



**REQUEST FOR PROPOSAL  
FOR  
DESIGN, DEVELOPMENT, IMPLEMENTATION, SUPPORT AND MAINTENANCE  
OF  
MOBILE APPLICATION**

**Reference No. : SHCIL/MOBILEAPP/01/2020.**



## NOTICE OF REQUEST FOR PROPOSAL

### **Stock Holding Corporation Of India Limited**

**Regd. Office :** 301, Centre Point, Dr. Babasaheb Ambedkar Road, Parel, Mumbai-400 012

**CIN :** U67190MH1986GOI040506

### **NOTICE FOR REQUEST FOR PROPOSAL FOR DESIGN, DEVELOPMENT, IMPLEMENTATION, SUPPORT AND MAINTENANCE OF MOBILE APPLICATION**

Stock Holding Corporation of India Limited invites proposals in the prescribed format from reputed and experienced service providers for Design, Development, Implementation, Support and Maintenance of Mobile Application as per specified scope of work. The RFP document can be downloaded from the website <https://corporate.StockHolding.com/notices.html> from 10 a.m. on 18<sup>th</sup> November 2020 till 04<sup>th</sup> December 2020.

Corrigendum with regard to this RFP, if any, shall be uploaded on the website of StockHolding.

StockHolding reserves the right to accept or reject any or all proposals without assigning any reason.

For queries contact: email id:- mobapp2020@StockHolding.com between 10.00 a.m.to 05.00 p.m. on all working days.

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**STOCK HOLDING CORPORATION OF INDIA LIMITED**

Regd. Office: 301, 3rd Floor, Centre Point, Dr. Babasaheb Ambedkar Road, Parel,  
Mumbai-400012.

**Key Activities and Due Dates**

<b>Sr. No.</b>	<b>Description</b>	<b>Details</b>
<b>1</b>	<b>Notice no.</b>	SHCIL/MOBILEAPP/01/2020.
<b>2</b>	<b>Subject</b>	Request for Proposal for Design, Development Implementation, Support and Maintenance of Mobile Application for the products offered by Stock Holding Corporation of India Limited
<b>3</b>	<b>Date And Time to Download e-Tender from web site</b>	18 <sup>th</sup> November 2020, 10.00 a.m. till 04 <sup>th</sup> December, 2020.
<b>4</b>	<b>Department</b>	Product Team / Retail
<b>5</b>	<b>Contact Details</b>	email : <a href="mailto:mobapp2020@StockHolding.com">mobapp2020@StockHolding.com</a>
<b>6</b>	<b>Web-site</b>	www.StockHolding.com
<b>7</b>	<b>Application cum Processing Charges</b>	Nil
<b>8</b>	<b>Earnest Money Deposit</b>	Rs. 5,00,000/- (Rupees Five Lakhs Only) favoring “ <b>Stock Holding Corporation Of India Limited</b> ” through NEFT/RTGS to the specified bank account on or before <b>8<sup>th</sup> December 2020.</b>  <b>Type of Account:- Current.</b> <b>Bank a/c no :- 004103000033442.</b> <b>Bank Name :- IDBI Bank Ltd.,</b> <b>IFSC code :- IBKL0000004</b>

<b>9</b>	<b>Submission of queries</b>	On or before 26 <sup>th</sup> November, 2020, 11.00 a.m. through email to <a href="mailto:mobapp2020@StockHolding.com">mobapp2020@StockHolding.com</a>
<b>10</b>	<b>Date and Time of Pre-bid meeting</b>	27 <sup>th</sup> November 2020, 11.00 a.m. at Regd. office of the Corporation / Virtually through Video Conferencing. VC details will be provided on request.
<b>11</b>	Issuance of RFP Corrigendum (if any)	1 <sup>st</sup> December, 2020
<b>12</b>	<b>Last Date &amp; Time Of Submission of Technical &amp; Financial Bids with EMD amount,</b>	08 <sup>th</sup> December 2020, 05.00 p.m. at the designated drop box located at the Registered office of the Corporation. Soft copy of the bid with EMD details should also be sent by email to :- <a href="mailto:mobapp2020@StockHolding.com">mobapp2020@StockHolding.com</a> . Bidders should ensure that soft copies of documents are uploaded within stipulated time as mentioned.
<b>12</b>	<b>Opening date of Technical Proposals</b>	11 <sup>th</sup> December 2020, 11.00 a.m. at the Registered office of the Corporation
<b>13</b>	<b>Date and Time for Presentation</b>	22 <sup>nd</sup> and 23 <sup>rd</sup> December, 2020 at the Registered Office / Operation office of StockHolding at Mumbai / Navi Mumbai (The option of presenting through Video Conferencing will also be available)
<b>14</b>	<b>Opening date of Financial Proposals</b>	05 <sup>th</sup> January, 2021, 11.00 a.m. at the Registered office of the Corporation (Physical mode / VC will also be available)
<b>15</b>	<b>Final Evaluation of Bids received</b>	06 <sup>th</sup> January, 2021, 11.00 a.m. at the Registered office of the Corporation

## **About StockHolding**

Stock Holding Corporation of India Limited (StockHolding), a subsidiary of IFCI Limited is promoted by the public financial institutions and Insurance majors and incorporated as a public limited company. The services provided by the Company are listed below:-

### **A) Institution Segment**

StockHolding is country's largest Custodian in terms of assets under custody. The Company provides post trading and custodial services to institutional investors, mutual funds, banks, insurance companies, etc. for all securities, valuation and fund accounting services, securities and lending and borrowing services etc.

### **B) Retail Segment**

#### **a) Depository Participant (DP) Services**

StockHolding provides Demat Account Services to Retail, HNI, Corporate and Institutional Customers on both NSDL and CDSL. StockHolding is also empanelled as a Comtrack Participant with National Commodity and Derivatives Exchange (NCDEX) to hold commodities in dematerialised form.

#### **b) Sub-Broking Services**

StockHolding offers Sub-Broking Services in Cash, Derivatives and Currency segments through its wholly owned subsidiary - SHCIL Services Limited ("SSL") to Retail, HNI, Corporate and Institutional client.

#### **c) Professional Clearing Member Services**

StockHolding is a Professional Clearing Member and Custodian in the Derivative segment.

#### **d) Third Party Distribution**

- Mutual Funds, Fixed Deposits & NCDs
- Bonds of PSUs, Capital Gain Bonds, Sovereign Gold Bond
- Initial Public Offer
- Loan Against Shares

#### **e) National Pension Scheme (NPS)**

National Pension System (NPS) is a pension scheme from Government of India offering a regular pension after retirement apart from unique tax advantage and partial withdrawal benefit. StockHolding is a leading Point of Presence (POP) as well a Custodian in National Pension System architecture.

#### **f) Insurance**

StockHolding is a Corporate Agent having valid Composite Corporate Agency License from IRDAI and is soliciting Insurance business of three insurers each in Life, General and Health to various segments of client.

#### **g) Bullion**

StockHolding is engaged in distribution of MMTC PAMP's gold and silver coins of assured purity. StockHolding's bullion vault at Zaveri Bazar, Mumbai provides vault/ locker services to retail and institutional clients. StockHolding's Gold Accumulated Plan, Gold Rush enables clients to purchase purest quality gold in a safe and secure manner with facility of anytime withdrawal and safe delivery.

#### **h) e-Stamping**

E-stamping is a computer based application and a secured electronic way of stamping documents. Ministry of Finance, Government of India appointed Stock Holding Corporation of India Ltd as Central Record Keeping Agency (CRA) for Computerization of Stamp Duty Administration System (C-SDAS). As a major e-governance initiative, several State Governments have authorised StockHolding to collect non- judicial stamp duty payment through our e-stamping system. SHCIL is the only CRA appointed by the Government of India. CRA is

responsible for User Registration, Impress Balance administration and overall E-Stamping Application Operations and Maintenance. StockHolding acts as the CRA for collection of stamp duty for various State Government and Union Territory in India.

#### **I) e-Registration & e-Court fees**

E-Registration Fees Collection system is a secure electronic way of Collection of Registration Fees along with the Other Charges and payment mechanism for various State Government and Union Territory in India. It is a step towards e-Governance which ensures that Registration fee and Other Charges paid by public reaches the Government safely. As a major e-governance initiative, several State Governments have authorized StockHolding to collect judicial stamp duty payment through e-Court fees system.

#### **j) StockHolding Learning & Development Centre**

StockHolding has set up a Training cum Education Centre at Mayhap, Navy Mumbai, called StockHolding Learning and Development Centre (SLDC). It offers superior infrastructural facilities to provide training and education in the right ambience.

**To know more about the Company please visit [www.StockHolding.com](http://www.StockHolding.com)**



**OBJECTIVE**

The objective of this RFP is to select a professional vendor for the design, development, implementation, support and maintenance of mobile application including webapp for product and services offered by StockHolding in the retail segment, as per scope of work specified in this document.

StockHolding has decided to float this RFP for achieving the aforesaid objective as broadly listed below:-

- 1) To select a professional vendor for designing, developing, implementing, supporting and maintenance of a suitable mobile application, as per scope of work specified in this document for achieving business growth.
- 2) The proposed solution should be able to integrate with StockHolding's Current IT Infrastructure.

## ELIGIBILITY CRITERIA

S. No	Particulars	Document(s) Required
1	The bidder should be a registered firm / company in India for at least 5 years	Registration Certificate / Certificate of incorporation
2	The Bidder should have an average annual turnover of Rs.10 crore in each of the last three financial years in IT software components and services	Certificate from the Chartered Accountant (Single Certificate or multiple certificates can be provided)
3	The Bidder should be a profit making firm / company in at least 3 of the last 5 financial years. The financial details should be of the same company and not of its group entity (on a standalone basis).	
4	The bidder should preferably have a valid CMM/PCMM certification. In case of ISO or any other certification the same can be mentioned. StockHolding reserves the right to consider/reject the certifications other than ISO/CMM/PCMM.	Copy of Certificate
5	The bidder should have expertise in building high performance enterprise mobile applications on diverse mobile platforms (Android/ iOS/ Windows).	Certificate from authorized signatory providing the details.
6	The Bidder should have developed minimum 3 Mobile applications preferably for any Banking / Broking / Financial Services Companies.	Copies of Project Completion certificate from the clients
7	The Bidder should have minimum 20 fulltime employees working on Mobile Software Development.	Declaration / certificate from Authorized Signatory / Company Secretary
8	The bidder should not have been blacklisted by any Central / State Govt. depts./Public Sector Banks / Financial Institutions in India in the last 3 years for any reason.	Declaration / certificate from Authorized Signatory / Company Secretary
9	The bidder should have presence preferably in Mumbai/ Navi Mumbai. Bidders based at other locations should be able to provide support / services to StockHolding at Mumbai / Navi Mumbai at its own cost as and whenever required without any delay.	Declaration / certificate from Authorized Signatory / Company Secretary

## **SCOPE OF WORK**

### **A. INTRODUCTION**

The scope of the project encompasses the Development of a mobile app which will facilitate the customer to avail different services that are currently available in the Retail segment. The selected vendor may need to develop any other services that may be required by the corporation in future.

The scope of activities needs to be completed across two phases (Phase-I and Phase-II) simultaneously. The scope of work across different products in Phase- I are mentioned in this document under scope of work and the activities that need to be completed in Phase-II are as mentioned in **Annexure-Q**. The bidders are expected to develop the same by consuming StockHolding APIs, Web link redirection etc.

The bidders, if necessary, may provide the hardware, software requirement and any third party license details that may be required during the development/implementation of the proposed app as per format given in **Annexure-N**. StockHolding, if necessary, will provide infrastructure that may be required On-site or On-Cloud.

Bidder has to develop and maintain all activities associated with the proposed app including end to end support on infrastructure and application.

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

- **Guest user** – Guest user will have visibility of the available retail products and services and can put request to avail the same.

- **Customer** – Customer will be able to view detailed information about availed products and services; can also put service request related to products.

## **B. OVERVIEW OF THE SYSTEM & Stake Holders**

Various entities are involved in the system like:

- a. **Guest user:** The guest user will be a customer and may not have availed any product & services of StockHolding. The guest is expected to use the mobile application and will be able to put service request for selected product and can also provide feedback.
- b. **Existing Customer:** The existing user is one who has availed some existing product of StockHolding. Using mobile application, customer will be able to register on the mobile app and thereafter view detailed information related to the availed product including making payment/subscription fees for the availed product.

### **Operating environment**

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

### **Proposed Architecture**

The bidder shall ensure the development of mobile application as per guidelines issued by Application stores. The entire app will have the following set of screens:

- 1) **Splash Screen:** Splash Screen shall display StockHolding name & logo for a few Seconds while Mobile Application starts loading in the Backend.
- 2) **Home Screen:** The clients will see Home Screen by default, which will display all the product and services of StockHolding as specified in this RFP document.
- 3) **Closing Screen:** Closing Screen shall display StockHolding name & logo for a few Seconds while Mobile Application closes.

All icons must be crisp, clean, and distinguishable and should be as per guidelines of mobile application platform. All buttons and objects must be reactive to touch and work as intended.

The mobile application will be designed to handle high number of concurrent users (1000) and an uptime in excess of 99%. The application so developed should have scalability as per business requirement of StockHolding.

The Mobile Application shall have to be uploaded on the following:

- 1) Apple app store
- 2) Google play store

### C. **StockHolding Products**

User will be able to view StockHolding products. There are three distinct categories of users who will have visibility of following StockHolding products as mentioned below:

<b>STOCKHOLDING PRODUCTS</b>
Demat
National Pension Scheme
Sovereign Gold Bonds
Insurance (A separate app to be integrated in the proposed app)
Broking (A separate app to be integrated in the proposed app)
Third Party Products
GOI Bonds
Integration with LMS, CRM. Enabling Chatbot wherever necessary.

### D. **Types of customers that would utilize app:**

1. **Guest user:** Guest user will be able to view the all the product/services available on app. In cases he desires to transact he will need to register with basic details. In case KYC is required for availing a particular product/service the guest user can do the transaction after doing the necessary KYC registration.
  
2. **Customer who has availed of product(s):** Customer will get detailed information related to subscribe product like profile/holding/ transaction details/ Market value etc.

3. **Customer wanting to proceed for previously “not availed” products:** Registered/KYC complied customer will be allowed put one click request for subscribing the desired product.
4. Vendor is required to work on API integration with CRM system by maintaining/pushing customer broken journey/grievances so as to enable Customer journey mapping in CRM
5. **Existing ChatBot Services:** Existing Chatbot services to be made available to both Guest users and Customer users

**General feature for Mobile app:**

- Registration for new customer with first time password generation
- Forgot / Regenerate password option
- Change password option

**E. Individual product wise Scope of Work (Phase-I) is listed below :-**

**1. NPS**

**a) Purpose**

Mobile Application is proposed for Guest user and Clients of StockHolding to facilitate on-boarding, transaction details and viewing basic profile.

**b) Features:**

**(I) For guest user:**

1. Register with basic details i.e. name, mobile number, email id, OTP generation and confirmation
2. Show product list – (Tier - I and Tier - II)
3. Product features, benefits and FAQs link

4. On-boarding – redirection to StockHolding website for NPS registration
5. Link to StockHolding web link, Alert to LMS and Pension Calculator
6. Map your NPS for contribution: Enter PRAN number, Current Location/City, enter email id, mobile number and Submit
7. Announcement / Notice
8. Reference: Select contact details from mobile to send link SMS, Reward Score- number based on no of reference.

**(II) For existing clients of NPS:**

1. Default PRAN number should be visible with following options :
  - Account Details, Pay Subscription and Payment History
  - Secure Login page should be linked: [https://online.StockHolding.com/secure\\_login/ssl\\_login.aspx](https://online.StockHolding.com/secure_login/ssl_login.aspx)
2. View A/c Details: PRAN, Name, Tier I and Tier II (Active/Inactive)  
Link for converting inactive to active due to non-contribution or pending KYC
3. Contribute: Link to StockHolding webpage
4. Last transaction(s): Date, Amount, Mode of transaction

**(III) For Clients of StockHolding in products other than NPS:**

1. Option to register in NPS - On click redirect to StockHolding website for on-boarding.
2. After generation of PRAN, the number should be displayed on Mob app and on activation all the option for NPS clients should be activated for the user.
3. In case of incomplete on-boarding, the message should be passed on to LMS and alert message to complete the NPS on-boarding registration.

## **2. Demat and Broking**

### **a) Purpose**

Mobile Application is proposed for Guest user and Clients of StockHolding to facilitate on-boarding, execution of debit instruction, view of holding transaction, service request, digital payment options,

### **b) Activities to be incorporated**

#### **(I) For Guest User:**

- Product Query form
  1. Register with basic details i.e. name, mobile number, email id
  2. Show product list
  3. Product features and benefits under each product icon
  4. Usage of Unique client master for single sign-on facility on the basis of PAN
- Chat Bot Query form (Common for all product guest user)

#### **(II) For Existing Clients:**

For existing clients of StockHolding in products other than Demat and Broking will be redirected to the on-boarding solution (Redirecting) module.

#### **1. Demat and Trading Account Opening procedure**

For online demat and trading account opening option to be made available for paperless onboarding of demat and trading account by re-directing to the “Online Onboarding Page”.

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

The holdings should be able to give all other details whether in free, lock in, suspended status, pending demat, etc.



### 3. Demat – View transaction details for selected date range

The user should be able to view the transactions for a particular period with an option to ask for the same on the registered email id. The User needs to select the date range, according to that application will show transaction related details under each company like Company name, ISIN No., Opening balance, Closing balance and transaction specific information as Execution date, Transaction no., Credit, Debit and Balance.

### 4. Demat - View online payment history and pay outstanding amount

- a) Client should be able to view all view online payment history as well as pay outstanding amount online through any service provider like paytm, Payment gateway, google pay etc
- b) Option to ask for the Bill on the registered email id.

### 5. Services Request

Client should be able to put request for available services related to his account like change of email id, mobile no, DIS book.

Trading Link to SHCIL Services existing app thru re-direction.

### **(III) Others (Phase 1):**

- a) Interactive live chat option.
- b) Option to locate the nearest branch based on GPS
- c) Option for redirection to StockHolding website

### **3. TPP**

The Third Party products include Mutual Fund, Fixed Deposits, IPO, NCD Issues, 54 EC Capital Gain Bonds and GOI Bonds.

**a) Mutual Fund**

- a. MFU (API through which there will be redirection to MFU portal) for doing the following existing processes.
  - Holding View
  - Transaction Facility
    - SIP (Transaction / Stop SIP/Redemption)
    - Lump sum (Purchase / STP / SWP / Switch / Redemption)
- b. FundFinder (Simple redirection to FundFinder web page) for doing the following existing processes.
  - Holding View
  - Transaction Facility
    - SIP (Transaction / Stop SIP/Redemption)
    - Lump sum (Purchase / STP / SWP / Switch / Redemption)
    - Advisory Facility
  - Registration in FundFinder platform based on StockHolding onboarding data

**b) Fixed Deposit (Redirection through weblink)**

- a. View of Fixed Deposits Marketed by StockHolding (Interest Rates)
- b. Option to download form or get the form emailed to registered email id (email provision to be developed)
- c. Apply Online – Integration with specific FD Issuers through API / Weblink

**c) IPO**

- a. View on ongoing IPO / FPO (API will be provided)
- b. Online IPO through existing link of SSL (Redirection through weblink)

**d) NCD Issues**

- a. Upcoming NCD Issue with Issue details with option to download the Product Note (Incorporating issuer weblink available at StockHolding's webpage)

- b. Option to download form from issuer weblink available at StockHolding's webpage
- e) 54 EC Capital Gain Bonds**
- a. View of all 4 Issuers along with an option to Invest Online (for three Issuers) (Incorporating issuer weblink available at StockHolding's webpage)
  - b. Download application form with unique serial number (Redirection to Weblink of StockHolding)
  - c. Track allotment status (Redirection to registrar website)
- f) GOI**
- a. Option to Invest Online – Complete redirection to StockHolding weblink for facilitating investment by new as well as existing subscriber of GOI Bonds.
  - b. Option to download form from StockHolding website using weblink

**4. Sovereign Gold Bond (SGB)**

- a. Option to Invest Online thru the existing Weblink.
- b. Option to download form from StockHolding website thru weblink.

**5. Insurance**

Integration of mobile application developed by insurance vendor.

**6. GoldRush**

Complete redirection to existing StockHolding Goldrush website for facilitating the following:

- a. Registration (onboarding)
- b. Transacting in
  - (i) Buy Gold
  - (ii) Withdrawal

(iii) Modification

(iv) Closure

c. Clients to be redirected to the website to carry out the above activities.

Any minor modification that may be required will need to be completed by the successful bidder at no additional cost.

**TERMS AND CONDITIONS**

1) **Authority**

The bidder warrants and represents that it has obtained all the requisite permissions, sanctions and authority under the applicable laws to provide services to StockHolding and owns or has the right to use or is lawfully authorized under valid and enforceable licenses/ agreements/authority from the concerned authority(ies) in terms of the applicable laws, the materials and methods and techniques and tools proposed to be used for providing services under the Agreement including all intellectual property rights comprised therein. (An undertaking to be submitted by company secretary at the time of bid submission)

2) **Ownership**

The Mobile Application/platform developed by the Bidder will be owned by StockHolding. The ownership and right to exploitation of all the Intellectual Property rights associated with the application, source code, etc. will vest with StockHolding and StockHolding shall have the full and unhindered right to use/ exploit/ commercialize the same, with or without modification.

3) **Mobile Application System**

The bidder shall supply the complete Mobile Application System to meet the functional and technical requirements as mentioned in this document. The mobile application can be built on native / hybrid / webapp. The Application should be lightweight and should have a quick and responsive user journey. The latest version of the software must be supplied. Log analysis tools are needed to be implemented as part of the solution. Customer journeys need to be tracked and necessary tools needs to be implemented along with the solution to analyze customer experience/ patterns. The bidder must consider the disaster recovery environment while developing and implementing the mobile apps software.

The bidders are required to ensure that the following features for mobile app and onboarding system are considered for development and implementation:-

- a) A prototype / wireframe needs to be provided and confirmation to be obtained from StockHolding before development of mobile app./ onboarding.
- b) Create UI, UX experience which should be on similar lines currently available on StockHolding website :- [www.StockHolding.com](http://www.StockHolding.com).
- c) Captcha option needs to be incorporated in the login section.
- d) The bidder should follow OWSAP mobile security standard and also comply with SEBI- Cyber security and Cyber resilience guidelines for SEBI regulated products
- e) Application session management should be recorded by mobile app and should be made available for future reference / audit purpose.
- f) Maintain audit log of client activity for future audit and other purpose.
- g) Two factor authentication wherever it is required
- h) High availability of mobile application (99 % uptime) should be ensured.
- i) End to end testing, regression testing, Load testing should take place and test reports should be made available to StockHolding.
- j) The mobile app and onboarding application should be made available on primary as well as in DR set up.

StockHolding reserves the right to reject any of the item('s)/software of implemented solution, if found unsuitable and /or not conforming to the approved specifications at any point of time. The rejected item('s)/software, if any, shall have to be taken back and replaced forthwith. In case any part('s) of the provided solution is found to be insufficient to support the specified requirements, the bidder shall provide the same at no extra cost to StockHolding.

#### 4) **Warranty**

The successful bidder should provide comprehensive warranty and ATS (Annual Technical Support) for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP upto twelve months from the date of Implementation/ installation of application. During warranty

period service/maintenance of applications, all driver software / version upgradation, installing patches, Program updates, patches, security alerts, support for any Mobile App related malfunctions and related services shall also be provided / performed at no extra cost to StockHolding.

5) **Project Plan**

The bidder should provide a detailed project plan for the proposed solution along with detailed schedule , Phase wise development and Deployment details at On-site / cloud /SaaS model and DR. The plan needs to cover the UAT release date of individual features in a phased manner to ensure timely UAT completion. The bidder needs to provide detail of the functionalities to the end-users before UAT.

6) **Audit**

The Bidder should ensure secure coding practices are followed and static and dynamic source code review needs to be conducted. Bidder need to share the source code review report of the application with StockHolding along with UAT release. StockHolding will conduct mobile app security audit by empanelled auditor and necessary fixes should be done by the bidder before go-live. Once after successful completion of all UAT phases, the application will be moved into Live with all features after necessary audits.

7) **User Acceptance Test**

StockHolding will conduct “User Acceptance Test” (UAT) under guidance, review and supervision of the bidder to ensure that all the functionality required by the StockHolding as mentioned in the Scope of Work/ Requirements is available and is functioning accurately as per the expectations of StockHolding. Consequent to UAT, if some of the functionalities, specified in this Scope of Work are not present in tune with the specifications, the bidder shall make appropriate changes for the functioning of Mobile Application

8) **Delivery Period**

Time is of essence for the contract and the Bidder shall complete the work in all respects within the stipulated time and hand over the same, to the satisfaction of StockHolding.

The Delivery, installation & implementation shall be completed as follows:-

- a) **Phase - I** to be completed within **five months** from the date of issue of Work order.
  - b) **Phase - II** to be completed within **nine months** from the date of issue of Work order.
- Any extension beyond nine months (if any) will be subject to mutual understanding and any extension agreed upon will not exceed one month under any circumstance.

Any delay by the bidder in the delivery of items shall render the bidder liable to any or all of the penalty, forfeiture of security deposit, etc.

9) **Incentive for early Delivery**

If the Bidder completes the work in all respects for Phase I of mobile application and hands over the same before the stipulated time for the Delivery Period, as aforesaid, StockHolding shall pay the incentives as per the following criteria :-

<b>Parameter</b>	<b>Incentive (Exclusive of Tax)</b>
2 weeks in advance	1% on the entire work order value
>2weeks up to 3 weeks in advance	2% on the entire work order value
>3weeks up to 4 weeks in advance	3% on the entire work order value

10) **Penalty**

The penalty shall be levied for non-delivery/delay of any phase of the mobile application in the following scenario:-

<b>Parameter</b>	<b>Penalty</b>
Delay exceeding 30 days in each phase for reasons attributable to the bidder.	3% on the entire work order value exclusive of tax.

11) **Documentation**

The selected bidder shall provide the reference documents in soft copy format for all the functionality of the software comprehensively covering all graphs, process flow, screen-



shots of the actual system functionality, product specification, Standard Operating Procedure (SOP).

12) **Payment Terms**

The payment shall be made as per the following:-

<b>Parameter</b>	<b>Payment</b>
After UAT Acceptance of each phase	20% of the work order value excluding Annual Technical Support / Warranty charges for 2 <sup>nd</sup> and 3 <sup>rd</sup> year
After movement to production and sharing of source code	30% of the entire work order value excluding Annual Technical Support / Warranty charges for 2 <sup>nd</sup> and 3 <sup>rd</sup> year
Incentive will be considered after movement to production and sharing of source code	As per details specified in point no 9
After satisfactory working of solution for three months post successful implementation	30% of the entire work order value excluding Annual Technical Support / Warranty charges for 2 <sup>nd</sup> and 3 <sup>rd</sup> year
After satisfactory completion of the warranty period of twelve months after successful implementation	20% of the entire work order value excluding Annual Technical Support / Warranty charges for 2 <sup>nd</sup> and 3 <sup>rd</sup> year
Annual Technical Support / Warranty for 2 <sup>nd</sup> Year	On completion of 2 <sup>nd</sup> year post implementation of mobile application subject to satisfactory report of support provided.
Annual Technical Support / Warranty for 3 <sup>rd</sup> Year	On completion of 3 <sup>rd</sup> year post implementation of mobile application subject to satisfactory report of support provided.

**Note:** Applicable taxes and levies will be paid additionally at actuals.

13) **Termination**

StockHolding may terminate this contract in whole or in part if the successful bidder fails to deliver any or all of the deliverables within the period(s) specified or within any extension thereof granted by StockHolding or fails to perform any obligation(s) under the contract.

In the event of termination of the contract, StockHolding shall impose penalties, obligations and conditions as may be necessary to ensure an efficient transition and effective business continuity of the Service('s) which the Bidder shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow and assist the next successor to take over the obligations in relation to the execution/continued execution of the scope of the Contract. The bidder would be liable to compensate StockHolding for the disruption and StockHolding would be at liberty to invoke the bank guarantee in such a scenario.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

StockHolding reserves the right to cancel the contract in the event of failure of the bidder to agree on the terms of the contract within 7 days from the date of communication of award by StockHolding and may at its discretion declare the next best bidder as the successful bidder.

14) **Annual Technical Support / Warranty**

Post completion of warranty period, the bidder shall provide Annual Technical Support for a minimum period of three years(first year from completion date will be considered as warranty period and thereafter support will be provided on a chargeable basis which needs to be mentioned in the commercial bid for the second and third year). During the said period of three years the bidder shall provide free man-hours for effecting any changes/modification related to the application. Upon successful completion of the warranty period of one year and additional ATS of two years, the bidder is expected to provide additional support on an annual basis at mutually agreed terms and condition and subject to escalation not exceeding 10% of average of the charges levied for the second and third year together.

15) **Dispute Resolution**

In the event of any dispute arising out of or in connection herewith, the parties shall use their best endeavor to resolve the same amicably and if the dispute could not be settled amicably, the matter shall be settled in a court under Mumbai jurisdiction only.

16) **Agreement, Integrity Pact & Non-Disclosure Agreement**

The successful bidder will have to enter into an Agreement, Non-Disclosure Agreement and Integrity Pact with StockHolding. The format of the agreement is specified in **Annexure-O** and the format of the Non-Disclosure Agreement is specified in **Annexure-P**. The format for the Integrity Pact is available on the website of StockHolding at:

[https://corporate.StockHolding.com/pdf/Integrity\\_pact\\_april\\_may\\_23\\_2016.pdf](https://corporate.StockHolding.com/pdf/Integrity_pact_april_may_23_2016.pdf)

**GENERAL INFORMATION, GUIDELINES & INSTRUCTIONS**

1. StockHolding has prepared this document in good faith. Though adequate care has been taken while preparing this document, neither StockHolding nor its employees make any representation or warranty, express or implied, or accept any responsibility or liability, whatsoever, in respect of any statements or omissions herein, or the accuracy, completeness or reliability of information, and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this Document.
2. The Bidders are advised to satisfy themselves that the contents of this document and intimation of any discrepancy shall be given to StockHolding immediately. The Technical and other non-commercial queries (not impacting price) can be mailed to email id:mobapp2020@StockHolding.com as per the format specified in **Annexure-M**.
3. This RFP should not be construed as an agreement to avail the services from one or many bidder. StockHolding is not bound to accept the lowest bid among bids submitted. StockHolding makes no representation, implied or express, that it will accept and approve any proposal submitted. The submission and receipt of proposals from bidders does not obligate StockHolding in any way to award the business or contract to any entity.
4. At any time before the timelines for submission of bids, *StockHolding* may, for any reason whatsoever and at its sole discretion modify this RFP Document. All bidders shall refer to such amendments, if any, in the revised RFP document that will be made available on StockHolding website and all such amendment(s) shall be binding on them.
5. Further, *StockHolding* reserves the rights to extend the deadline for the submission of bids, if required, at its sole discretion. However, no request from the bidders for

extending the deadline for submission of bids shall be entertained and will not be binding on *StockHolding*.

6. The Bidders should have all the necessary expertise as per the eligibility criteria and the ability to undertake & fulfill the obligations thereon. The bidders need to provide the proposals mentioned in this RFP. *StockHolding* may seek supplementary information / clarification from any or all the Bidders for evaluation of the Bid and the same shall be provided within the time specified by *StockHolding* from time to time. *StockHolding* may, at its discretion, waive any minor non-conformity or any minor deficiency in an offer at its sole discretion.
7. The bids once made in response to this RFP and subsequent modifications, if any, cannot be altered / modified by the bidders under any circumstances.
8. Award of contract, if any will be based upon a comprehensive review and analysis of each proposal. The decision of *StockHolding* shall be final in this regard. *StockHolding* reserves the right to accept a bid even if a single bid is received which adheres to the minimum eligibility criteria of the bidding process and the same is deemed to be complete on evaluation.
9. *StockHolding* shall be under no obligation to accept the lowest or any other offer received in response to this RFP. *StockHolding* reserves the right to not award the contract to any of the bidders who have applied in response to this RFP or cancel or postpone or abort the entire process at any stage without assigning any reasons and without incurring any liability to the bidder(s) or any obligation to inform the bidder(s) of the grounds for its action.
10. **Indemnity:** The Bidder shall indemnify, protect and save *StockHolding* against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under any laws in respect of all the software or other systems supplied to *StockHolding* from whatsoever source while developing the proposed mobile app . However, *StockHolding* will provide Bidder with necessary assistance, information and

authority reasonably necessary to perform the above. The indemnity would also cover damages, loss or liabilities suffered by StockHolding arising out of claims made by its customers and/or regulatory authorities due to the failure of the successful Bidder to perform its obligations under the contract.

11. The Bidder will perform its obligations under this RFP as an independent contractor and will perform the deliverables or services as mentioned in the same. Neither this RFP nor the Bidder's performance of obligations under this RFP will create an association, partnership, joint venture, or relationship of principal and agent, master and servant, or employer and employee, between StockHolding and the Bidder or its employees, and the Bidder will not have the right, power or authority (whether expressed or implied) to enter into or assume or delegate any duty or obligation on behalf of StockHolding.

**PROCEDURE FOR SUBMISSION OF PROPOSALS**

- a. **Earnest Money Deposit (EMD):** An interest free refundable EMD of Indian Rupees Five Lakhs shall be paid by the Bidders by NEFT / RTGS to the designated bank account of 'Stock Holding Corporation of India Limited' as mentioned in point no. 8 of table named '**Key Activities and due date**'. The proof of the EMD (UTR Details) should be uploaded along with submission of the technical bid. EMD of successful bidder shall be returned upon submission of the performance bank guarantee. The EMD of unsuccessful bidders shall be returned after declaration of successful bidder. In the event of non-compliance or violations of the terms of this RFP or if the bidder withdraws/amends, impairs or derogates from the tender in any respect within the period of validity of the tender from the close of the bid, StockHolding shall be entitled to forfeit the EMD.
- b. **Bank Guarantee:** The successful bidder shall, within five working days from the date of work order that will be issued by StockHolding, provide a performance bank guarantee for an amount equivalent to 10% of the value of the work order in favor of StockHolding from any reputed **nationalized / reputed Private banks (StockHolding will confirm if the bank guarantee is acceptable/unacceptable if it is issued by a private bank)** and the same shall be valid till the expiry of the warranty period. In case of contravention of any of the terms and conditions as stated in the RFP Document /Work Order or if the bidder fails to execute Work Order as per the terms of this document, StockHolding shall have the right to invoke the said Bank Guarantee.
- c. The Service Provider will submit Technical and Financial bids online on website of Auction Tiger i.e. [www.StockHolding.auctiontiger.net](http://www.StockHolding.auctiontiger.net). Auction Tiger shall provide / explain the rules related to the online submission of Bid and Business Rules to be adopted. The bidders are required to comply with the same. Besides, the bidder is also expected to submit the physical bid as mentioned in table '**Key Activities and Due Dates**'.

- d. The bidders are required to upload all the documents in Portable Document Format (.pdf). Upon the successful and timely submission of bids at the portal, a successful bid submission message will be displayed with date and time.
- e. All pages of the RFP document must be signed by the authorised representative along with date as a token of acceptance of the terms & conditions of the RFP.
- f. The bidders shall ensure that they submit the bid proposal sufficiently in advance and preferably prior to last date/time of submission in order to avoid any technical glitches or other difficulty resulting in non-submission of bid due to non-availability of internet / website at last moment or any other reason whatsoever.
- g. The bidders shall upload the proof of payment of the EMD (RTGS UTR No.) along with the Technical Bid. All proposals submitted shall be unconditional.
- h. The proposals received without EMD or after the prescribed date & time or with incomplete details or with conditionalities will not be considered. Neither StockHolding nor Auction Tiger shall be responsible for any issues such as internet connectivity issues or non-compatibility of internet browsers, etc.



**Evaluation of Technical and Financial (Commercial) Bids**

The proposals will be opened in presence of the bidders who may choose to be present and shall be evaluated as per the evaluation criteria given below. Stages A, B and C together shall constitute technical evaluation and Stage D shall be the commercial evaluation.

<b>Stage</b>	<b>Parameter</b>	<b>Max. Marks</b>	<b>Requirements</b>
A	Eligibility Criteria	20	Documents
B	Technical Evaluation	50	Specifications of the work. Overall understanding of the Scope of Work Quality of Work plan presented, Assessment of the obstacles in implementing the project and possible remedies to the identified Obstacles
C	Financial Bid	30	Commercials

**Stage-A: Eligibility Criteria**

Eligibility evaluation shall be done based on the documents submitted as per points mentioned under the eligibility criteria. The bidder is required to fulfill all the points mentioned under the eligibility criteria to be eligible for short-listing for further evaluation. Non-compliance to any one of the specified eligibility criteria would result in rejection of the bidder's proposal.

S. No	Credentials	Parameter		
1	The Applicant should have been engaged in building high performance enterprise mobile applications on diverse mobile platforms	Up to 5 years	5 to 7 years	above 7 years
	<b>Score</b>	<b>1</b>	<b>2</b>	<b>3</b>
2	Experience of executing at least 5 mobile app development projects in the last 5 years	Up to 5 projects	6 to 10 projects	Above 10 projects
	<b>Score</b>	<b>1</b>	<b>2</b>	<b>3</b>
3	The Bidder should have implemented minimum 3 Mobile applications preferably for any Banking / Broking / Financial Services Companies.	3 Mobile application	4-5 Mobile applications	Above 5 Mobile applications
	<b>Score</b>	<b>1</b>	<b>3</b>	<b>5</b>
4	The Bidder should have minimum 20 fulltime employees working on Mobile Software Development.	20 to 30	31 to 50	Above 50
	<b>Score</b>	<b>1</b>	<b>2</b>	<b>3</b>
5	Average Annual Turnover for the last three financial years	Rs.10 – 12 crore	>Rs.12.-15 Crore	Above Rs.15 crore
	<b>Score</b>	<b>1</b>	<b>2</b>	<b>3</b>
6	CMMi / PCMM / ISO Certification	ISO/CMM Level 3	CMM Level5	PCMM level
	<b>Score</b>	<b>1</b>	<b>2</b>	<b>3</b>

## **Stage- B: Technical Evaluation and Presentation**

All the bidders who qualify in the Stage A will be invited for a presentation for the next stage comprising technical evaluation. The bidders would be evaluated on their demonstrated capability in developing mobile apps, their domain knowledge and compliance capabilities to various regulatory requirements, overall understanding of the Scope of Work, Quality of Work plan presented, suggesting the optimized architecture as per the current architecture of StockHolding, assessment of the obstacles in implementing the project and possible remedies to the identified Obstacles. The bidder is expected to clearly mention the additional hardware and software requirement for implementation of the proposed mobile application, as per the format specified in Annexure-N.

Bidders shall provide as part of the technical bid, a detailed document specifying the methodology and approach for the implementation of the proposed application. Further the bidder shall provide the responses against the parameters specified in the table below. Bidders who have qualified the Eligibility Criteria shall be evaluated and scored on the basis of the technical evaluation criteria mentioned in the table given below, assessing the bidder's ability to satisfy the requirements set forth in the document.

<b>S. No.</b>	<b>Parameter</b>	<b>Max. Score</b>
1	Presentation should include a demonstration of the last developed mobile app in the BFSI sector.	20
2	Methodology & Approach	10
3	Security Features	5
4	Timelines for completion of the project Phase wise	5
5	Size of the proposed app in MB	4
6	Defect closure SLA in days (basis medium complexities)	3
7	No of resources to be assigned for the project along with their qualification and respective roles.	3
Total		50

The decision of StockHolding on the technical evaluation will be final and binding on the bidders.

**Note: In case the number of the proposals short listed for evaluation at any stage is less than three, then the bidders who have obtained the top scores, would be considered for evaluation in the Presentation stage(s).**

### **Stage-C: Commercial Evaluation**

The financial bid of all those bidders who obtain 60 % (42 marks) out of 70 in Stages A and B together shall be considered for final commercial evaluation.

The financial bid should include the Annual Technical Support / Warranty cost for the 2<sup>nd</sup> and 3<sup>rd</sup> year of mobile app post implementation.

The Financial bid will be opened in the presence of the bidders who choose to attend.

### **Final Evaluation**

There will be a technical cum commercial evaluation whereby the Technical evaluation will have 70% weightage and Commercial evaluation will have 30% weightage. These weightage shall be taken into consideration for arriving at the Successful Bidder / Vendor. The evaluation methodologies vis-a-vis the weightage are as under:

Score will be calculated for all technically qualified Firms using the following formula:

### **Technical Evaluation Process**

The Technical score  $T_x$  = Score from Eligibility Evaluation. (The score is out of 100).

The Relative Technical Score (RTS) for the Bidders will be calculated based on the following basis:

$$RTS = (T_x * 100) / T_1$$

Where,

RTS: Relative Technical Score of each Bidder

$T_x$  : Technical Score of the Bidder

$T_1$  : Technical Score of the Bidder with Highest  $T_x$

Up to 4 decimal values will be considered for the score.

### **Commercial Evaluation Process**

The Bidders who have qualified in Technical Evaluation would be considered for Commercial Bid evaluation. The Bidders should furnish their price for the project in their Commercial Bid to facilitate the commercial evaluation process.

### **Computation Methodology for Commercial Score**

- 70% weightage will be assigned to the Relative Technical Score (RTS) and 30% weightage will be assigned to the Relative commercial score (RCS).
- The Relative Commercial Score (RCS) for each shortlisted bidders will be calculated as given below:

$$RCS = (L1 * 100) / L$$

Where,           RCS: Relative Commercial Score

                  L: Amount quoted by the bidder

                  L1: Lowest Amount quoted by lowest quoted (L1) proposal

### **Evaluation Criteria - Overall**

The final selection of a Bidder will be based on the outcome of the combined Technical & Commercial Evaluation process for the qualified bidders in the Technical Bid round.

**The Final Evaluation of Score (FES) will be as below:**

$$FES = 0.70 * RTS + 0.30 * RCS$$

Where:           FES = Final Evaluation Score of bidder

                  RTS = Relative Technical Score of bidder

                  RCS = Relative Commercial Score of bidder XT

The contract will be awarded to the bidder having the highest Final Evaluation Score (FES) which is an outcome of Techno-Commercial Evaluation process. In the eventuality that less than two eligible bids are received against this RFP, StockHolding reserves the right to proceed with even a single bidder or cancel the RFP at any time at its sole discretion or re-invite fresh bids.

**FORMAT OF APPLICATION CUM TECHNICAL BID**

The bidders shall submit Application Form cum technical bids the as per the format mentioned below along with the Acceptance Letter as per **Annexure-L**.

**Table – 1**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Information be filled / documents to self-attested and upload by the Service Provider</b>
1	The bidder should be a registered firm / company in India for at least 5 years	Upload certificate of incorporation
2	The Bidder should have an average annual turnover of Rs.10 Crore in the last three financial years from IT components and services.	Upload Certificate from the Chartered Accountant
3	The Bidder should be a profit making firm / company in at least three of the last five financial years. The financial details should be of the same company and not of its group entity.	Upload Certificate from the Chartered Accountant
4	The bidder should preferably have a valid ISO / CMMI / PCMM Certification.	Upload Certificate
5	The bidder should have expertise in building high performance enterprise mobile applications on diverse mobile platforms (Android/ iOS/ Windows).	Upload Certificate from authorised signatory providing the details

6	The Bidder should have developed minimum three Mobile applications preferably for any Banking / Broking / Financial Services Companies.	Upload copies of Project Completion certificate from the clients
7	The Bidder should have minimum twenty (20) fulltime employees working on Mobile Software Development.	Upload declaration / certificate from Authorized Signatory / Company Secretary
8	The bidder should not have been blacklisted by any Central / State Govt. depts./ Public Sector Banks / Financial Institutions in India in the last three years for any reason.	Upload declaration / certificate from Authorized Signatory / Company Secretary
9	The bidder should have presence preferably in Mumbai/ Navi-Mumbai. Bidders based at other locations shall be able to provide the support / services to StockHolding at Mumbai / Navi Mumbai at its own cost within specified time frame.	Upload declaration / certificate from Authorized Signatory / Company Secretary
10	GST registration	Upload GST registration certificate
11	Bank Account	Upload copy of cheque leaf
12	PAN	Upload copy of PAN Card
13	Registration under Shops and Establishment Act/ Any other relevant Act	Upload copy of registration document
14	Signed RFP document	Upload all pages of the RFP document duly signed.

**Table – 2**

<b>Sr. No.</b>	<b>Parameter</b>	<b>Remarks</b>
1	Methodology & Approach	Upload document
2	Security Features	Upload document
3	Timelines for completion of the project	Upload document
4	Size of the proposed app in MB	Upload details / document
5	Defect closure SLA in days (basis medium complexities)	Upload document
6	No of resources to be assigned for the project along with their qualification and respective roles.	Upload document

The bidders may submit a single document providing the above mentioned details point wise.



**FORMAT OF FINANCIAL BID**

The bidders shall submit the Financial bids as per the format mentioned below and also provide the Acceptance Letter duly signed. The Financial Bids once made, cannot be cancelled / withdrawn.

**Part - 1**

S. No.	Details	Amount in figure	Amount in words
1 a	Design, Development and Implementation Cost as per the scope of work for Phase I		
1 b	Design, Development and Implementation Cost as per the scope of work for Phase II		
1 (i.e. 1a + 1b)	Sum =		
2	Annual Technical Support / Warranty for the first year after completion of warranty period		
3	Annual Technical Support / Warranty cost for the 2 <sup>nd</sup> and 3 <sup>rd</sup> years together in respect of mobile app post implementation.		
	<b>TOTAL ( 1 + 2 + 3) =</b>		

**Part – 2**

S. No.	Details	Amount in figures	Amount in words
1	Customisation charges – per man day for any work beyond the scope of work		
2	From 4th year onwards the vendor may quote the escalation percentage of Annual Technical Support / Warranty (Not exceeding 10% of average of the charges mentioned under S. No. 3 of Part – 1 above)		

- a) The amount quoted in Part-1 above shall only be considered for the purpose of evaluation of the bids. The amount quoted in Part-2 shall be for the purpose of reference only and StockHolding shall have the right to negotiate with the successful bidder on the said amount, if necessary.
- b) The bidder shall quote amount in Indian Rupees only for all the variables mentioned in the Financial Bid i.e. Part-1 and Part-2 mentioned above.
- c) Bidders are required to check the amount carefully before uploading financial Bid.
- d) The amount quoted in the Financial Bid should be inclusive of all charges, except the applicable levies and taxes.
- e) In the event of mismatch between amount in figures and amount in words, the amount in words will be considered for evaluation.

**ACCEPTANCE LETTER**

(To be given on Company Letter Head and upload)

Date:

To,

Stock Holding Corporation of India Limited,  
301, Centre Point,  
Dr. Babasaheb Ambedkar Road,  
Parel, Mumbai-400 012.

**Sub: Acceptance of Terms & Conditions of the RFP No.:- SHCIL/MOBILEAPP/01/2020.**

Dear Sir / Madam,

1. I/We hereby certify that I/We have read the entire terms and conditions of the RFP documents (including all documents like annexure(s) etc. which form part of the contract agreement and I/We hereby agree to abide by the terms/conditions/clauses contained therein.
2. The corrigendum(s) issued from time to time against this RFP by StockHolding are also taken into consideration, while submitting this acceptance letter.
3. I/We confirm that we comply with all the eligibility criteria as laid down in this RFP.
4. I/We hereby unconditionally accept all the conditions of above mentioned document(s)/ corrigendum(s) in its totality / entirety.
5. I/We certify that all information furnished by us is true & correct and in the event that the information is found to be incorrect /untrue/partially true or found violated, then StockHolding will be at liberty to terminate our bid without giving any notice or reason whatsoever without prejudice to any other rights or remedy including the forfeiture of the full security deposit / earnest money deposit in full.

6. I / We agree to abide by the terms and conditions herein along with any guidelines as may be issued by StockHolding from time to time related to this RFP. Further, I/We hereby declare that the information furnished by us is true and correct. I/We am/are aware that incorrectness of the aforesaid information shall result in immediate termination of our bid/contract by StockHolding.

Yours faithfully,

**(Signature of the bidder with Office Seal)**

**Format for Submission of Queries**

Name of Organisation submitting Request	
Contact Person	
Contact Number and Email Id	

Sr.No.	Reference (Clause No./ Page No.)	Content requiring clarification	Points of clarification required

**Format for providing details of additional  
Hardware and Software requirement**

Name of Organisation	
Contact Person	
Contact Number and Email Id	

<b>Sr.No.</b>	<b>Description</b>	<b>Details</b>
1	Hardware	
2	Software	

**AGREEMENT FOR DESIGN, DEVELOPMENT, IMPLEMENTATION, SUPPORT  
AND MAINTENANCE OF MOBILE APPLICATION**

This Agreement (hereinafter “Agreement”) is executed on this \_\_\_\_\_ day of \_\_\_\_\_, 2020 by and between

**Stock Holding Corporation of India Limited**, a company incorporated under the Companies Act, 1956 and having its registered office at 301, Centre Point, Dr. Babasaheb Ambedkar Road, Parel, Mumbai 400012 (hereinafter referred to as “**StockHolding**” which expression shall mean and include its successors and assigns), of the One Part;

And

\_\_\_\_\_, a company incorporated under the Companies Act, 1956 and having its registered office at \_\_\_\_\_ (hereinafter referred to as “**Service Provider**” which expression shall mean and include its successors and assigns), of the Other Part.

StockHolding and Service Provider are individually referred to as ‘Party’ and collectively as ‘Parties’.

**SHCIL/MOBILEAPP/01/2020**

**WHEREAS:**

- (A) StockHolding had floated a Request For Proposal No.: SHCIL/MOBILEAPP/01/2020 (hereinafter referred to as “RFP”) for proposal from experienced service providers for Design, Development, Implementation, Support and Maintenance of Mobile Application in respect of the products/ services of StockHolding (hereinafter referred to as “the Project”).

- (B) The Service Provider had participated in the process of the RFP and has been declared successful for implementing the project.
- (C) The Parties wish to define their respective rights and obligations inter se in respect of the project.

**NOW, THEREFORE, THE PARTIES HAVE AGREED AS FOLLOWS:**

**1. Representations and Warranties**

- 1.1. Each party hereby represents and warrants to the other that: (a) It is a company duly organised and in good standing under the laws under it has been incorporated; (b) It has the right and power to enter into this Agreement; (c) entering into this Agreement does not violate the terms and conditions of any other MOU/agreement, or any legal obligations.
- 1.2. The Service Provider hereby warrants and undertakes that the services and / or Products offered by it will be performed consistent with published specifications and acceptable industry standards and that its employees assigned to perform any Services or provide any technical assistance in design, development and implementation, training, use and related services under the terms of this Agreement shall have the skill, training and background as may be required reasonably.

**2. Relationship of the parties:**

- 2.1 The relationship hereby established between the Parties is solely that of independent contractors and this Agreement shall not create an agency, partnership, joint venture or employer-employee relationship, and nothing under this Agreement shall be deemed to authorize either Party to act for, represent, or bind the other Party except as expressly provided in this Agreement. It is clarified by and between the Parties that the execution of this Agreement does not constitute any type of partnership for the purposes of provisions of the Indian Partnership Act and that the Parties shall otherwise be free to carry on their independent business or commercial activities for their own respective benefits under their own respective names and styles. This Agreement is limited in its operation to this specified Project only.



2.2 Except to the extent explicitly provided herein or otherwise specifically agreed in writing signed by authorized representative of each Party, neither Party nor any of its employees shall have the authority to enter into or conclude any agreements on behalf of the other Party nor otherwise bind nor obligate the other Party. Except to the extent explicitly provided herein or in the marketing collaterals or proposal of the other party or those communicated in writing by the other party or those electronically made available by the other party, neither Party nor any of its employees shall make any representations or commitments on behalf of the other Party.

**3. Scope of Work:**

3.1 The scope of work in respect of the Mobile Application is specified in the Annexure attached hereto / as specified in the RFP. This Agreement together with the scope of work, the RFP document, the proposal submitted by the Service Provider and the work order issued by StockHolding comprises the understanding between the parties and each party shall be fully responsible to fulfill the necessary Operational Requirements in their respective areas of Work.

3.2 The Service Provider shall supply the complete Mobile Application System to meet the functional and technical requirements as mentioned in this document. The mobile application can be built on **native / hybrid / webapp**. The Application should be lightweight and should have a quick and responsive user journey. The latest version of the software must be supplied. Log analysis tools needed to be implemented as part of the solution. Customer journeys need to be tracked and necessary tools needs to be implemented along with the solution to analyze customer experience/ patterns. The Service Provider should consider the disaster recovery environment while developing and implementing the mobile application software.

3.3 StockHolding reserves the right to reject any of the items/software of implemented solution, if found unsuitable and /or not conforming to the approved specifications at any point of time. In case any part(s) of the provided solution is found to be insufficient to support the specified requirements, the Service Provider shall provide the same at no extra cost to StockHolding.

3.4 The Service Provider shall fully and unconditionally comply with all the terms and conditions and requirements of the RFP in all respects including without limitation to the duration and terms of warranty, functional specifications, quantity, delivery Schedule support, maintenance.

**4. Ownership of the Mobile Application / Solution**

The Mobile Application/platform developed by the Service Provider will be owned by StockHolding. The ownership and right to exploitation of all the Intellectual Property rights associated with the application, source code will vest with StockHolding under all circumstances and StockHolding shall have the full and unhindered right to use/ exploit/ commercialize the same, with or without modification.

**5. Intellectual Property Rights:**

All intellectual property rights, in any material developed and produced in the course of and in connection with the Project, shall be transferred to StockHolding in terms of the terms of the RFP and / or contract.

The Parties hereby acknowledge and agree that, except as specifically mentioned herein, any Intellectual Property rights owned by one Party shall continue to be owned by such Party and the execution of this Agreement, except as specifically mentioned herein, shall not in any way be construed to have transferred all or any part of such rights to the other Party.

**6. Warranty**

The Service Provider shall provide comprehensive warranty and ATS (Annual Technical Support) for the mobile application / solution, including other software, associated modules and services required to meet the requirements in the RFP up to twelve months from the date of Implementation/installation of application (Phase I and Phase II together ). During warranty period service/maintenance of applications, all driver software / version upgradation, installing patches, Program updates, patches,

security alerts, support for any Mobile App and Web app. related malfunctions and related services shall also be provided / performed at no extra cost to StockHolding.

Post completion of warranty period, the Service Provider shall provide Annual Technical Support for a period of three years (one year and two years). During the said period of three years the Service Provider shall provide free man-hours for effecting any changes/modification related to the application. Upon successful completion of the warranty period of one year and additional ATS of two years as mentioned above, the Service Provider shall provide additional support from fourth year onwards on an annual basis at mutually agreed terms and conditions and subject to escalation not exceeding 10% of average of the charges for 2<sup>nd</sup> and 3<sup>rd</sup> years taken together.

## **7. Indemnity**

The Service Provider shall indemnify, protect and save StockHolding against all claims, losses, costs, damages, expenses, action, suits and other proceedings, resulting from or by reason of breach of the provisions of this Agreement, infringement of any patent, trademarks, copyrights etc. or such other statutory infringements under any laws in respect of all the software or other systems supplied to StockHolding from whatsoever source. StockHolding will provide the Service Provider with necessary assistance, information and authority reasonably necessary to perform the above. The indemnity would cover damages, loss or liabilities suffered by StockHolding arising out of claims made due to the failure of the Service Provider to perform its obligations.

If due to the failure of the Service Provider in fulfilling its obligations under this Agreement, StockHolding shall, notwithstanding the other remedies available, appoint any other service provider and the costs of transition and the takeover by the new service provider shall be payable by the Service Provider.

Neither party shall be liable to each other for any notional, special, indirect or consequential loss or damage or for any loss of use, business, income, profits, goodwill or contracts, even if advised of the possibility of such loss or damages.

**8. Performance Bank Guarantee**

The Service Provider shall provide to StockHolding a performance bank guarantee of 10% of Work Order amount and the same shall be valid till the expiry of the warranty period. In case of contravention of any of the terms and conditions as stated in the RFP Document /Work Order or if the Service Provider fails to execute Work Order as per the terms of this document, StockHolding shall have the right to invoke the said Bank Guarantee.

**9. Delivery Period**

It is agreed that time is the essence of the contract and the Service Provider shall make all effort to complete the project in all respects within the stipulated time and hand over the same, to the satisfaction of StockHolding. The Delivery, installation & implementation shall be completed within the timeline as mentioned in this RFP document.

**10. Payment Terms**

The total Service Fees for the Design, Development, Implementation, Support& Maintenance services payable by StockHolding to the Service Provider will be as mentioned under. The payment to the Service Provider shall be made by StockHolding within thirty (30) calendar days from the date of receipt of the invoice, subject to the payment terms as mentioned in the RFP and subject to the deduction of tax at source, wherever applicable, as per the provisions of applicable tax statute.

There shall be no escalation / upward revision of the prices during the subsistence of this Agreement except as mentioned for ATS from fourth year onwards.

The Deliverables that do not meet the specifications in accordance with the RFP shall be liable to penalty, in accordance with the scope listed in the RFP leading to failures, defaults, delays or breaches. The deliverables that meet the early delivery specifications shall be incentivised in accordance with RFP.

**11. Force Majeure:**

Neither Party shall be liable to the other Party in respect of any delay in performing or failure to perform any of its obligations hereunder if such delay or failure results from (I) acts or intervention of Government or Government agencies, (ii) fire, flood or explosion, pandemic (iii) Act of God, (iv) declared or undeclared war, or riots or civil commotion, (v) strikes or other industrial disputes, or (vi) any cause outside its reasonable control. The Party so delayed must notify the other Party of the occurrence and cessation of such event as soon as reasonably practicable and must take commercially reasonable measures to mitigate the effect of such event.

**12. Assignment**

This Agreement shall be binding upon and for the benefit of the Parties and their respective legal representatives, successors, and assignees; provided that neither Party shall be entitled to assign, sub-license, sub-contract, delegate, or otherwise transfer any of its rights or obligations under this Agreement without the other Party's prior written consent.

**13. Duration and Termination**

This agreement shall come into effect from the date of execution hereof and the same may be terminated by mutual consent in writing. Further, StockHolding shall have the right to terminate this agreement in whole or in part if the Service Provider fails to deliver any or all of the deliverables within the period(s) specified or within any extension thereof granted by StockHolding or fails to perform any obligation(s) under the Agreement.

In the event of termination of the Contract, StockHolding shall impose penalties, obligations and conditions as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the service provider shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow and assist the next successor to take over the obligations in relation to the execution/continued execution of the scope of the Contract.

The Service Provider would be liable to compensate StockHolding for the disruption and StockHolding would be at liberty to invoke the bank guarantee in such a scenario.

The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

**14. Correspondence and notices**

All notices to be given hereunder shall be in writing and shall be sent by registered post or recorded delivery mail, or by other electronic means in a form generating a record copy, to the address stated in the front page of this Agreement, of the Party being served, or to such other address of which such Party may hereafter give notice to the other Party. Any notice sent by mail shall be deemed to have been duly served three working days after the date of posting. Any notice sent by other electronic means shall be deemed to have been duly served at the time of successful transmission.

**15. No Waiver:**

Any failure of either Party at any time to enforce any of the provisions of this Agreement shall not be construed as a waiver by such Party or any such provisions nor in way affect the validity of the Agreement of any part thereof.

**16. Dispute Resolution**

The Parties to this Agreement hereby agree that they intend to discharge their obligations in utmost good faith. The Parties therefore agree that they will, at all times, act in good faith, and make all attempts to resolve all differences howsoever arising out of or in connection with this Agreement by discussion.

The Agreement shall be governed by Laws of India and the parties hereby submit to the jurisdiction of the Courts located at Mumbai, India only.

IN WITNESS WHEREOF, the parties, pursuant to due corporate authority, have caused this Agreement to be signed in their respective names on the date(s) set forth above:

**Stock Holding Corporation of India Limited \_\_\_\_\_ Limited**

By: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

**NON-DISCLOSURE AGREEMENT**

This Non-Disclosure Agreement (hereinafter “Agreement”) is executed on this \_\_\_\_\_ day of \_\_\_\_\_, 2020 by and between

**Stock Holding Corporation of India Limited**, a company incorporated under the Companies Act, 1956 and having its registered office at 301, Centre Point, Dr. Babasaheb Ambedkar Road, Parel, Mumbai 400012 (hereinafter referred to as “**Stock Holding (or) Disclosing Party**” which expression shall mean and include its successors and assigns), of the One Part;

And

\_\_\_\_\_, a company incorporated under the Companies Act, 1956 and having its registered office at \_\_\_\_\_ (hereinafter referred to as “**Service Provider (or) Receiving Party**” which expression shall mean and include its successors and assigns), of the Other Part.

Stock Holding and the Service Provider are individually referred to as ‘Party’ and collectively as ‘Parties’.

1. **Purpose:** Whereas, Stock Holding / the Disclosing Party is desirous of availing the services of the Service Provider / Receiving Party for the Design, Development and Implementation of a mobile application during which Stock Holding / the disclosing party will be required to disclose certain Confidential Information to the service provider / the receiving party.
2. **Confidential Information and Exclusions:** Confidential Information shall mean and include (a) any information received by the Receiving Party which is identified by



Disclosing Party as confidential or otherwise; (b) all information including technical, data security, cyber security business, financial and marketing information, data, analysis, compilations, notes, extracts, materials, reports, drawings, designs, specifications, graphs, layouts, plans, charts, studies, memoranda or other documents, know-how, ideas, concepts, strategies, trade secrets, product or services, results obtained by using confidential information, prototype, client or vendor list, projects, employees, employees skills and salaries, future business plans disclosed by Disclosing Party whether orally or as embodied in tangible materials. Confidential Information shall however exclude any information which a) is in the public domain; (b) was known to the Party of such disclosure or becomes known to the Party without breach of any confidentiality agreement; (c) is independently developed by the Party without use of Confidential Information disclosed herein; (d) is disclosed pursuant judicial order or requirement of the governmental agency or by operation of law, provided that the recipient party gives disclosing party a written notice of any such requirement within ten (10) days after the learning of any such requirement, and takes all reasonable measure to avoid disclosure under such requirement.

3. **Confidentiality Obligations:** The Receiving Party shall, at all times maintain confidentiality and prevent disclosure of Confidential Information of Disclosing party with at least the same degree of care as it uses to protect its own confidential information but in no event with less than reasonable care. The Receiving Party shall keep the Confidential Information and Confidential Materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third party The Receiving Party agrees not to disclose, transmit, reproduce or make available any such Confidential Information to any third parties and shall restrict disclosure of Confidential Information only to a limited group of Recipient's directors, concerned officers, employees, attorneys or professional advisors who need to have access to the Confidential Information for the purposes of maintaining and supporting the services and each of whom shall be informed by Receiving Party of the confidential nature of Confidential Information and agree to observe the same terms and conditions set forth herein as if specifically named a Party hereto. The Receiving Party shall not, unless otherwise agreed herein, use any such

Confidential Information and Confidential Materials for its own benefit or the benefit of others or do anything prejudicial to the interests of the Disclosing Party or its customers or their projects. The Receiving Party shall not use the Confidential Information in any way to create a derivative work out of it or reverse engineer or use for any commercial purpose or for any purpose detrimental to the Disclosing Party. The Receiving Party shall not make copies of Confidential Information unless the same are reasonably necessary. The Receiving Party shall immediately notify Disclosing Party in the event of any unauthorized use or disclosure of the Confidential Information and reasonably support Disclosing Party in taking necessary remedial action.

4. **No Warranty:** All Confidential Information is provided 'as is.' The Disclosing party does not make any warranty, express, implied or otherwise, regarding its accuracy, completeness or performance.
5. **No License:** The Receiving Party recognizes that nothing in this Agreement is construed as granting it any proprietary rights, by license or otherwise, to any Confidential Information.
6. **Return:** The Receiving Party agrees that on receipt of a written demand from the Disclosing Party:
  - a. Immediately return all written Confidential Information, Confidential Materials and all copies thereof provided to, or produced by it or its advisers, as the case may be, which is in Receiving Party's possession or under its custody and control;
  - b. To the extent practicable, immediately destroy all analyses, compilations, notes, studies, memoranda or other documents prepared by it or its advisers to the extent that the same contain, reflect or derive from Confidential Information relating to the Disclosing Party;
  - c. So far as it is practicable to do so immediately expunge any Confidential Information relating to the Disclosing Party or its projects from any computer, word processor or other device in its possession or under its custody and control;
  - d. To the extent practicable, immediately furnish a certificate signed by its director or other responsible representative confirming that to the best of his/her

knowledge, information and belief, having made all proper enquiries the requirements of this paragraph have been fully complied with.

- e. Receiving Party will to maintain, to the best possible extent, physical and logical segregation of the Confidential Information of the data of the Receiving party from the data of any third party.
7. **Term:** The term of this Agreement shall commence from the date of execution hereof and shall be terminated by mutual consent in writing. The confidentiality obligations stated in this Agreement shall survive for a period of three (3) years from the date of termination or expiration of this Agreement.
  8. The Confidential Information and Confidential Materials and all copies thereof, in whatsoever form shall at all times remain the property of the Disclosing Party and its disclosure hereunder shall not confer on the Receiving Party any rights whatsoever beyond those contained in this document.
  9. The Receiving Party acknowledges and agrees that the Disclosing Party will suffer substantial and irreparable damage, not readily ascertainable or compensable in monetary terms, in the event of any breach of any provision of this Agreement by the Receiving Party. The Receiving Party therefore agrees that, in the event of any such breach, the Disclosing Party shall be entitled, without limitation of any other remedies otherwise available to it, to obtain an injunction or other form of equitable relief from any court of competent jurisdiction.
  10. **Governing Law and Jurisdiction:** This Agreement may be governed and construed in accordance with the laws of India and shall be subject to the jurisdiction of courts in Mumbai, India.
  11. **Miscellaneous:** This Agreement constitutes the entire agreement between the Parties with respect to the subject matter hereof and supersedes all prior commitments/ understanding in this regard and may not be amended or modified except by a writing signed by a duly authorized representative of the respective Parties. This Agreement may be executed in

several counterparts (physical or electronic form), each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. This Agreement may not be assigned or transferred except by a mutual written consent of both the Parties.

<b>For Stock Holding Corporation of India Limited</b>	<b>For</b>
Name:	Name:
Title:	Title:

## **Scope of Work for Mobile Application - Phase-II**

The scope of work for Mobile application in Phase-II should consist of developing a new client on-boarding module and developing app pages for specific products, the details of which are as mentioned herewith in this annexure.

### **Onboarding Module:**

Three modules as mentioned below are to be made available for each product with complete log details/audit trail provisions for all activities/actions in order to retrieve/view/review for further reference and Audit purposes.

- 1. Client Module**
- 2. Admin/Branch Module for StockHolding officials.**
- 3. Products:** There are specific onboarding requirement for individual product which are *Currently LIVE viz. NPS, GOI, SGB and DP which needs to be incorporated.*

### **1. Client Module:**

- a) Seamless online ACOP with below given main features across products:**
  - i. Auto Email and SMS intimation at different stages as per requirement
  - ii. Online PAN verification
  - iii. Online CVL KRA verification along with data and image fetching
  - iv. Online CKYC verification along with data and image fetching
  - v. Aadhaar based eKYC (QR Code/e-aadhaar pdf / XML) verification along with data and image fetching.
  - vi. Auto population of data from KRA/CKYC/eKYC/Bank master.

- vii. Facility to upload multiple documents (e.g., Proof of Identity/Address/PAN/photo/bank proof etc.) as per product requirement
- viii. OCR facility for Bank cheque leaf.
- ix. Penny Drop facility
- x. Online Payment and NEFT option with product wise merchant IDs (i.e. integration with multiple PGs)
- xi. Preview of form/data entered.
- xii. Online e-Sign facility
- xiii. Product wise option for entry completion and submission without eSign as per product requirement
- xiv. Generation of ACOP form in the prescribed format of the respective product.
- xv. De-dupe checking
- xvi. Product wise multiple Master tables maintenance and incremental updation as per backend requirements
- xvii. Facility for clients to resume the stage at which entry was left by client.
- xviii. Real-time data verification and movement to respective product backend system as per requirements.
- xix. Real-time storage of Account opening form pdfs generated as per product at the designated path on server.

**b) Additional Mandatory features for DP:**

- i. Capturing of LIVE photo.
- ii. Integration of Video KYC thru an API.
- iii. Capturing geo-location/tagging – Longitude, Latitude and address
- iv. Integration for face authentication
- v. Signature cropping from uploaded document.
- vi. Generation of CKYC pdf for CKYC compliance requirements.
- vii. Choice of KYC service/ base of Account opening
- viii. Verification through Anti Money Laundering API service as per requirements.

## 2. Admin/Branch Module

### a) Main features:

- i. Role wise module e.g., Admin/HO login, Branch personnel login etc.
- ii. Facility to login with real-time validation from backend.
- iii. Provision of first time registration and forget/change/expiry of password based on credentials shared by backend system
- iv. Provision of displaying records for the products/function based on eligibility as per backend system.
- v. Option to Approve, Reject or Hold an application as per user requirement.
- vi. In case of HOLD, system to allow upload of documents/modifications as required and submission of form by the client with/without eSign.
- vii. Option to view Account opening pdf generated along with all the uploaded/fetched documents/images in a split window fashion for seamless approval.
- viii. Provision to enable role wise approval mandatory for next level approval by another category/role user.
- ix. Dashboard with tabs/option to view completed as well as pending cases across stages as per the data column requirements of StockHolding.

### b) Branch module to be accessed by StockHolding branch officials:

- i. Provision to view records pertaining to ONLY the branch to which user belongs
- ii. Provision to approve/reject/Hold applications pertaining to user branch as per product requirements.
- iii. Provision to do stage wise approval. Approval by PMLA role users followed by branch personnel mandatory for the record to be available to HO/Admin user for final approval.
- iv. Provision of upload of documents by respective branch personnel in case of Hold cases.
- v. Provision of reports as per requirements of StockHolding.

**c) PMLA module to be accessed by PMLA officials:**

- i. Provision to view records pertaining to cases which have been flagged off under AML verification service and are therefore under PMLA approval pending stage.
- ii. Provision to approve/reject applications pertaining to eligible PMLA team officials.
- iii. Provision to view details of entries for review and necessary action.
- iv. Provision of reports as per requirements of StockHolding.

**d) Admin/HO module to be accessed by Admin/HO officials:**

- i. Provision to view records across branches of respective product to the respective HO/Admin user.
- ii. Provision to approve/reject/Hold applications pertaining to respective product for concerned HO user.
- iii. Provision of upload of documents by respective branch personnel in case of Hold cases.
- iv. Provision of reports as per requirements of StockHolding.
- v. Provision to upload tariff and other details as per product requirements for DP.
- vi. Provision to mark Tranche begin/active period for product investment for SGB.

**e) Provision for any other role/category based module as per requirements of Stock-Holding.**

### **3. Products (in On-boarding Module)**

**a) NPS: (Account Opening)**

- i. Prospects to click on NPS account Opening.
- ii. API based integration with Central Record Keeping Agency(ies) (CRA) to check if there is any pre-existing PRAN, if not, allow to proceed.
- iii. Capturing other scheme related data entry with necessary validity like,



- (a) Fund allocation % based on age
- (b) Nomination up to 3 members with total 100%
- (c) Investment categories with % allocation based on minimum and maximum criteria
- (d) Provision to collect contribution based of sector choice
- (e) Service Charges as per scheme
- iv. Capturing the code of branch / employee / associate promoting business
- v. Provision to accept investment by integration with payment gateway through
  - (a) Generation of receipt with charge and tax.
  - (b) Auto debit mandate (eNACH integration)
- vi. Provision for PDF generation of application form with
  - (a) Aadhaar based eSign
  - (b) Dual OTP based authentication (Mobile OTP and e-Mail OTP)
  - (c) Facility to store, print and email
- vii. Status tracking with date like
  - (a) Pending/confirmed/rejected for employment confirmation (for corporate sector application)
  - (b) Pending authentication by POP
  - (c) Accepted/Rejected/On Hold (with reason)
  - (d) Activated
- viii. Provision for Admin login to
  - (a) Generate, view and download the summary of processed and pending application

- (b) Click to view and approve/reject/hold the application with dropdown list of reasons
- (c) Set and change the variable parameter(s).

#### **b) NPS (Subsequent Contribution)**

- i. Provision to check the status of account by API integration with CRAs prior to accepting payment
- ii. Validity to accept minimum and maximum amount
- iii. Alternative mode of accepting contribution through integration with payment gateway

#### **c) NPS (Scheme Performance Analysis)**

- i. For Guest user and existing user
  - (a) Integration with CRA for getting NAVs
  - (b) Calculation of expected value portfolio with various alternative schemes
  - (c) Graphical view of the investment value and return value
- ii. For existing clients
  - (a) Integration with CRA for getting data on existing investment portfolio composition and value.
  - (b) Calculating projected value of portfolio with certain assumptions
  - (c) Dynamic projection for various alternative future contribution/rate of return.
  - (d) Generation of Statement for Tier-I and Tier-II

#### **d) Demat Services**

- i. Demat (Transaction services)  
Debit Transaction through redirection to Depository portal as mentioned:
  - a) NSDL promoted speed-e.
  - b) CDSL promoted Easiest.

- ii. Corporate Actions detail for the scrips that are present in client's portfolio.
- iii. Services Request and upload documents if required for:
  - a) Client should be able to put request for FATCA updation, Bank detail updation, address updation, etc. with option to load the KYC documents (any other request as allowed by compliance)
  - b) The status of the service request to be updated for Client to check in the app.

## **e) TPP**

### **1. Mutual Fund**

- i. Registration in MFU platform without StockHolding branch intervention for a seamless registration.
- ii. NAV (Excel file of NAV can be provided by Research Team).

### **2. Fixed Deposit**

- i. Track the status of Online applications up to FDR generation
- ii. Submission of 15H/ 15G as per requirement of Issuer.

### **3. IPO**

- i. Investment option to be provided on Lead Managers website (Redirection through weblink).
- ii. Track Allotment status (Registrar Link from where to obtain the status will be shared for each issue).

### **4. NCD Issues**

Track allotment status (Registrar Link from where to obtain the status will be shared for each issue).

### **5. GOI Bond Investment Process**

- i. Once a potential customer is on boarded thru the on-boarding module , they can proceed to make investment thru the GOI Bonds app page which needs to be developed incorporating the following features:
  - a) An on boarded Client clicks on the StockHolding app and logs in thru the single sign on page.

- b) The client will tap on the “*Invest in GOI Bonds*” button (page to be developed) and the system should automatically display his PAN and Date of Birth.
- c) In the background system has to do the eKYC (either through eAadhar or through CKYC).
- d) Once the eKYC is completed successfully, client will have to enter
  - i) The investment detail including his bank information (page to be developed).
  - ii) There has to be a provision for the client to upload his signature (page to be developed).
  - iii) The client should be able to select the branch / business associate code/ Relationship Manager he wishes to be tagged to (page to be developed).
- e) Client will make the payment through the online route only through a payment gateway. There has to be an option for multiple payment gateways that needs to be given to the client (page to be developed).
- f) Once the payment is successfully done, the client has an option to do esign (which makes the entire process paperless) or in the absence of e-Sign client has to submit the physical application to the StockHolding branch. Integration has to be done in the back ground for facilitating the e-Sign process (page to be developed).
- g) Email and SMS messages have to be sent to the client after successful completion of the investment. The form containing the details has to be generated and emailed to the client.
- h) There will be a data integration between the back office systems for pulling and pushing of data at mutually agreed time intervals.
- i) In case the client is an existing investor in GOI Bonds, the investment is treated as an additional investment in the same account. Hence when the PAN and DOB is entered, a back ground check needs to be done to verify the same. If this is an additional investment, then cKYC, e-Sign and uploading of documentation is not required.

App pages, as mentioned, have to be developed for all the above including integration with different payment gateways. The system should allow existing StockHolding clients and client already on-boarded to simply go to the investment option (by-pass the onboarding module) when the customer logs in with their credentials.

- i. Track BLA generation status.
- ii. View details of previous investments made. Client should be able to generate statement of holding in pdf form.
- iii. Form 15 H / 15 G submission by clients as per requirement of back office and Finance.

## **6. Sovereign Gold Bond (SGB) Investment process**

Once a potential customer is on boarded thru the on-boarding module , they can proceed through single sign-on to make investment in SGB thru the app page which needs to be developed incorporating the following features :-

- i. Client visits StockHolding app and taps on the SGB Investment app Page (page to be developed) The SGB investment page should be accessible only to the on-boarded customer.
- ii. In the background system has to do the eKYC (either through eAadhaar or through CKYC).
- iii. Once the eKYC is completed successfully, client will have to enter:
  - a) The investment detail including his bank information (page to be developed).
  - b) There has to be a provision for the client to upload his signature (page to be developed).
  - c) The client should be able to select the branch / business associate code/ Relationship Manager he wishes to be tagged to (page to be developed).
  - d) Client confirms nominee details if nomination is not part of the on-boarding process (page to be developed).

- e) Thereafter he does the payment through online route through payment gateway services. When the client uses the NEFT / RTGS option there needs to be integration with Payment Gateway API.
- f) Once the payment is successfully done, the client will have to do an e-Sign on a pdf document that will be generated once he confirms the payment detail in the app page (page to be developed).
- g) The data from the proposed system should be transferred to StockHolding's back office as per mutually agreed timelines.

App pages have to be developed as mentioned above. Besides, integration with different payment gateways also needs to be done. The system should allow existing StockHolding clients already on-boarded to simply go to the investment option (bypassing the on-boarding module) when the customer logs in with their credentials.

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