

G&J KYC Information Centre.

(A subsidiary of GJEPC India | Sponsored by Ministry of Commerce & Industry)

**Registered Office**

Office No. AW 1010,  
Tower A, G Block,  
Bharat Diamond Bourse,  
Next to ICICI Bank,  
Bandra-Kurla Complex,  
Bandra - East,  
Mumbai - 400 051,  
India.

**Correspondence Office**

THE GEM & JEWELLERY EXPORT PROMOTION COUNCIL  
AW 1010, Tower A, G-Block, Bharat Diamond Bourse, Bandra-Kurla Complex, Bandra (E),  
Mumbai -400 051, India

Date: 19th November 2021

**GJKIC invites Expression of Interest (EOI) from reputed Companies for empanelment of Company to undertake management of the entire MyKYCBank platform (GJKIC), Membership platform (GJEPC) and all their related processes & drives to increase the volume of members on the MyKYCBank platform.**

For Further details, please refer to notification on our website:

<https://gjepc.org/tenders.php>

Last date of submission – 01/12/2021.

SABYASACHI RAY  
EXECUTIVE DIRECTOR -GJEPC

### Request for Proposal (RFP) for GJKIC Support & Services

<b>RFP No</b>	GJKIC/2021-22/RFP/001
<b>Date of Issue</b>	19 <sup>th</sup> November 2021
<b>Pre-Bid Meeting</b>	24 <sup>th</sup> November 2021
<b>Last Date for Submission</b>	1 <sup>st</sup> December 2021 at 5:00 PM
<b>Place for Submission</b>	GJKIC, AW-1010, Tower-A, Bharat Diamond Bourse, Bandra Kurla Complex, Bandra (E)
<b>SPOC</b>	Krishna Dhumal, Dy. Director – IT
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<b>Mobile</b>	+91-75060 14848 (Contact only for urgent queries, otherwise preferred mode of communication is email)

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## **Disclaimer**

The information contained in this document is confidential in nature. The bidders shall not share this information with any other party not connected with responding to this RFP. The information contained in this RFP or subsequently provided to Bidder(s) whether verbally or in writing by or on behalf of GJKIC shall be subject to the terms and conditions set out in this RFP and any other terms and conditions subject to when such Information is provided.

This RFP is not an agreement and is not an offer or invitation by GJKIC to any party other than the one that qualifies to submit the Bid. The purpose of this RFP is to provide information to the potential bidders to assist them in responding to this RFP. Though this RFP has been prepared with sufficient care to provide all required information to the potential bidders, they may need more information than what has been provided. In such cases, the potential bidder is solely responsible to seek the information required from GJKIC. GJKIC reserves the right to provide such additional information at its sole discretion.

GJKIC makes no representation or warranty and shall incur no liability under any law, statute, rules, or regulations on any claim the potential bidder may make in case of failure to understand the requirement and respond to the RFP. GJKIC may, in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP any time before the final bid submission.

## **1. About GJKIC**

The Company GJKIC in furtherance of its objects, is desirous of creating a platform to collate / create, maintain, facilitate, regulate, and enhance availability of the information related to beneficial ownership and other customer identification of the manufacturers, traders and exporters of gem and jewellery (DNFBP regulations as mentioned in amended PML Act 2012), whether in or outside India (FATF regulation), for the use and benefit of any authorised person or entity including other manufacturers / traders / exporters / affiliated bodies / regulators / financial institutions, whether in or outside India.

GJKIC would like to empanel a Company who can undertake management of the entire MyKYCBank platform (GJKIC), Membership platform (GJEPC) and all related processes as well as an ongoing membership drive to increase the volume of members on the MyKYCBank platform

The scope of work would include the following:

### Section A

- A. One-time process migration
- B. Management of the MyKYCBank platform and all related processes
- C. Membership Drive to increase members of “MyKYCBank” and bring adequate revenues to the company to maintain its self-sufficient operations.
- D. Takeover of Strategic, Technical, Operational & Financial Responsibilities
- E. Section B:
- F. Outsourcing of the Activities of the Membership department of GJEPC

## 2. Detailed Scope of work

The details for each of the sub-processes is outlined below:

### 2.1 One-time process migration of the MyKYCBank platform

This will involve:

- a. Recruitment of experienced team members for all the relevant roles including tele callers and project lead
- b. Understanding all aspects of existing processes
- c. Training team members on undertaking these processes
- d. Operational take-over of technology assets, back/ front end processes & Financial processes
- e. Reduced attrition rates

### 2.2 Management of the MyKYCBank platform and all related processes

All parts of the process of profile activation

- a. Provisional Activation
- b. Physical Document Verification
- c. Unique Individual Profile Identification
- d. Final Activation
- e. Recertification/ reverification of process periodically

Undertaking profile maintenance which would include

- f. Monitoring each entity and its key management personnel for Anti Money Laundering {AML} / Politically Exposed Persons {PEP} / Adverse Media on a regular basis (at-least once every six months)
- g. Verification and implementation of Change Requests submitted by members
- h. Suspension / Re-activation of profiles based on findings OR non-up dation
- i. Deletion / Disabling profiles that do not meet the required norms for maintaining / renewing their profiles

Identifying and implementing improvements in existing processes on an ongoing basis. E.g., Physical verification of documents for new profiles added through a visit to the office of the trade associations, **irrespective of their location across India** {currently being done only for Mumbai}.

Improving and maintaining process documentation as a live document

Running a Customer Service desk to undertake the following:

- j. Quickly respond to queries from members / applicants (phone or email) within 3 hours or receipt of queries
- k. Assist them through the registration / renewal process wherever required
- l. Urge members to provide pending documents / information to complete the profile verification process regularly via phone/email/SMS's/ WhatsApp etc.

- Maintaining and managing the MyKYCBank website and platform
- Facilitation of fee payment / reminders to be sent for renewals of profiles
- Any other day-to-day co-ordination with GJEPC to be undertaken

### **2.3 Membership Drive to increase members on the MyKYCBank platform**

In order to increase the members on the MyKYCBank platform, undertake the following approach:

1. Key aspects of the process would include:
  - a. Running Email Campaigns to attract attention of prospects.
  - b. Arranging camps / workshops at GJEPC's regional offices on a periodic basis to encourage GJEPC members to register their profiles on the platform, as currently being undertaken.
  - c. Devise scripts that the Tele-calling team would use for their discussion purposes with the prospects. They would also be provided with FAQ's that will enable them address queries, if any.
  - d. Tele-calling team then calls out on the prospects, explains the purpose of the call, benefits of the membership, documentation requirements and enable collection of documents and registration charges.
  - e. Maintain an MIS of all calls and status as a result.
2. Undertake specific Advertisements or Promotional Campaigns after taking necessary approval from GJEPC and then action as directed.
3. Engaging with different associations and trade / industry bodies by way of executing Agreements to promote and increase the membership numbers thereby registering the members and providing them access to the portal.
4. Tie-ups with Banks to promote the MyKYCBank platform which will help the banks to avoid concentration Risk through MyKYCBank details of the Members who are also the customers of the Banks

### **2.4 Strategic Responsibilities**

- a. review and suggest area to fine-tune KYC processes and information requirements
- b. launching new/additional services

- c. liaising with industry bodies
  - d. Legal and Regulatory aspect
  - e. Generating revenue and formalising advertising & marketing strategies; and
  - f. Expand to other associations/trade bodies
- Understanding the global legal requirements and accordingly suggesting developments in the software.
  - Identifying the associations/trade bodies, in consultation with GJEPC, which would form part of the MyKYCBank project and the working committee.
  - Hosting and conducting meetings with different associations/trade bodies for regularising the working committee at the cost of the Company.
  - Managing and conducting the meetings of the working committee from time to time at the cost of the Company.
  - Formulating and implementing the Promotion and marketing policy from time to time, both, nationally and internationally.
  - Assist and formulate policy in consultation with GJEPC and other Govt. bodies for creating a regulatory mechanism.
  - Co-ordination and co-operation with the information technology and due-diligence team and monitor the security of the software.
  - Developing and creating a software security mechanism and identifying the scope of the Software Auditors for software security audit and continuous monitoring of the same.
  - Ensuring all the statutory compliances, in consultation with the Company, relating to the Companies Act, Rules, and other laws and regulations of the Country and regularly updating GJEPC and the Company on the same.
  - Assist and provide all the information, details, and assistance to GJEPC or its appointed attorneys, in case of any legal dispute, for and against the Company.

#### **2.5 Handle & review the following process flows:**

- Initial activation process
- Document verification and management (if required)
- Alternate document possibilities
- Back-end verification process
- Process for data updating
- Process for confirm data accuracy - frequency and process
- Process for billing and accounting
- Front desk query management
- Reported errors - handling and escalation process
- Process to scan global databases - action to take on identification
- Process for suspension/cancellation of a member



- Response to ad-hoc queries of banks or regulators
- Archiving and document storage process

## 2.6 Handle and review the following Information Technology Processes:

- Profile Verification, Query, Activation
- Change Request, Authorization
- Billing/Receipt, Account Related
- Seal of Trust Verification, Query, Activation
- Report Error Processing
- Batch Print, Similar Odd Requests
- Front end FAQ and process for handling queries
- Escalations and errors
- Site, Membership and other Reporting, Analytics
- Email, Inquiry, Query Processing
- Database Masters Management
- Document validity expiry.
- Monitoring the security of the software.
- Online Payment management and process
- IT Security KT to Deloitte team,
- ITS preparing environments for testing
- ITS assisting during the Tests
- ITS discussions on the outcome
- ITS data collection from Netmagic for review
- Understanding the audit report and further discussions.
- R&D and Implementing the solutions for issues spotted.
- ITS Closure
- SSL Certificate renewals
- On boarding Banks.
- On boarding Insurance Vendor
- Monitoring and Production Support for Members.
- Production Support
- Patching activities
- Payment Gateway monitoring and Production Support
- Meetings with various vendors like Ever ledger and building APIs for them

### **Other One Time Maintenance activities:**

- Developing new website and integrating with MyKYCBank stage 2(Stage 1 was over last year)
- API Management for Banks - Testing and Go Live

- Integration of member data from SAP with MyKYCBank [Dependency SAP]
- Integration of financials with SAP [Dependency SAP]
- Integration of trade body membership status to MyKYCBank. [Dependency SAP and Web team]
- Modifying the API for IJS and supporting it during Tradeshows.
- Billdesk Backend reconciliation with reports from Billdesk site and Bank statements.
- Campaign Management to be made with replace variables Services ~ 10 to 15
- Frontend Disciplinary action
- Backend action for disciplinary action.
- MDMA KYC development with mobile.
- Creating Videos of the new developments and putting on YouTube
- Splitting of DB for Aadhar and Document Number to another table
- Optimising the KYC prints using precompiling the data
- Processing blacklist of MCA members and incorporating in MyKYC
- Assist GJEPC and the Company in all FATF matter, compliance, and Liaison with Govt./agencies/organisations/associations in India and abroad.

## **2.7 Outsourcing of the Activities of the Membership department of GJEPC**

- Issuance of Registration cum Membership certificate Fresh & Renewal
- Attending to Visitors & Queries on Phone Calls, Emails etc.
- Modifications of RCMC
- Membership Data for other Departments, Ministries
- Issuing Membership ID Cards
- Tele calling (Meetings, Seminars, Trade Organized)
- Print Management for Membership & Elections
- Circular about Membership to all members
- Issuance of Visa Recommendation Letter for Different Consulate
- Signature Scan Upload
- Refund of Excess Membership fees to Members
- Uploading of Membership Certificates on Web
- De-Registration
- Exhibition assistance to zonal manager
- Attending with Visitors & Phone Calls for renewal and other queries
- Show Cause Notice Handling
- Export-Import Statistic

## **3. Project Duration**

The initial contract period shall be of 2 years, which may be extended for further period by mutual consent of the parties. Delivery and performance evaluation of the

services shall be made by the agency in accordance with the key Milestones specified by the Council based out of scope defined. Some of key milestones would be:

- One-time process migration of the MyKYCBank platform with time frame.
- Management of the MyKYCBank platform and all related processes with acceptable key SLAs, and escalation levels to be monitored on quarterly basis.
- Membership Drive to increase members on the MyKYCBank platform (quarterly targets for new additions)
- Addition of associations & Trade bodies to promote and increase the membership (Annualised targets)
- Target for Annual Revenue enhancement based on new additions in members and new services introduced.
- Management of the Membership department and all related processes with acceptable key SLAs, and escalation levels to be monitored on quarterly basis.

The milestone mentioned above may be presented by the respective companies in their pitch presentations. Delay in the performance of its delivery obligations and milestones shall have impact on the payment's milestones and renewal of the contract.

#### **4. Awarding of Contract**

GJKIC will award the contract as per the selection process. The weightage for Technical Assessment will be 70% which would be based on pitch presentation, eligibility criteria, company's profile, past work experience and strategy. Commercial weightage will be 30%. Consolidated score will define the final awarding of contract.

#### **5. Eligibility Criteria**

- The company should have provided their services to at least three Govt. / Public Sector Undertakings for a minimum period of continuous three financial years. The Company should have a minimum of 5 years of experience in providing outsourcing services preferably of similar nature as mentioned in the scope.
- They should have an average annual turnover of at least Rs. 50 crores per annum during the immediately preceding last 3 financial years.
- The Company should submit documentary evidence in support of eligibility criteria.

## **6. Tender Validity:**

Tender validity period shall be 180 days from the last date of submission of tender.

## **7. Tender Evaluation**

The Technical bid furnished as per prescribed format at Annexure-I shall be opened at 3:30 hrs. on 02-12-2021, in the presence of tenderers (who wish to be present) and evaluated first to determine whether the firm is eligible as per the eligibility criteria. Commercial bids Annexure-II shall be opened only in respect of the eligible tenderers at a later date to be notified only to them.

GJKIC reserves the right to accept or reject any tender at any time prior to award without, incurring any liability towards the affected tenderers or without any obligation to inform the affected tenderer on the grounds for such action.

## **8. Service Level Agreement for Service Providers**

The SLA with bidding parties will be as per below

- The bid honored party will submit the plan of action to the stake holders of GJKIC
- They will have to submit the plan and costing
- No part of the source code shall be allowed to carry out of GJKIC premises without business approval.

## **9. Exclusivity:**

GJKIC has the sole and exclusive right over the assignment of the contract and the bidder shall not have any claim whatsoever over the selection and assignment of the contract under this RFP.

## **10. Confidentiality:**

The Bidder shall keep and continue to keep confidential, during the process of bidding, any and all information and/or data (collectively hereinafter referred to as the "Confidential Information") exchanged, shared or provided, whether orally or in writing, under or pursuant to this RFP. Such Confidential Information may include but shall not be limited to the content, technical information, commercial information and advertiser information. Further the bidder hereby agree that such Confidential Information shall be disseminated only to such of its representatives and/or employees who have a need to know and are entitled to such information and for the furtherance of this RFP and who have individually agreed in writing with their respective organizations to be bound by the terms of confidentiality.

## **11. Non-Assignment:**

Neither Party shall assign, transfer, sub-contract or in any other manner make over to any third party the benefit and/or burden of this RFP without prior written consent of GJKIC.

#### **12. Force Majeure:**

Neither Party shall be responsible for any failure to perform its obligation due to unforeseen circumstances or due to causes beyond its control even after exertion of best efforts to prevent such failure, which failure may include, but is not limited to, acts of God, fire, floods, war, riots, embargoes, strikes, lockouts, acts of any government authority, rejection of applications under the Statutes, delays in obtaining licenses or repeal, passing or amendment of a Statute.

#### **13. Governing Law**

This RFP shall be interpreted in accordance with and governed by the laws of India and the Bidder hereby consent to the jurisdiction of the appropriate courts in India.

#### **14. Arbitration**

In case of dispute with regards to the terms of this RFP and no amicable settlement by way of negotiations can be arrived at between the Parties, within a period of 30 (thirty) days of commencement of such negotiations, then such dispute and/or claim arising out of or relating to this RFP shall be referred to the arbitration of a sole arbitrator, to be jointly appointed by the Parties and where the Parties are unable to agree upon a sole arbitrator, to the arbitration of three arbitrators, one to be appointed by each Party and the third arbitrator to be appointed by the two arbitrators so appointed by the Parties. The seat of arbitration shall be Mumbai, India and the language of arbitration shall be English. The arbitrator(s) shall have power to regulate its own procedure, including summary powers and the place of its arbitration will be Mumbai. The award of the arbitrator shall be final and binding on the Parties. The Arbitration and Conciliation Act, 1996, or any statutory modification subsequent thereof shall in all respects govern the arbitration. The arbitration shall be governed by the laws of India.

## 15. Annexure-I (Technical Bid Format)

Executive Director  
The Gems and Jewellery Export Promotion Council  
Office No. AW 1010, Tower A, G Block, Bharat Diamond Bourse  
Next to ICICI Bank, Bandra-Kurla Complex, Bandra - East  
Mumbai - 400 051, India

Subject: Submission of Proposal for empanelment of Company to undertake management of the entire MyKYCBank platform (GJKIC), Membership platform (GJEPC) and all their related processes & drives to increase the volume of members on the MyKYCBank platform.

Dear Sir

We ..... (Name of the bidder) hereby submit our proposal in response to notice inviting tender date ..... and tender document no. .... and confirm that:

All information provided in this proposal and in the attachments is true and correct to the best of our knowledge and belief.

We shall make available any additional information if required to verify the correctness of the above statement.

Certified that the period of validity of bids is 180 days from the last date of submission of proposal,

We are quoting for all the services mentioned in the tender.

We the Bidders are not under a Declaration of Ineligibility for corrupt or fraudulent practices by any of the Government agencies.

Please find enclosed of technical proposal with the following details Bidder to present information on

1. Organization Details
2. Proposal Presentation

Yours sincerely,

Signature

- Full name of signatory
- Designation
- Name of the bidder (firm etc.)

**16. Annexure-II (Commercial Bid Format)**

Date: \_\_\_\_\_

To,

The Executive Director  
GJKIC  
Mumbai

Subject: Commercial for GJKIC Services

SrNo	Description	Unit Price	Total Amount
Total Amount in INR			
Taxes if any			
Total Amount			

Terms & Conditions:

1. Payment Terms
2. Other Terms & Conditions