issued by any Public Sector Bank, valid for 6 months from the date of issue.
- c) M/s hereinafter referred to as the said 'Contractors' have given their offer for Implementation of Information Systems Security Policy to the Beneficiary and the said Contractors are required to deposit the said amount of earnest money (or security deposit) or to furnish bank guarantee.
- d) At the request of the said M/s..... the Bank has agreed to furnish guarantee for payment of the said amount of earnest money (or security deposit) in the manner hereinafter appearing:

NOW THIS DEED WITNESSETH that pursuant to the said tender and in consideration of the premises the Bank doth hereby guarantee to and covenant with the Beneficiary that the Bank shall, whenever called upon by the Beneficiary in writing and without demur and notwithstanding any objection raised by the said Contractor/s, pay to the Beneficiary the said amount of Rs.1 lac (Rupees One lac only) payable by the said Contractor/s under the said Contract.

AND IT IS AGREED and declared by the bank that the liability of the Bank to pay the said amount whenever called upon by the Beneficiary shall be irrevocable and absolute and the Bank will not be entitled to dispute or inquire into whether the Beneficiary has become entitled to forfeit the said amount as earnest money (or as security deposit) under the terms of the said contract or not and entitled to claim the same or not or whether the said contractors have committed any breach of the said contract or not or whether the Beneficiary

is entitled to recover any damages from the said contractors for breach of terms thereof or not.

Any such demand made by the Beneficiary shall be binding and conclusive as regards amount due and payable by the Contractor to the Beneficiary. And the Bank undertakes to pay unconditionally on written demand without demur and the claim of beneficiary shall be conclusive and binding as to the amount specified therein.

AND it is further agreed and declared by the Bank that any waiver of any breach of any term of the said contract or any act of forbearance on the part of the Beneficiary or any time given by the Beneficiary to the contractors for carrying out and completing the work under the said contract or any modifications made in the terms and conditions of the said contract or any other act or omission on the part of the Beneficiary which could have in law the effect of discharging a surety, will not discharge the Bank.

AND it is agreed and declared that this guarantee will remain in force until the time fixed in the said contract for completion of the said work or until the expiration of any extended time for such completion and shall be valid for a period of six months from the date hereof i.e. the guarantee shall be valid up to

AND it is agreed and declared that this Guarantee will be irrevocable and enforceable even if the contractor's company goes into liquidation or there is any change in the constitution of the said Company or management of the said Company and shall ensure to the benefit of its successors and assigns and shall be binding on the successors and assigns of the Bank.

Notwithstanding anything contained herein:

- e) The liability of the Bank under this Bank Guarantee shall not exceed Rs. _____
_____. (Rupees _____).
- f) This Bank Guarantee shall be valid up to _____.
- g) Bank is liable to pay guaranteed amount or part thereof under this Bank Guarantee only and only if beneficiary serve upon as a written claim or demand on or before _____ (date of expiry of the Guarantee).

IN WITNESS WHEREOF the Bank has put its seal the day and year first hereinabove written.

Signed, sealed and delivered by Mr.....
For and on behalf of the Guarantor Do so and
To affix the seal of the Bank, in the presence of

Annexure 4: Scope of work

1. Implementation of Information Systems Security Policy (ISSP) of the Bank across all the branches, offices, Data Center, DR Site, Project Management Office and Central Office as per list given in part A of Annexure 5 of Commercial Bid. Hands on training to the end-users to be given at all these locations.
2. Training on Information Systems Security Policy (ISSP) as per part B of Annexure 5 of Commercial Bid.

The detail scope is given below:

1. Implementation of Information Systems Security Policy (ISSP) of the Bank across all the branches, offices, Data Center, DR Site, Project Management Office and Central Office.

The scope of work includes the project management & implementation in the following areas:

- Bank's approved 32 policies which are part of Bank's ISSP and also the procedures for these policies are to be implemented
- The Policies and Procedures should be followed while implementation of Information Systems Security Policy.
- Project plan for implementation of Information Systems Security Policy (ISSP) and training on ISSP of the Bank.
- Implementation of ISSP should be carried out at all identified locations as given in the Annexure 5 of Commercial Bid.
- Policy wise expected output from the implementation of ISSP is given in the Annexure 9. (Broad description mentioned in the annexure, Bank and finalized vendor will decide on granulized action plan which will form part of SLA to be signed.)
- Bidder should submit the response/compliance against the column provided in Annexure 9.
- While suggesting solutions of the security policies it should be ensured that it complies with the BS7799 / ISO17799 standards.
- Checklist to be provided for each policy by the vendor.
- Vendor should suggest policy wise monitoring & control guidelines to the Bank.
- Refer clause 6.2 for the contents of implementation plan.

2. Training on Information Systems Security Policy (ISSP):

Objective of the training is to groom a team of the Bank's officials to monitor and manage the Information Security covering all the policies of ISSP.

- Formulation of strategy for training needs and preparation of training material for each location and policy wise should be provided by the vendor.
- Prior approval of the bank's designated official/ evaluation team shall be taken for the Course contents and training schedule.
- One copy of the training material/ presentation (ppt) has to be provided for every branch/ office.
- Hands on Training:

- o This training has to be provided at all branches/ offices while implementation of ISSP.
 - o Cost of this training should be included in implementation cost of that branch/ office.
- Training to Executives/ IT Officers/ Auditors:
 - o Training has to be imparted to various types of users at the locations mentioned in part B of Commercial bid.
 - o Bank will provide infrastructure for conducting these trainings.
 - o One copy of the training material/ presentation (ppt) of Executive/ IT Officer/ Auditor training has to be provided by the bidder.
- The bidder shall coordinate for arranging the dates and venues of the Workshops / Training / Seminars with the Bank.

(To be submitted as per this format only)

- This bill of material must be attached in Technical Offer as well as commercial offer. The format will be identical for both technical and commercial versions, except that the **technical version will not contain any price information**. Technical offers without the bill of material are liable for rejection.
- The bidder can also mention any other component(s) that are required for their solution implementation.
- The bidder must take care in filling price information in the commercial version, to ensure that there are no typographical or arithmetic errors. All fields must be filled up correctly.
- Consolidated, all-inclusive cost for implementation of ISSP along with training cost should be give as per the proforma given below.
- The Commercial Bid should contain the Total project cost, on a fixed cost basis. Bank of Maharashtra will not provide any reimbursement for traveling, lodging/boarding, local conveyance or any other related expenses.
- Refer clause 6.3 regarding pricing/ costing of services.

The format for the commercial bid is given below:

Part (A): Cost for Implementation of ISSP

Sr. No.	Office/ Branch	Unit (a)	Cost per Office/ Branch (b)	Total cost (Rs.) (axb)
1.	Data Center (DC), Pune	1		
2.	Disaster Recovery (DR) site, Hyderabad	1		
3.	Project Management Office (PMO), Pune	1		
4.	All Departments functioning under Central Office - Pune a. IT, BPR & MIS Department b. HR Department c. Integrated Risk Management Department d. Internet Banking Cell e. Credit Monitoring Department f. Inspection & Audit Department g. Vigilance Department h. Financial Management & Accounts Department i. Marketing Department j. Planning & Development Department k. Cream Cell l. Priority, Retail Credit & Corporate Services Department m. Recovery & Rehabilitation and Legal Services Department n. Hindi Department o. Commercial & Corporate Credit Department p. Reconciliation Department q. Any other section/ cell functioning at Central Office}	1		
5.	32 Regional Offices	32		
6.	5 Circle Offices	5		
7.	Currency Chests	19		
8.	Treasury & International Banking Division, Mumbai	1		
9.	1375 branches (including specialized branches like FEX			

	branches, Service branches etc) Categorization of branches is given below:			
	Branches in Rural area	591		
	Branches in Semi-Urban Area	204		
	Branches in Urban Area	295		
	Branches in Metro Area	273		
10.	Training Centers (ITTI-Pune, STC-Pune, Nagpur, Mumbai & Vidya Vilas Pune)	5		
11.	I T Labs (10 locations)	10		
12.	Card cell - Mumbai, Demat Cell - Mumbai, Rural Development Centers (Bhigwan, Hadapsar, Manchar),	5		
13.	Any other expenses to be specified	-		
	TOTAL			

Note: The cost of Hands on Training for each branch/ office should be included in the implementation cost of that branch/ office.

Part (B): Cost for Training on ISSP:

Sr. No.	Type of Training	No. of Locations (a)	Cost of training per location (Rs.) (b)	Total Cost (Rs.) (axb)
1.	Training to Executives on ISSP	5 (Delhi, Nagpur, Mumbai, Pune & Hyderabad)		
2.	Trainer's Training on ISSP & Implementation of ISSP	5 (Delhi, Nagpur, Mumbai, Pune & Hyderabad)		
3.	Training to Inspection Officials for testing the compliance of ISSP	5 (Delhi, Nagpur, Mumbai, Pune & Hyderabad)		
TOTAL				

Total Project Cost = Total of Part (A) + Total of Part (B)

Annexure 6: Format of CURRICULUM VIATE (CV)

(Separate sheets for each person)

Position:

Name of Firm:

Name of Personnel:

Profession:

Date of Birth:

Years with Firm:

Nationality:

Membership of Professional Societies:

Detailed Tasks Assigned: (Past 5years)

(Giving an outline of person's experience and training most pertinent to task on assignment. Describe degree of responsibility held by the person on relevant previous assignments and give dates and locations)

Employment Record:

(Starting with present position, list in reverse order)

Qualifications: Technical and Academic with year of passing

Annexure 7: Checklist of Documents to be submitted

- Technical Bid as per clause 4.15
- Commercial Bid as per Annexure 5
- Security Deposit / EMD - Bank Guarantee (BG) as per Annexure 3
- Format of CV for the professionals to be involved in the Implementation of ISSP as per Annexure 6
- Non-Disclosure agreement as per Annexure 8
- Bidders response/compliance statement of expected outcome as per Annexure 9

Annexure 8: NON - DISCLOSURE AGREEMENT

This Confidentiality cum Non -disclosure Agreement is entered into at _____ on this day _____ of _____ 2008, between _____ (Insert Name of the Bidder) a company

_____ within the meaning of Companies Act, 1956, having its Registered Office at _____ (herein after called "Bidder") and Bank of Maharashtra, a Body Corporate constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 having its Head Office at 1501, 'LOKMANGAL', Shivajinagar, Pune – 411 005 (herein after referred to as 'BOM' or "Bank").

The Bidder and BOM would be having discussions and negotiations concerning the establishment during continuance of a business relationship between them as per Agreement dated _____ (hereinafter referred to as 'Agreement'). In the course of such discussions and negotiations, it is anticipated that either party may disclose or deliver to the other party certain of its trade secrets or confidential or proprietary information for the purpose of enabling the other party to evaluate the feasibility of such a business relationship. The parties have entered into this Agreement, in order to assure the confidentiality of such trade secrets and confidential and proprietary information in accordance with the terms of this Agreement. As used in this Agreement, the party disclosing Proprietary Information (as defined below) is referred to as the 'Disclosing Party' and will include its affiliates and subsidiaries, the party receiving such Proprietary Information is referred to as the 'Recipient', and will include its affiliates and subsidiaries.

Now this Agreement witnesseth:

1 Proprietary Information: As used in this Agreement, the term 'Proprietary Information' shall mean all trade secrets or confidential or Proprietary Information designated as such in writing by the Disclosing Party, whether by letter or by the use of an appropriate prominently placed Proprietary stamp or legend, prior to or at the time such trade secret or confidential or Proprietary Information is disclosed by the Disclosing Party to the Recipient. Notwithstanding the forgoing, information which is orally or visually disclosed to the recipient by the Disclosing Party or is disclosed in writing unaccompanied by a covering letter, proprietary stamp or legend, shall constitute proprietary information if the disclosing party, within 10 (ten) days after such disclosure, delivers to the Recipient a written document or documents describing such Proprietary Information and referencing the place and date of such oral, visual or written disclosure and the names of the employees or officers of the Recipient to whom such disclosure was made.

2 Confidentiality

- a) Each party shall keep secret and treat in strictest confidence all confidential information it has received about the other party or its customers and will not use the confidential information otherwise than for the purpose of performing its obligations under this Agreement in accordance with its terms and so far as may be required for the proper exercise of the Parties' respective rights under this Agreement.
- b) The term 'confidential information' shall include all written or oral information (including information received from third parties that the 'Disclosing Party' is obligated to treat as confidential) that is (i) clearly identified in writing at the time of disclosure as confidential and in case of oral or visual disclosure, or (ii) that a reasonable person at the time of disclosure reasonably would assume, under the circumstances, to be confidential. Confidential information shall also include, without limitation, software

programs, technical data, methodologies, know-how, processes, designs, new products, developmental work, marketing requirements, marketing plans, customer names, prospective customer names, customer information and business information of the 'Disclosing Party'.

3. Non-Disclosure of Proprietary Information: For the period during the Agreement or its renewal, the Recipient will:
 - (a) Use such Proprietary Information only for the purpose for which it was disclosed and without prior written authorization of the Disclosing Party shall not use or exploit such Proprietary Information for its own benefit or the benefit of others.
 - (b) Protect the Proprietary Information against disclosure to third parties in the same manner and with the reasonable degree of care, with which it protects its confidential information of similar importance: and
 - (c) Limit disclosure of Proprietary Information received under this Agreement to persons within its organization and to those third party contractors performing tasks that would otherwise customarily or routinely be performed by its employees, who have a need to know such Proprietary Information in the course of performance of their duties and who are bound to protect the confidentiality of such Proprietary Information.
4. Limit on Obligations : The obligations of the Recipient specified in clause 3 above shall not apply and the Recipient shall have no further obligations, with respect to any Proprietary Information to the extent that such Proprietary Information:
 - a) Is generally known to the public at the time of disclosure or becomes generally known without any wrongful act on the part of the Recipient,
 - b) Is in the Recipient's possession at the time of disclosure otherwise than as a result of the Recipient's breach of a legal obligation;
 - c) Becomes known to the Recipient through disclosure by any other source, other than the Disclosing Party, having the legal right to disclose such Proprietary Information.
 - d) Is independently developed by the Recipient without reference to or reliance upon the Proprietary Information; or
 - e) Is required to be disclosed by the Recipient to comply with applicable laws or governmental regulation, provided that the recipient provides prior written notice of such disclosure to the Disclosing Party and takes reasonable and lawful actions to avoid and/or minimize the extent of such disclosure.
5. Return of Documents: The Recipient shall, upon the request of the Disclosing Party, in writing, return to the Disclosing Party all drawings, documents and other tangible manifestations of Proprietary Information received by the Recipient pursuant to this Agreement (and all copies and reproductions thereof) within a reasonable period. Each party agrees that in the event it is not inclined to proceed further with the engagement, business discussions and negotiations, or in the event of termination of this Agreement, the Recipient party will promptly return to the other party or with the consent of the other party, destroy the Proprietary Information of the other party.
6. Communications: Written communications requesting or transferring Proprietary Information under this Agreement shall be addressed only to the respective designees as follows (or to such designees as the parties hereto may from time to time designate in

writing)

MIS _____ (BOM) Attn : _____ Attn-----

7. Term: The obligation pursuant to Clause 2 and 3 (Confidentiality and Non-Disclosure of Proprietary Information) will survive for 2 years following the term of the Agreement dated _____.

a. Nothing herein contained shall be construed as a grant by implication, estoppels, or otherwise or a license by either party to the other to make, have made, use or sell any product using Proprietary Information or as a license under any patent, patent application, utility model, copyright or any other industrial or intellectual property right covering same.

8. Damages: The provisions of this Agreement are necessary for the protection of the business goodwill of the parties and are considered by the parties to be reasonable for such purposes. Both the parties agree that any breach of this Agreement will cause substantial and irreparable damages to the other party and, therefore, in the event of such breach, in addition to other remedies, which may be available, the party violating the terms of Agreement shall be liable for the entire loss and damages on account of such disclosure.

Each party agrees to indemnify the other against loss suffered due to breach of contract and undertakes to make good the financial loss caused directly or indirectly by claims brought about by its customers or by third parties.

9. Miscellaneous:

a) This Agreement may not be modified, changed or discharged, in whole or in part, except by a further Agreement in writing signed by both the parties.

b) This Agreement will be binding upon and ensure to the benefit of the parties hereto and it also includes their respective successors and assignees

c) The Agreement shall be construed and interpreted in accordance with the laws prevailing in India.

In witness whereof, the parties hereto have agreed, accepted and acknowledged and signed these presents, on the day, month and year mentioned herein above.

For M/s _____

Authorised Signatory

Shri _____ Designation _____

Bank of Maharashtra

Authorised Signatory

Shri _____ Designation _____

Annexure-9: Policy wise expected outcome from the implementation of ISSP

Policy No	Name of the Policy	Expected outcome from the implementation of ISSP	Bidder's Response/ Compliance
1.	Information Security Policy	a. This Policy is an apex document. b. Vendor has to provide Roles & Responsibilities of various users according to the Policy.	
2.	Information Security Organization Policy	a. Vendor has to provide list of reports & returns to be submitted. b. Vendor has to provide list of various controls & procedures to be put in place.	
3.	Asset Classification Policy	a. Bank will provide list of assets. b. Vendor has to classify Information assets in the form of documents and data should as 'SECRET, CONFIDENTIAL, RESTRICTED & UNCLASSIFIED' as per the definitions given in the policy. c. Vendor has to classify Information assets in the form of Hardware, Software and Media (Ex. Servers, Desktops, Network equipments etc.) as 'CRITICAL, IMPROTANT & ROUTINE' as per the definitions given in the policy. d. Vendor should follow guideline principles prescribed in the policy. e. Bank will identify the custodian of the information assets as per Asset Custodianship Policy. f. Bank has to prepare Inventory in the prescribed format as per Asset Register given in the Policy. g. Labeling & Handling of Classified Assets – Vendor should inform the standard procedure for implementing the labeling of Assets as per the Policy. This is applicable to 'Critical' & 'Important' assets only. h. Asset Reference Register to be maintained for retrieval from storage for the assets mentioned in the policy. i. Disposal of Assets – Register to be maintained. – Disposal of Assets should comply with standards mentioned in 'Electronic Record Maintenance Policy'. j. Vendor has to provide list of reports & returns to be submitted.	
4.	Risk Assessment Policy	a. Risk Assessment & proper security safe guards to be given by the vendor. b. Bank will communicate to all asset custodians. c. Risk Assessment to be carried out as per the standards given in the policy by the vendor. d. Vendor has to provide list of reports & returns to be submitted.	
5.	Insurance Policy	a. Vendor has to provide list of various controls & procedures to put in place. b. Vendor has to check for compliance as per the policy.	
6.	Asset Custodianship Policy	a. Bank will identify Asset Custodian as per the Policy and assign the assets. b. Vendor has to check for the compliance of the same. c. Formal communication of Asset Custodianship will be done by the Bank. d. Vendor has to recommend format for Asset Custodianship reports. e. Vendor has to provide operational responsibility and change control document to put in place as per standards provided in the policy.	
7.	System Security Policy	a. Bank will provide list of all systems that are implemented in Bank.	

		b. Vendor has to prepare guidelines for safeguarding of the assets at Operating System level, Application level & Database level for different Operating Systems and Databases that are implemented in the Bank. The documentation should be made available to the Bank by the vendor on the guidelines. c. System documentation would consist of Administrator's guide, Users guide & Configuration document. d. Vendor has to submit the guidelines for Operating System (OS) Access Controls, Hardening of OS configuration and patch management. e. The compliance for terminal log on procedures should be checked by the vendor. If required additional controls may be recommended. f. Privilege management controls as per the procedures to be verified by the vendor. g. Vendor has to check & verify Event Logging, Clock Synchronization, and Protection of Logs. h. Vendor has to compare the configuration with benchmarks for OS, Network and Database.	
8.	Users Access Management Policy	a. Bank will inform all applications existing in Bank to vendor. b. Vendor will implement user creation, modification & deletion process according to the policy.	
9.	Network Security Policy	a. Bank will provide existing WAN architecture including location wise list of network equipment Ex: DC, DR, NAP, & Branches. b. Vendor has to implement procedures and controls as per policy. c. Vendor has to prepare monitoring & control related processes. d. Vendor has to prepare roles & responsibilities for system administrator /network / security administrator (location specific).	
10.	Systems Development Security policy	a. Bank will provide list of existing applications used in Bank. b. Bank will provide the list of in-house developed applications. c. Vendor has to implement procedures as per policy i) for procurement, upgradation of third party applications ii) for in house application development. d. Vendor has to implement the procedures of software development life cycle as per policy. e. Vendor has to implement procedure for control & monitor.	
11.	Capacity Planning and Systems Acceptance Policy	a. Bank will provide existing procedure for capacity planning of various systems. b. Bank will provide existing procedure for Acceptance Test for procurement of new systems. c. Bank will provide existing operational procedures as per policy. d. Vendor has to implement procedures for Capacity Planning & Acceptance Test as per the policy. e. Vendor has to formulate operational procedures. f. Vendor has to formulate procedure for monitoring & control.	
12.	Audit Policy	a. Bank will provide information of existing Audits being carried out including periodicity, type of audit, scope etc. b. Vendor has to implement Audit procedures as per policy. c. Vendor has to implement procedure for monitor & control.	
13.	Protection Against	a. Bank will provide information of existing Anti Virus	

	Malicious Code Policy	Architecture implemented. b. Vendor has to recommend guidelines for preventive, corrective measures regarding virus attacks/ worms etc.	
14.	Third Party Access Policy	a. Bank will provide information regarding third party contracts. b. Bank will provide information regarding Access given to third party Personnel. c. Vendor has to implement Third Party Access & Third Party network connections as per policy.	
15.	Web Publishing Policy	a. Bank will provide information about bank's websites. b. Vendor has to implement the procedure for content management, controls implemented for security.	
16.	Equipment Security Policy	a. Vendor has to implement critical equipment security controls as per policy. b. Vendor has to provide procedure for Monitoring & control.	
17.	Physical Security Policy	a. Vendor has to implement the procedures as per policy. b. Vendor has to recommend the necessary controls for physical security. c. Vendor has to implement the controls as per the policy.	
18.	Legal Policy	a. Vendor has to train the users on legal aspects of IT security. b. Vendor should provide check list for compliance of legal standards.	
19.	Data Retention Policy	a. Vendor has to implement the procedures.	
20.	Personnel Security Policy	a. Vendor should provide document stating the Roles & Responsibilities of all users of the Bank as per ISSP. b. Bank will get it approved by the Management Information Security Committee (MISC). c. Vendor should provide proforma of performance appraisal that includes ISSP related issues to the Bank for approval.	
21.	Information Security Training Policy	a. Vendor should provide training material/ Syllabus/ course contents for all types of training as mentioned in policy. b. Syllabus/ Course contents/ Training material should cover all types of Training Audience as mentioned in the policy. c. Subject areas for training should cover all the topics as given in the policy as well as standards prevailing in the industry. d. Vendor should conduct training for all types of users as given in the policy. (Refer part. B of Scope of work & Commercial Bid) e. Bank will provide all necessary infrastructure facilities to the vendor for conducting training at various locations. f. Master copy of the course should be provided for approval.	
22.	Incident Management Policy	a. Bank will provide the Incident Management policy & procedure. b. Vendor has to implement the procedures. c. Vendor has to implement the Incident Management plan at all locations.	
23.	Acceptable Usage Policy	a. Vendor has to implement the policy guidelines of Acceptable usage. b. Vendor has to implement controls & procedures.	
24.	Email Policy	a. Bank will provide existing e-mail systems architecture. b. Vendor has to review existing controls implemented at all locations. c. Vendor has to recommend addition /modification in existing controls implemented as per policy. d. Vendor has to formulate procedure to control access to	

		unused/ unauthorised/ external Users. e. Vendor has to prepare monitoring & control related processes. f. Vendor has to prepare roles & responsibilities for system administrator of mail server.	
25.	Mobile Computing Policy	a. Bank will provide the controls implemented to safeguard business information. b. Vendor has to implement the procedure, controls.	
26.	Software Copyright Policy	a. Bank will provide the list of different software procured. b. Vendor has to verify the software as per the list. c. Vendor has to recommend for monitor & control.	
27.	Business Continuity Policy (BCP)	a. Bank will provide the business continuity policy & procedure. b. Vendor has to implement the existing procedures. c. Vendor has to recommend the roles & responsibility for BCP. d. Vendor has to implement the BCP plan at branches & DC, DR & other locations. e. Vendor has to implement procedures for monitoring & controls.	
28.	ATM Policy	a. Bank will provide the list of all the ATM locations. b. Vendor has to implement the procedures. c. Vendor has to recommend the procedures for monitoring & control. d. Vendor has to verify the ATM Policy for compliance.	
29.	Firewall Security Policy	a. Bank will provide the list of Firewalls installed at various locations. b. Vendor has to implement the procedures of Firewall security policy. c. Vendor has to recommend Controls for monitoring & procedures.	
30.	Internet Banking Policy	a. Bank will provide the information regarding implementation of Internet Banking. b. Vendor has to implement the procedures of security controls implemented. c. Vendor has to recommend suitable controls & procedures as per the policy.	
31.	Helpdesk Management Policy	a. Bank will provide the information about existing help desk set up. b. Vendor has to implement the procedures of security controls.	
32.	Internet-Intranet Policy	a. Bank will provide the Internet & Intranet procedure. b. Bank will provide list of locations where dial access is given. c. Vendor has to implement the procedures. d. Vendor has to recommend the controls as per policy. e. Vendor has to verify the dialup internet access at branches.	

- Broad description of the activity undertaken has been mentioned in the above annexure, Bank and finalized vendor will further granularize action plan which will form part of Service Level Agreement (SLA) to be signed.

Annexure 10: Proforma of Performance Bank Guarantee

BANK GUARANTEE NO.

DATE

PERIOD OF BANK GUARANTEE:- VALID UPTO (12 months from the date of BG)

AMOUNT OF GUARANTEE: Rs. (10% of the Order Value)

To

Bank Of Maharashtra

I.T. Department, Central Office

1501, 'Lokmangal'

Shivajinagar, Pune – 5.

THIS DEED OF GUARANTEE EXECUTED ON THIS ____ Day of _____ 2008 by {Name of the Bank issuing guarantee} a body corporate, constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head office at (H.O. Address) and one of the Branch offices at (Branch address) hereinafter referred to as the ‘Guarantor Bank’ (which expression unless it be repugnant to the context or meaning thereof shall include its successors and assigns.) IN FAVOUR OF BANK OF MAHARASHTRA Information Technology Dept. Lokmangal, 1501, Shivajinagar, Pune 411005 (hereinafter referred to as “Beneficiary Bank” which expression shall unless it be repugnant to the context or meaning thereof shall include its successors and assigns).

- 1) Whereas purchase order NO. ----- dated ----- (Hereinafter called the “Contract”) for Rs. -----/- (Rs. ----- Only) placed by the Beneficiary Bank on M/s. -- -----, (hereinafter referred to as ‘Bidder’) stands accepted by the Bidder, and in terms of the said contract the Bidder has to implement Information Systems Security Policy as per Annexure II of the purchase order referred hereinabove.
- 2) And whereas to ensure due performance to the satisfaction of the beneficiary Bank, of implementation of Information Systems Security Policy under the said contract and in terms thereof by the bidder as aforesaid, the Guarantor Bank at the request of the bidder has agreed to give guarantee as hereinafter provided.

NOW THIS GUARANTEE WITNESSETH AS FOLLOWS: -

In consideration of Bank of Maharashtra, the beneficiary bank, having placed purchase order No. -----
----- dated ----- for for Rs. -----/- (Rs. -----
----- Only) on M/s. -----, having its registered office at (address of the registered office
of M/s.-----,) for
implementation of Information Systems Security Policy, we (Name of the Guarantor Bank) do hereby
undertake as under:

- a) To indemnify and keep indemnified the beneficiary bank to the extent of the sum of Rs. -----
----- /- (Rs. ----- only) for the losses and damages that may be caused to or
suffered by the beneficiary bank in the event of non-performance of whatever nature on the
part of the bidder in discharging their contractual obligations under the said contract against the
above referred purchase order and further undertake to pay immediately on demand to the
beneficiary Bank the amount claimed under this guarantee not exceeding Rs. ----- /- (Rs.
-----only) without demur and without Beneficiary Bank needing to
prove or to assign reasons for the demand so made for the sum specified therein and mere
written claim or demand of the Beneficiary Bank shall be conclusive and binding on the
guarantor Bank as to the amount specified under these presents.
- b) The guarantee herein contained shall remain in full force and effect till discharged by the
beneficiary bank or upto (mention date – i.e. 12 months from the date of order) which is
earlier.
- c) This guarantee shall not in any way be affected by the change in the constitution of the bidder
or of guarantor bank nor shall be affected by the change in the constitution, amalgamation,
absorption or reconstruction of the beneficiary bank or otherwise but shall ensure for and be
available to and enforceable by the absorbing amalgamated or reconstructed Company of the
beneficiary bank.
- d) Notwithstanding anything contained above

The liability of the guarantor Bank under this deed of guarantee is restricted to Rs. ----- /- (Rs. ----- only). This guarantee shall remain in full force till (mention date) and the guarantor Bank is liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if the beneficiary Bank serves upon the guarantor Bank a written claim or demand on or before (mention date) at (name of the guarantor Bank and branch).

IN WITNESS WHEREOF the authorised signatories of the said (Guarantor Bank) have signed this deed for and on behalf of the guarantor on the date first hereinabove mentioned.

Place

For

Date

Authorised Signatories

Seal

Annexure 11: List of Pilot branches/ offices

List of Pilot branches/ offices: (40)

1. 10 Regional Offices
 - i. PUNE CITY REGION
 - ii. MUMBAI CITY REGION
 - iii. THANE
 - iv. DELHI
 - v. BHOPAL
 - vi. AHMEDABAD
 - vii. KOLKATA
 - viii. CHENNAI
 - ix. KOLHAPUR
 - x. LATUR
2. 1 Circle Office
 - i. BANGALORE
3. 5 Currency Chests – List will be provided
4. 1- TIBD – MUMBAI
5. 1 – I F B - PUNE
6. 2 Training Centers
 - i. I T T I PUNE
 - ii. NAGPUR
7. 4 I T Labs
 - i. AURANGABAD
 - ii. LUCKNOW
 - iii. HYDERABAD
 - iv. THANE
8. Card cell – Mumbai & Demat Cell – Mumbai
9. 14 branches
 - i. 4 – Service branch
 1. MUMBAI
 2. DELHI
 3. KOLKATA
 4. SOLAPUR
 - ii. 2 – Overseas branch
 1. PUNE
 2. MUMBAI
 - iii. 2 - Metro branches
 - iv. 2 – Urban branches
 - v. 2 – Semi-Urban branches
 - vi. 2 - Rural branches

Annexure 12: List of 2nd Phase branches

List of branches/ offices: (102)

1. 22 Regional Offices – Ahmednagar, Akola, Amrawathi, Aurangabad, Bangalore, Chandrapur, Goa, Hyderabad, Indore, Jabalpur, Jalgaon, Mumbai Suburb Region, Nagpur, Nashik, Pure Rural Region, Raigad, Ratnagiri, Raipur, Satara, Solapur, Lucknow, Chandigarh.
2. 4 Circle Offices – Pune, Mumbai, Delhi & Nagpur
 - a. PUNE
 - b. DELHI
 - c. MUMBAI
 - d. NAGPUR
3. 14 Currency Chests – List will be provided
4. 3 Training Centers
 - a. Staff Training Center – Prabhat Road, Pune
 - b. Staff Training Center – Dahanukar colony, Pune
 - c. Staff Training Center - Mumbai
5. 6 I T Labs – List will be provided
6. Rural Development Centers –
 - a. Bhigwan
 - b. Hadapsar
 - c. Manchar
7. 50 branches
 - a. 10 – Service branch
 - b. 10 - Metro branches
 - c. 10 – Urban branches
 - d. 10 – Semi-Urban branches
 - e. 10 - Rural branches

Annexure 13: List of 3rd Phase branches

List of branches: (1310)

1. 273 Metro branches
2. 276 Urban branches
3. 229 Semi-Urban branches
4. 532 Rural branches

Annexure 14: State wise, Area wise list of branches

State wise, Area wise list of branches

SR.NO.	STATE_NAME	DISTRICT	Br count
1	MAHARASHTRA	PUNE	151
2	MAHARASHTRA	GREATER BOMBAY	85
3	MAHARASHTRA	NASIK	70
4	MAHARASHTRA	THANE	67
5	MAHARASHTRA	SATARA	51
6	MAHARASHTRA	KOLHAPUR	40
7	MAHARASHTRA	AMRAVATI	37
8	MAHARASHTRA	NAGPUR	37
9	MAHARASHTRA	SOLAPUR	37
10	MAHARASHTRA	AURANGABAD	36
11	MAHARASHTRA	AHMADNAGAR	35
12	DELHI	DELHI	29
13	MAHARASHTRA	CHANDRAPUR	26
14	MAHARASHTRA	RAIGAD	24
15	MAHARASHTRA	RATNAGIRI	22
16	MAHARASHTRA	SANGLI	21
17	MAHARASHTRA	JALNA	18
18	MADHYA PRADESH	BETUL	17
19	WEST BENGAL	CALCUTTA	17
20	KARNATAKA	BANGALORE URBAN	16
21	MAHARASHTRA	BULDHANA	16
22	MAHARASHTRA	LATUR	16
23	MAHARASHTRA	BHANDARA	15
24	MAHARASHTRA	AKOLA	14
25	MAHARASHTRA	DHULE	14
26	MAHARASHTRA	JALGAON	14
27	MAHARASHTRA	OSMANABAD	14
28	MAHARASHTRA	SINDHUDURG	14
29	MAHARASHTRA	YAVATMAL	14
30	GUJARAT	AHMADABAD	12
31	MADHYA PRADESH	CHHINDWARA	12
32	CHHATTISGARH	BALAGHAT	11
33	MADHYA PRADESH	JABALPUR	11
34	MAHARASHTRA	WARDHA	11
35	MAHARASHTRA	GADCHIROLI	10
36	TAMILNADU	MADRAS	10
37	KARNATAKA	BELGAUM	9
38	MAHARASHTRA	BID	9
39	ANDHRA PRADESH	HYDERABAD	9
40	MAHARASHTRA	NANDED	9
41	MADHYA PRADESH	SEONI	9
42	MADHYA PRADESH	INDORE	8
43	GOA	NORTH GOA	8
44	MADHYA PRADESH	WEST NIMAR	8
45	MADHYA PRADESH	DHAR	7
46	MAHARASHTRA	PARBHANI	7
47	MADHYA PRADESH	SEHORE	7

48	ANDHRA PRADESH	ADILABAD	6
49	MADHYA PRADESH	EAST NIMAR	6
50	UTTAR PRADESH	LUCKNOW	6
51	MAHARASHTRA	WASHIM	6
52	KARNATAKA	DHARWAD	5
53	HARYANA	GURGAON	5
54	RAJASTHAN	JAIPUR	5
55	CHHATTISGARH	RAJNANDGAON	5
56	GUJARAT	SURAT	5
57	GUJARAT	VADODARA	5
58	CHHATTISGARH	BILASPUR	4
59	CHHATTISGARH	DURG	4
60	MADHYA PRADESH	GWALIOR	4
61	ANDHRA PRADESH	RANGAREDDY	4
62	GOA	SOUTH GOA	4
63	ANDHRA PRADESH	VISHAKHAPATNAM	4
64	WEST BENGAL	BARDDHAMAN	3
65	MADHYA PRADESH	BHOPAL	3
66	KARNATAKA	BIJAPUR	3
67	CHANDIGARH	CHANDIGARH	3
68	ANDHRA PRADESH	EAST GODAVARI	3
69	HARYANA	FARIDABAD	3
70	UTTAR PRADESH	GAUTAM BUDDHA NAGAR	3
71	UTTAR PRADESH	GHAZIABAD	3
72	KARNATAKA	GULBARGA	3
73	PUNJAB	LUDHIANA	3
74	BIHAR	PATNA	3
75	CHHATTISGARH	RAIPUR	3
76	GUJARAT	VALSAD	3
77	UTTAR PRADESH	AGRA	2
78	UTTAR PRADESH	ALLAHABAD	2
79	PUNJAB	AMRITSAR	2
80	KARNATAKA	BELLARY	2
81	KARNATAKA	CHITRADURGA	2
82	TAMILNADU	COIMBATORE	2
83	KARNATAKA	DAKSHIN KANNAD	2
84	GUJARAT	GANDHINAGAR	2
85	PUNJAB	GURDASPUR	2
86	RAJASTHAN	JODHPUR	2
87	GUJARAT	JUNAGADH	2
88	UTTAR PRADESH	KANPUR DEHAT	2
89	TAMILNADU	MADURAI	2
90	MADHYA PRADESH	MANDLA	2
91	UTTAR PRADESH	MEERUT	2
92	KARNATAKA	MYSORE	2
93	MAHARASHTRA	NANDURBAR	2
94	WEST BENGAL	NORTH 24 PARGANAS	2
95	PUNJAB	RUPNAGAR	2
96	WEST BENGAL	SOUTH 24 PARGANAS	2
97	KERALA	THIRUVANANTHAPURAM	2
98	MADHYA PRADESH	UJJAIN	2
99	UTTAR PRADESH	VARANASI	2
100	RAJASTHAN	AJMER	1
101	UTTAR PRADESH	ALIGARH	1

102	HARYANA	AMBALA	1
103	GUJARAT	ANAND	1
104	RAJASTHAN	BANSWARA	1
105	UTTAR PRADESH	BAREILLY	1
106	PUNJAB	BATHINDA	1
107	GUJARAT	BHARUCH	1
108	GUJARAT	BHAVNAGAR	1
109	RAJASTHAN	BHILWARA	1
110	RAJASTHAN	BIKANER	1
111	ANDHRA PRADESH	CHITTOOR	1
112	ORISSA	CUTTACK	1
113	WEST BENGAL	DARJILING	1
114	KARNATAKA	DAVANGERE	1
115	UTTARANCHAL	DEHRA DUN	1
116	MADHYA PRADESH	DEWAS	1
117	WEST BENGAL	DHANBAD	1
118	KERALA	ERNAKULAM	1
119	TAMILNADU	ERODE	1
120	PUNJAB	FATEHGARH SAHIB	1
121	PUNJAB	FEROZPUR	1
122	UTTAR PRADESH	FIROZABAD	1
123	RAJASTHAN	GANGANAGAR	1
124	UTTAR PRADESH	GORAKHPUR	1
125	ANDHRA PRADESH	GUNTUR	1
126	WEST BENGAL	HAORA	1
127	UTTARANCHAL	HARIDWAR	1
128	MAHARASHTRA	HINGOLI	1
129	HARYANA	HISAR	1
130	PUNJAB	HOSHIARPUR	1
131	PUNJAB	JALANDHAR	1
132	JAMMU & KASHMIR	JAMMU	1
133	GUJARAT	JAMNAGAR	1
134	HARYANA	JHAJJAR	1
135	TAMILNADU	KANYAKUMARI	1
136	PUNJAB	KAPURTHALA	1
137	HARYANA	KARNAL	1
138	GUJARAT	KHEDA	1
139	ORISSA	KHURDA	1
140	RAJASTHAN	KOTA	1
141	KERALA	KOTTAYAM	1
142	KERALA	KOZHIKODE	1
143	ANDHRA PRADESH	KRISHNA	1
144	PUNJAB	MOGA	1
145	BIHAR	MUZAFFARPUR	1
146	TAMILNADU	NAMAKKAL	1
147	PUNJAB	NAWANSHAHR	1
148	ANDHRA PRADESH	NELLORE	1
149	ANDHRA PRADESH	NIZAMABAD	1
150	HARYANA	PANCHKULA	1
151	HARYANA	PANIPAT	1
152	KERALA	PATHANAMTHITTA	1
153	PUNJAB	PATIALA	1
154	PONDICHERY	PONDICHERY	1
155	WEST BENGAL	PURBI SINGHBHUM	1

156	KARNATAKA	RAICHUR	1
157	MADHYA PRADESH	RAJGARH	1
158	GUJARAT	RAJKOT	1
159	TAMILNADU	RAMANATHAPURAM	1
160	WEST BENGAL	RANCHI	1
161	MADHYA PRADESH	RATLAM	1
162	HARYANA	ROHTAK	1
163	GUJARAT	SABAR KANTHA	1
164	TAMILNADU	SALEM	1
165	MADHYA PRADESH	SATNA	1
166	HIMACHAL PRADESH	SIMLA	1
167	HARYANA	SONIPAT	1
168	JAMMU & KASHMIR	SRINAGAR	1
169	KERALA	THRISSUR	1
170	TAMILNADU	TIRUCHIRAPALLI	1
171	TAMILNADU	TOOTHUKUDI	1
172	KARNATAKA	TUMKUR	1
173	RAJASTHAN	UDAIPUR	1
174	UTTAR PRADESH	UDHAM SINGH NAGAR	1
175	KARNATAKA	UTTAR KANNAD	1
176	ANDHRA PRADESH	WARANGAL	1
177	HARYANA	YAMUNANAGAR	1

Total States : 22

Total Districts : 179

1375

Category wise Number of branches:

Metro: 302
 Urban: 288
 Semi-Urban : 241
 Rural: 544
 Total : 1375