

**CONFIDENTIAL**

**CRDB BANK PLC  
("CRDB")**

# **REQUEST FOR PROPOSAL ("RFP")**

## **"AI AND MACHINE LEARNING IMPLEMENTATION ROADMAP DEVELOPMENT"**

The content of this document is strictly confidential. You are authorized to use this document only in preparing a response to this CRDB Request ONLY"

It is forbidden to make copies of this document without the express written permission of the REQUESTOR. The content remains the property of CRDB BANK PLC. This document, together with all such copies, should be returned to CRDB BANK PLC together with your Proposal. Should you decide not to submit a Proposal, this document should be returned to CRDB BANK PLC not later than the closing date for the submission of the Proposal.

The address of the Requestor is:

CRDB BANK PLC  
CRDB Headquarters,  
Plot No.25 & 26 Ally Hassan Mwinyi Road &  
Plot No.21 Barrack Obama Road  
P.O. Box 268, 11101 Dar es Salaam, Tanzania  
Tel: +255 (0) 22 211 7441 - 7  
Fax: +255 (0) 22 211 6714  
Email: [Procurementdesk@crdbbank.co.tz](mailto:Procurementdesk@crdbbank.co.tz)  
Website: <http://www.crdbbank.co.tz>

Please escalate your concerns confidentially about any unacceptable practices by any Bank staff involved in this RFP through the following channels:

[whistleblowing@crdbbank.co.tz](mailto:whistleblowing@crdbbank.co.tz).



## RFP SCHEDULE - SOURCING PLAN SUMMARY

Sl. No.	Particulars	Details Date (Time)
1	Start date of issuance of RFP document	24.06.2024
2	Last date for Submission of Queries	01.08.2024 15:00HRS EAT
3	Last date and time for RFP Submission	15.08.2024 15:00HRS EAT
4	Date and time for opening of Commercial bids	15.08.2024 16:00HRS EAT

## 1. THE REQUEST

### 1.1 Invitation

You, your company are hereby invited to submit a Proposal for, **“AI and Machine Learning Implementation Roadmap Development”**. You will use this Proposal as a basis for a decision regarding the **Request for Proposal for, AI and Machine Learning Implementation Roadmap Development**

Accepted	Not Accepted

### 1.2 Schedule for decision-making

The closing time and date for written Proposals is on 07.03.2024 15:00HRS EAT at 15:00HRS EAT by which time your Proposal must be delivered by email only to the authorized email in communication; [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz) .The proposal to be marked on top of the envelope: **AI and Machine Learning Implementation Roadmap Development**. CRDB BANK PLC shall be entitled to reject any Proposal received after the due date and time.

Accepted	Not Accepted

### 1.3 Disclosure of reasons for Unsuccessfully bids/proposal

CRDB BANK PLC reserves the right not to disclose any of its reasons for the taking of decisions resulting from this Request for Proposal.

Accepted	Not Accepted

### 1.4 Completeness of Proposal

You are specifically required, in your Proposal, to respond in writing to each of the points of Section 1& 2 of this Request for Proposal, in this sequence and with retention of this numbering system. Your responses could consist of, “Accepted” or “Not Accepted”, together with an associated or supporting statement where appropriate.

You are also required, in your Proposal, to respond in writing to each of the points of Section 3 and 4 of this Request for Proposal, in this sequence and with retention of the numbering system.

Accepted	Not Accepted

### 1.5 Language

You are requested to submit your Proposal in English.

Accepted	Not Accepted

## 1.6 Number of copies

You are requested to submit one **encrypted complete set of your Proposal with passwords** which will share with us during the opening day & time. Electronic copy, in MS-Word format, is requested under the understanding that the electronic document will have no official status. **Failure to encrypt your proposal will result to automatic disqualification and rejection.**

Accepted	Not Accepted

## 1.7 Format of Proposal

You are requested to submit your Proposal in softcopy only in A4 format to tender email only [tenders@crdbbank.co.tz](mailto:tenders@crdbbank.co.tz)

- i. Technical Proposal covering functional and Non-Functional requirements articulated in **Section 2 of this RFP**
- ii. Financial Proposal for the provision of the referred service as described in the pricing Section of this RFP

Accepted	Not Accepted

## 1.8 Misrepresentation

CRDB Bank Plc., decision-making process, will largely be reliant upon the information supplied by you. Should it be found that aspects of such information are incomplete, untrue or misleading, CRDB Bank Plc. reserves the right to terminate negotiations with you.

Accepted	Not Accepted

## 1.9 Access to CRDB BANK PLC

You may require access to persons, departments, or building of CRDB Bank Plc. in order to acquire further information for the preparation of your response to this Request for Proposal. You are requested to arrange such appointments through the office of the Secretary of the Management Tender Committee through email Procurement Desk [Procurementdesk@crdbbank.co.tz](mailto:Procurementdesk@crdbbank.co.tz).

Accepted	Not Accepted

## 1.10 Completeness of Proposal

You are expected to provide to CRDB Bank Plc. an accurate and complete Proposal as requested in more detail hereunder. Should you find the said requests incomplete or ambiguous, and then the onus rests upon you to obtain clarification from the Requestor

CRDB Bank Plc. will require that any omissions by you or mistakes on your part in this regard be rectified within a time scale agreed to by CRDB Bank Plc.

You are expected to make an unequivocal statement to this effect in your Proposal, since CRDB Bank Plc. will require that such an undertaking be included in any contractual agreement, which may result from the selection process.

Accepted	Not Accepted

### 1.11 RFP Official Contact

Upon release of this RFP, all supplier communications concerning this Proposal request should be directed to the RFP Requestor. Unauthorized contact regarding this RFP with other CRDB Bank Plc employees may result in disqualification. Any oral communications will be considered unofficial and non-binding to CRDB Bank Plc. You are to rely only on written statements issued by the RFP Requestor.

Accepted	Not Accepted

### 1.12 Influencing

It is specifically brought to your attention that any attempts at influencing CRDB BANK PLC decision-making process outside of the Management Tender Committee responsible, may lead to disqualification.

Accepted	Not Accepted

### 1.13 Costs and Selection

All costs incurred by you in preparing the Proposal and providing any additional information to CRDB Bank Plc., shall be borne by you. The issuance of this RFP does not obligate CRDB Bank Plc. to accept any of the resulting Proposals. CRDB Bank Plc. makes no commitments, implied or otherwise, that this RFP process will result in a business transaction with one or more of the suppliers.

Accepted	Not Accepted

### 1.14 Contract & Service Credits

If you are successful and selected, you will be required to sign the contract, which will be under CRDB's bank standard template, that will be provided by CRDB. The standard general terms of the contract is attached with the RFP in which you will be required to familiarize yourself with the document to make execution of the contract to be quick. Any exception to this must be communicated and needs to be agreed by CRDB and must being line with CRDB standard terms. The contracts will include penalties and service credit clauses.

Accepted	Not Accepted

### 1.15 Tax Compliance

Please note the price proposal that you will provide on this RFP will be complying with the requirements of the Tax laws of the United Republic of Tanzania that will include but not limited to Withholding Tax and VAT.

### 1.16 Contract Award

CRDB Bank Plc. reserves the right to appoint more than one Supplier for all services. In the event that this contract is split, the pricing offered in your proposal will expect to be maintained. Should there be pricing differences in line with business awarded; this must be clearly stated in your proposal.

Accepted	Not Accepted

**1.17 Queries should necessarily be required, please submit in the following format:**

Sr. No.	RFP Reference(s)(Section &Page Number(s))	Content of RFP requiring Clarification(s)	Points of Clarification

a. Bank shall not be responsible for ensuring that we have received the bidders' queries. The Bank may not entertain any requests for clarifications after the indicated date and time.

**1.18 Responses to Pre-Bid Queries and Issue of Corrigendum**

- a. The Bank will provide timely response to all queries. However, Bank makes no representation or warranty as to the completeness or accuracy of any response made in good faith, nor does Bank under take to answer all the queries that have been posed by the bidders.
- b. At any time prior to the last date for receipt of bids, Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the RFP Document by a corrigendum.
- c. The Corrigendum (if any) & clarifications to the queries from all bidders will be e-mailed to [Procurementdesk@crdbbank.co.tz](mailto:Procurementdesk@crdbbank.co.tz)
- d. Any such corrigendum shall be deemed to be incorporated into this RFP.
- e. The outer envelope thus prepared should also indicate clearly the name, address, telephone number, E-mail ID and fax number of the bidder to enable the Bid to be returned unopened in case it is declared "Late".

**1.19 Tender Opening**

Opening shall be online, representatives of the tendering firms to identify their bonafide for attending the opening of the proposal.

**1.20 Tender Validity**

The offer submitted by the Bidders should be valid for minimum period of **120 days** from the date of submission of Tender.

Accepted	Not Accepted

**1.21 Authentication of Bids**

A Proposal should be accompanied by a Letter of Authorization in the name of the signatory of the Proposal.

Accepted	Not Accepted

**1.22 Deviations**

The bidder may provide deviation to the contents of the RFP document. It may be noted that once the deviations are provided, the bidder would not be allowed to withdraw the deviation submitted.

The Proposal Evaluation Committee would evaluate and classify them as "material deviation" or "non-material deviation ". In case of any material deviations, the Committee would be entitled to reject the bid.

### 1.23 Evaluation process (Evaluation matrix attached)

- a. The evaluation Committee constituted by the Bank shall evaluate the responses to the RFP and all supporting documents/documentary evidence. Inability to submit requisite supporting documents/documentary evidence, may lead to rejection of bid.
- b. Decision of the evaluation Committee in the evaluation of responses to the RFP shall be final. No correspondence will be entertained outside the process of evaluation with the Committee.
- c. The evaluation Committee may request from the Secretary of the Management Tender Committee for meetings/presentations with the Bidders to seek clarifications on their proposals
- d. The evaluation Committee reserves the right to reject any or all proposals on the basis of any deviations.
- e. Each of the responses shall be evaluated as per the criteria and requirements specified in this RFP.

### 1.24 Performance Bank Guarantee (if Applicable)

Bank will require the selected bidder to provide a Performance Bank Guarantee, within 15 days from the notification of award; Performance Guarantee shall be kept valid till completion of the Project. Performance Guarantee shall contain a claim period of three months from the last date of validity. Selected bidder shall be responsible for extending the validity date and claim period of Performance Guarantee as and when it is due on account of non-completion of the Project and Warranty period. In case, the selected bidder fails to submit Performance Guarantee within the time stipulated, Bank at its discretion may cancel the order placed on the selected bidder without giving any notice.

Accepted	Not Accepted

### 1.25 Failure to Agree with the Terms and Conditions of the RFP

Failure of the successful bidder to agree with the Draft Legal Agreement and Terms & Conditions of the RFP shall constitute sufficient grounds for the annulment of the award, in which event, Bank may award the contract to the next best value bidder or call for new proposals from the interested bidders. One among the attached terms will apply to your contract depending on the nature of the project i.e. Hardware, goods or services.

Accepted	Not Accepted

  
GUIDANCE ON THE  
KEY CONTRACT CLAUS

  
Key Terms -  
Hardware Purchase.pr

  
Key Terms - Supply  
of Goods.pdf

  
Key Terms - Supply  
of Services.pdf





### 1.26 Procurement Sustainability

Please accept if you will practice Procurement sustainability in terms of Economic, Social and Governance (ESG) practices after being awarded.

Accepted	Not Accepted

## 2. Vendor Registration & Due Diligence Forms.


Fill the attached forms for Bank Indemnity and Supplier registration forms as well as KYC documents below (For New Vendor Working with CRDB Bank Plc). If you have worked with CRDB Bank do not fill the forms. Failure to submit all the requested documents during the RFP will result to disqualification, make sure you submit all required CRDB filled registration forms, Bank Indemnity, legal certificates and Directors ID/s such as NIDA, Passport, Voter ID, Driving Licence etc.

Accepted		Not Accepted	
 KYV DOCUMENTS.docx	 CRDB SUPPLIER IDEMNITY FORM.pdf	 CRDB BANK SUPPLIER REGISTRATI	 NEW NDA.docx

## 3. Business Continuity Management (BCM) requirements

(Only for ICT related Vendors for Goods, Service & Support)

With this RFP, All supporting services related with ICT Vendor must comply and accept with BCM requirements. This will also form part of evaluation criteria for awarding Vendor. Attached find the BCM requirements, fill, sign and stamp them and submit together with this RFP. Failure to submit all the requested documents during the RFP will result to disqualification. Make sure you fill the attached excel sheet and other supporting documents.

Accepted		Not Accepted	
 BCM requirements for Suppliers-Vendor			

## 4. Performance security

Successfully Supplier will be required to furnish a performance security (from Bank only) of 10% of the total awarded amount prior signing of the contract. Any performance issue will result to liquidated damage from the performance security.

Accepted		Not Accepted	

## 5. Consent on the use of Data.

Please confirm and accept to allow CRDB Bank to use your submitted data for internal and business issues when required without seeking any approval from your end.

Accepted		Not Accepted	



## 6. STATEMENT OF REQUIREMENT

### 6.1 Background

CRDB Bank Plc (“the Bank”) recognizes the transformative potential of Artificial Intelligence (AI) and Machine Learning (ML) in the banking sector. To remain competitive and meet the evolving needs of our customers, it is imperative that we leverage these technologies effectively. The development of a comprehensive implementation roadmap will provide a structured approach to integrating AI and ML solutions into the Banking operations

### 6.2 Objective

- i. Engage a consultant/firm with expertise in AI and ML within the banking sector.
- ii. Analyze current systems and processes to identify opportunities for AI and ML integration.
- iii. Develop a detailed roadmap outlining the implementation strategy, timeline, and resource requirements.
- iv. Ensure alignment with the bank’s strategic objectives and regulatory requirements.
- v. Provide recommendations for mitigating risks associated with AI and ML implementation.

### 6.3 Scope

- i. Conducting an assessment of current systems and processes.
- ii. Identifying use cases for AI and machine learning within our operations.
- iii. Developing a roadmap for the phased implementation of AI and machine learning solutions.
- iv. Providing recommendations for infrastructure, resources, and governance structures.
- v. Delivering a final report outlining the implementation roadmap and recommendations.

### 6.4 Analysis and Evaluation of Technical and Financial Tender for procurement of network equipment and solutions:

As part of the technical and financial evaluation of proposals, please indicate the following details in your proposal:

- a) submit a Company Profile
- b) Submit a detailed relevant experience with evidence attached, at least three (3) Contracts, LPO, Recommendation letters) including customers served before and type of work undertaken
- c) Submit at least three (3) Recommendation letters for customers served before and type of work undertaken
- d) Location of regional offices (HQ & Branches if Any)
- e) Annual reports / audited financial reports for the past three (3) years
- f) Current Annual return certificate, for Tanzania companies, this is obtained from BRELA.
- g) Submit legal and business certificates.
- h) Submit valid Regulatory, Government Board or Agency certificate required for such goods/ services.
- i) Submit Valid Business license
- j) Employees CVs & certificates (if required)

## 7. COMMERCIAL REQUIREMENT

### 7.1. Capability

- 7.1.1. Please indicate where you have fulfilled similar requirements on other completed or ongoing projects of a similar nature, type, scale and / or complexity before.
- 7.1.2. If you have, how would you classify your performance? What problems arose, and how will they be avoided on this contract?
- 7.1.3. Provide at least three references from current clients who have similar arrangements relating to implementation of similar system

	Reference Number 1	Reference Number 2	Reference Number 3
Client			
Contact's Title			
Phone			

- 7.1.4. What do you believe are your firm's strengths? What do you believe are the challenges you face?
- 7.1.5. Please describe the 3 most recent customer complaints and how you resolved them.
- 7.1.6. Briefly describe your interest in this contract and what factors makes you the best vendor in your opinion (include here any information or material you want CRDB to take into consideration while evaluating your ability to perform this contract).
- 7.1.7. Explain on whether the use of other parties or subcontractors by the third party would be recommended in your proposal.
- 7.1.8. Explain the Scope of your internal controls, systems and data security, privacy protections and audit coverage.
- 7.1.9. Give details on Knowledge of relevant consumer protection controls that are applicable in your procedures.
- 7.1.10. Business Continuity Management (BCM) plan and Policy for ICT related Vendors only for services and support. Please show the BCM plan and policy, attach for evidence.

### 7.2. Service Provisioning and Management

- 7.2.1. Please describe your proposed account management structure for the CRDB Contract.
- 7.2.2. Please describe your proposed staffing plans in respect of the CRDB Contract.

### 7.3. Quality Process

- 7.3.1. Please provide details of any quality assurance certification that your company holds e.g. ISO 9000 or equivalent standard. Please include a copy of any certificate. If no accreditation held, please attach an outline of your quality assurance policy.
- 7.3.2. Please describe your solution delivery and project management methodology/ framework including the recommended project organizational structure and governance framework

## 7.4. Supplier Organization

- 7.4.1. Provide a complete description of all third parties / consortia members to this tender, i.e. foreign supplier, local suppliers and or agencies involved in this bid.
- 7.4.2. Clarify how third parties' / consortia members will be organized and managed.
- 7.4.3. Identify which part of the product / service each third party / consortia member will deliver (if any):

Names of third party / consortia members (if any)	Total % Purchases	Local / foreign purchases

- 7.4.4. Who will have overall responsibility for delivery e.g., single contractor, joint venture?
- 7.4.5. Describe how you will manage third parties / consortia members in the supply chain.
- 7.4.6. How will you manage your supplier's performance?
- 7.4.7. Please indicate whether third parties' / consortia members have worked together before and give details.
- 7.4.8. Describe your business resumption strategy and contingency development plans.

## 8. SUPPLIER SPECIFIC INFORMATION

### 8.1. Vendor Background

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

- 8.1.1. Please describe the vendor's background, including how long it has been in business.

Date of Incorporation	
Country of Registration	
Registration Number	
Vat Registration Number	

- 8.1.2. Are there any current directors serving on boards of other organizations?

Names of Directors	Name of organization

- 8.1.3. Please supply a detailed organ gram, disclosing all related holding companies, subsidiaries and associates clearly showing the respective shareholding.




8.1.4. Pricing–Please submit your competitive pricing in a separate proposal.

## **8.2. Annual Reports and Financial Data**

Unless instructed otherwise, when answering questions in this Section, please give details, which specifically relate to your Company and not to the whole of the group if your Company forms part of that group.

- 8.2.1. Characterize your company's financial performance for the last three years.
- 8.2.2. Furnish balance sheets/financial statements for the last three years.
- 8.2.3. Include your company's annual report to shareholders for the last two years with your RFP Response.
- 8.2.4. Specify whether there is any pending or threatened claims that could affect your financial standing. Provide details of attorney's and legal advisors as well as confirmation
- 8.2.5. Letters from such attorneys with regard to the existence or non-existence of any pending litigation.

## **8.3. Declaration of Interest**

- 8.3.1. Has any Director, Partner, Associate, Company Secretary, Senior Manager or Manager in your organization been employed by CRDB Bank Plc.? If YES, please give details.
  - 8.3.2. Does any Director, Partner, Associate, Company Secretary, Senior Manager, Manager or any person connected with this RFP, have any relationship (family, friend, other) with a person employed in the department concerned with the administration of this RFP and/ or any person who may be involved with the evaluation or adjudication of this RFP? If YES, please give details.
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## Evaluation Matrix

PRE-QUALIFICATION REQUIREMENTS	RECOMMENDED SCORE	REMARK
<b>COMMERCIAL</b>		
Company Profile	0.50%	
Company Code of Conduct	0.50%	
Company Code of Ethics	0.50%	
Copy of registration/Incorporation Certificate	0.50%	
Copy of Valid Tax Clearance Certificate (TCC).	0.50%	
Copy of current BRELA search Registration Documents	0.50%	
Current NSSF Compliance Clearance Certificate ( <b>Mandatory Requirement</b> )	0.50%	
Copy of TIN Certificate of Firm/company and VRN	0.50%	
Copy of VRN Certificate	0.50%	
<b>Sub Total</b>	<b>7.5%</b>	
Copy of Current Business Permit/Trade license.	2.50%	
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>		
	<b>5%</b>	
Current Audited & certified financial statements (3 years)	3.00%	
Current Month Bank statement	1.00%	
At least 1 reference from the applicant's banker regarding supplier's credit position	1.00%	
<b>Sub Total</b>	<b>5%</b>	
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>		
OSHA Compliance Certificate	1.00%	
Workers Compensation Fund Certificate/ any proof of compliance	1.00%	
Environmental Management Plan / Programme / Policy	1.00%	
Compliance with the Environmental laws	1.00%	
Health and Safety Programme	1.00%	
<b>Sub Total</b>	<b>5%</b>	
Gifts / Hospitality / Sponsorship Policy / Procedure	0.50%	
Policies / Procedures dealing with Forced and Child Labour	0.50%	
Policies / Procedures dealing with Abuse, Discrimination and Harassment Grievance Procedure	0.50%	
Human Rights Policy / Procedure / Programme	0.50%	
Compliance with Labor law	0.50%	
<b>Sub Total</b>	<b>5%</b>	
<b>PAST EXPERIENCE</b>		
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two ears (must be listed)	1.00%	
Signed contracts/LPOs (proof of the above) - at least 3 each	6.00%	
Provide at least 3 recommendation letters from different clients	3.00%	
<b>Sub Total</b>	<b>10%</b>	
<b>TECHNICAL CRITERIA</b>		
Quality of work	15%	
adequate staff and quality (attach staff CV & Certificates)	10%	
Project manager qualification & experience (attach staff CV & Certificates)	10%	
Completeness and compliance with Scope / Technical specifications	15%	
Any proposed added value	10%	
<b>Sub Total</b>	<b>60%</b>	
<b>OTHER AGREED TERMS</b>		
Agreed with the Bid validity period	2%	
Agreed with warrant terms	2%	
Agreed with our Payment terms of 30 days after delivery or service completion	2%	
Agreed with our contract terms and conditions (attached in the RFP)	2%	
Agreed with our Taxes laws and regulations (VAT & WHT)	2%	
<b>Sub Total</b>	<b>10%</b>	
<b>SUPPLIER REGISTRATION DOCUMENTS FOR DUE DILIGENCE</b>		
Copy of Company Memorandum and Article of Association ( <b>MEMART</b> )	0%	Mandatory
Copy of Latest BRELA Application of Annual Returns	0%	Mandatory
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	0%	Mandatory
List of Directors & Shareholders	0%	Mandatory
Directors ID (Passport copy, Voters ID, Business License, NIDA ID)	0%	Mandatory
<b>TOTAL</b>	<b>100%</b>	