

## Commercial Proposal

# eMACH.ai Quantum

Empower your digital transformation with true composable platform

Submission to:

**NATIONAL BANK OF MOLDOVA**

Submitted by:

**Intellect Design Arena**

Date: 15<sup>th</sup> June 2026

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## 1. Commercial Snapshot

Intellect Design Arena Limited (Intellect) is pleased to submit this commercial proposal for eMACH.ai Quantum to National Bank of Moldova. Intellect is committed to generating unmatched business value and is looking forward to a long-standing relationship. In pursuit of the same, Intellect is pleased to propose very special pricing and commercial terms as detailed in the following sections.

In the face of innovations, disruptions, new business models and increasingly comprehensive regulations, technology has become a key enabler in determining the success of institutions. By exploring strategic technological partnerships, institutions such as yours and financial technology providers can together create long-term success, one geared towards achieving long-term objectives. Having partnered with leading banks in the Europe as well as globally on several successful digital transformation programmes, we are pleased to propose our market leading eMACH.ai Quantum to National Bank of Moldova. Our eMACH.ai Quantum provides the digital first platform for the mass market segments which enables the Bank to engage with the customers to meet their lifestyle needs and cater to their credit requirements.

We are glad to put forward to NBM our solution which is part of the platform that led us to winning the 'Technology Provider of the Year' Award and 'Payments Provider of the Year' Award at Central Banking Awards and Asian Banker award for the 'Best Central Banking Implementation in Asia' for successful core banking modernization of Reserve Bank of India where the NBM scope is fully implemented.

We believe that our proven Quantum Central Banking solution (QCBS) will fully support NBM's vision of building the next generation central bank institution while continuing to keep public interest as a top priority and serve as a proactive policy maker for greater good of the country by improving economic growth, providing real time operational measures to promptly and effectively execute monetary policies. QCBS has gone through major transformation in terms of functionality and technical architecture including the shift towards microservices, cloud-native architecture, open APIs and contextual user experience and we firmly believe this will help improving the overall experience in NBM drastically and will equip NBM with a modern system for next decade.

The proposed Quantum Central Banking Solutions (QCBS) has already been implemented in many central banks across the world including Reserve Bank of India ( upgraded to a cutting-edge eMACH.ai architecture deployed in one of the largest private clouds), Bank Indonesia, Central Bank of Papua New Guinea, Central Bank of Lesotho, National Bank of Ethiopia, Riksbank (Central Bank of Sweden), Bank of Mongolia, Central Bank of Mauritania, and Central Bank of Seychelles. The core banking system implementation in Central Bank of Mozambique, Bank of Mauritius, Bank of Madagascar are in various stages with most of them are scheduled to go-live in next 2-3 quarters with many other new transformations are in pipeline.

# Annex 1

## The Specifications

### 1. TECHNICAL SPECIFICATIONS

Procurement procedure number ocds-b3wdp1-MD-1771242899805 of <b>June 15, 2026</b>
Subject of procurement: <b>Implementation services of IT solutions for banking operations and enterprise resource management (licenses, implementation services, and warranty services)</b>

*[This table will be completed by the tenderer in columns 2, 3, 4, 6, 7, and by the NBM - in columns 1, 5,]*

Name of services / goods	Model name of the service / good	Country of origin	Manufacturer	Full technical specification required by the contracting authority	Full technical specification proposed by the tenderer	Standard reference
1	2	3	4	5	6	7
<b>Services and Goods</b>						
<b>Lot 1: Banking IT solution implementation services (licenses, implementation services and warranty services)</b>						
Licenses for the IT solution for banking operations (CBS), including 1 year of manufacturer support	Intellect QCBS	India	Intellect Design Arena	In accordance with the detailed technical conditions which are described in Annex No. 5 of this Specification (Requirements) and responses	Description provided in functional and technical document submissions	--
Complementary licenses for running CBS (excluding operating system licenses), including 1 year of standard support from the manufacturer	Oracle Database Enterprise Edition – Processor - 6  Diagnostics Pack – Processor - 6 Tuning Pack Processor - 6 Oracle Database Enterprise Edition - Named User Plus - 100	USA	Oracle, Redhat		--	--

Name of services / goods	Model name of the service / good	Country of origin	Manufacturer	Full technical specification required by the contracting authority	Full technical specification proposed by the tenderer	Standard reference
	Diagnostics Pack - Named User Plus - 100 Tuning Pack - Named User Plus – 100  Red Hat Runtimes, Premium (16 Cores or 32 vCPUs) (SKU:MW00275) - 32 Red Hat Runtimes, Standard (16 Cores or 32 vCPUs) (SKU:MW00278) - 28					
Implementation services of the Banking Computer Solution (CBS)	Intellect QCBS	India	Intellect Design Arena		Timelines and plan provided in functional and technical document submission	--
Training services related to the IT solution for banking operations (CBS)	Intellect QCBS	India	Intellect Design Arena			
Warranty services (maintenance and support) related to the banking software solution (CBS)	Intellect QCBS	India	Intellect Design Arena			
Services on additional developments and change requests	Intellect QCBS	India	Intellect Design Arena			
Solution Integration services						
<b>Lot 2: Implementation services of the IT solution for enterprise resource management (licenses, implementation services, and warranty services)</b>						

Name of services / goods	Model name of the service / good	Country of origin	Manufacturer	Full technical specification required by the contracting authority	Full technical specification proposed by the tenderer	Standard reference
Enterprise Resource Planning (ERP) licenses with 1 year manufacturer support included				Not proposed		
Complementary licenses to run ERP (excluding operating system licenses), with 1 year standard manufacturer support included						
Implementation services for the Enterprise Resource Planning (ERP) solution,						
ERP training services						
Warranty services (maintenance and support), related to the Enterprise Resource Planning (ERP) software solution						
Services on additional developments and change requests						
Integration services						

**Signed:** Abhishek, **Surname:** Verma **As:** Senior Vice President

**Provider:** Intellect Design Arena GmbH **Address:** TREU-GMBH, Lyoner, Straße 44-48, 60528 Frankfurt am Main Frankfurt

## Annex no. 2

### The Specifications

#### 2. PRICE SPECIFICATIONS

*[This table will be completed by the tenderer in columns 5,6,7,8 and 11 as required,  
and by the NBM - in columns 1,2,3,4,9,10]*

Procurement procedure number <b>ocds-b3wdp1-MD-1771242899805</b> of <b>June 15, 2026</b>
Subject of procurement: <b>Implementation services of IT solutions for banking operations and enterprise resource management (licenses, implementation services, and warranty services)</b>

CPV Code	Name of services / goods	Unit of measurement	Quantity	Unit price (excluding VAT)	Unit price (VAT included)	Amount without VAT	Amount with VAT	Term of performance / delivery	Budgetary classification (IBAN)	Discount %
1	2	3	4	5	6	7	8	9	10	11
	<b>Services and Goods</b>									
<b>Lot 1: Implementation services of the IT solution for banking operations (licenses, implementation services and warranty services)</b>										
48422000-2	Licenses for the IT solution for banking operations (CBS), including 1 year of manufacturer support	Years	Perpetual for 500 named users for the QCBS and 25 named users for Treasury functions.	EUR 1,375,000	EUR 1,650,000	EUR 1,375,000	EUR 1,650,000	License rights shall be provided from date of contract		24%
48422000-2	Complementary licenses for running CBS (excluding operating system licenses), including	1 year	Oracle Database Enterprise Edition – Processor - 6 Diagnostics Pack – Processor - 6 Tuning Pack	EUR 388,700	EUR 466,440	EUR 388,700	EUR 466,440			

CPV Code	Name of services / goods	Unit of measurement	Quantity	Unit price (excluding VAT)	Unit price (VAT included)	Amount without VAT	Amount with VAT	Term of performance / delivery	Budgetary classification (IBAN)	Discount %
	1 year of standard support from the manufacturer		Processor - 6 Oracle Database Enterprise Edition - Named User Plus - 100 Diagnostics Pack - Named User Plus - 100 Tuning Pack - Named User Plus - 100 Red Hat Runtimes, Premium (16 Cores or 32 vCPUs) (SKU:MW00275) - 32 Red Hat Runtimes, Standard (16 Cores or 32 vCPUs) (SKU:MW00278) - 28							
72212422-3	Implementation services of the IT solution for banking operations (CBS)	As per annexure 3	As per annexure 3	EUR 1,254,375	EUR 1,505,250	EUR 1,254,375	EUR 1,505,250			Significant discount extended from rate card of Euro 650 per man-day for large implementation project.

CPV Code	Name of services / goods	Unit of measurement	Quantity	Unit price (excluding VAT)	Unit price (VAT included)	Amount without VAT	Amount with VAT	Term of performance / delivery	Budgetary classification (IBAN)	Discount %
79633000-0	Training services related to the IT solution for banking operations (CBS)	serv.		Included in Implementation Fees						
72267000-4	Warranty services (maintenance and support) related to the IT solution for banking operations	Months	12	Included in Implementation Fees						
72212422-3	Services for additional developments and change requests	man-hours	2,000	EUR 70,000	EUR 84,000	EUR 70,000	EUR 84,000	Additional development and change requests will be billed by man-hour effort not to exceed 2000 hours and will be paid based on the actual volume utilized.		
72000000-5	Solution integration services	serv.		Included in Implementation Fees						
	<b>Total Lot 1</b>			<b>EUR 3,088,075</b>	<b>EUR 3,705,690</b>	<b>EUR 3,088,075</b>	<b>EUR 3,705,690</b>			
	<b>TOTAL</b>			<b>EUR 3,088,075</b>	<b>EUR 3,705,690</b>	<b>EUR 3,088,075</b>	<b>EUR 3,705,690</b>			

## Annex 3

### The Specifications

#### 3. DETAILING THE FINANCIAL OFFER FOR IMPLEMENTATION SERVICES

##### 1. Table: Cost by personnel category

*[Cost by personnel category – includes the effort and fees related to the personnel categories in the team proposed by the Tenderer, according to the proposed grouping by the Tenderer. One category must be project management. Please indicate the personnel categories and the effort/fees related to each category, including the proportion related to on-site work (at the NBM headquarters). All amounts will be expressed in EUR/MDL/USD, depending on the currency of the submitted tender, excluding VAT.]*

##### For Lot 1

Personal category	Estimated man-day (total)	Estimated number of man-days in the field	Rate per man-day (fees, EUR)	Total price (fees, EUR)
PM	755	296	EUR 225	169,875
SME	760	450	EUR 225	171,000
Leads (Migration / Testing / Engineering)	1,060	420	EUR 225	238,500
Developer	1,895	170	EUR 225	426,375
Testing / Other Resources	1,105	331	EUR 225	248,625
<b>Total</b>	<b>5,575</b>	<b>1,667</b>		<b>1,254,375</b>

##### For Lot 2

Personal category	Estimated man-day (total)	Estimated number of man-days in the field	Rate per man-day (fees, EUR)	Total price (fees, EUR)
Not proposed				

## 2. Table: Cost per task

[Cost per task – includes the fees related to the personnel categories and the project tasks (project phases as described by the Tenderer – e.g. Analysis and design, Construction, Testing, Migration, etc.). It is necessary to specify the corresponding fees for each category of personnel and the main project tasks, as well as the proportion of on-site work (at the NBM headquarters). All amounts will be expressed in EUR/MDL/USD, depending on the currency of the submitted tender, excluding VAT. \*If the Tenderer applies the Agile implementation method, it will include in the respective table, the costs related to the tasks per modules/groups of modules to be implemented.

### Lot 1

Task	Total no. of man-days	Estimated total no. of man-days per field total per task/module	Personnel category										Total amount (fees, EUR)
			ex. Project Manager		SME		Leads (Migration/Testing/Engineering)		Developer (Config / Customize)		Testing / Other Resources		
			Man days	EUR	Man days	EUR	Man days	EUR	Man days	EUR	Man days	EUR	
Initiation and Planning	120	40	40	EUR 225	0	EUR 225	40	EUR 225	0	EUR 225	40	EUR 225	27,000
Product Fitment and Requirement Validation Study	555	555	80	EUR 225	240	EUR 225	175	EUR 225	0	EUR 225	60	EUR 225	124,875
Analysis and Solution Design	200	65	20	EUR 225	40	EUR 225	120	EUR 225	0	EUR 225	20	EUR 225	45,000
Product Configuration/Customization and Continuous Integration and Testing	2,115	0	125	EUR 225	230	EUR 225	230	EUR 225	1,050	EUR 225	480	EUR 225	475,875
Documentation Preparation and Review	100	0	20	EUR 225	0	EUR 225	0	EUR 225	0	EUR 225	80	EUR 225	22,500
Implementation Readiness Stage	295	15	30	EUR 225	0	EUR 225	25	EUR 225	120	EUR 225	120	EUR 225	66,375
User Adaption and Change Readiness Stage	595	357	105	EUR 225	150	EUR 225	105	EUR 225	125	EUR 225	110	EUR 225	133,875
Rollout - Training	180	180	30	EUR 225	60	EUR 225	0	EUR 225	0	EUR 225	90	EUR 225	40,500
Rollout - Go-Live Preparation	195	195	45	EUR 225	0	EUR 225	65	EUR 225	20	EUR 225	65	EUR 225	43,875

Parallel Run & Operational Acceptance of Go-Live, warranty	1,220	260	260	EUR 225	40	EUR 225	300	EUR 225	580	EUR 225	40	EUR 225	274,500
<b>Total</b>	<b>5,575</b>	<b>1,667</b>	<b>755</b>		<b>760</b>		<b>1,060</b>		<b>1,895</b>		<b>1,105</b>		<b>1,254,375</b>

**Lot 2**

Task	Total no. of man-days	Estimated no. of man-days per field total per task/module	Staff category										Total amount (fees, EUR)	
			ex. Project Manager		SME		Leads (Migration/Testing/Engineering)		Developer (Config / Customize)		Testing / Other Resources			
			om-ore	EUR	om-ore	EUR	om-ore	EUR	om-ore	EUR	om-ore	EUR		
Not proposed														

### 3. Table: Other costs

[Other cost structure - includes all costs except personnel costs and costs per task. Please indicate all cost components and their related value. **All amounts are to be expressed in EUR/MDL/USD, depending on the currency of the tender submitted, excluding VAT**].

**Note:** The structure indicated in the file is indicative and illustrates the minimum information to be provided. The tenderer may adjust/ supplement/ expand this structure to illustrate the costs corresponding to the elements of the technical offer.

Elements	Cost (EUR)	Estimated quantity	Comments	Total Amount (EUR)
<b>Logistics</b>			These are estimates, and we could try to optimize this to around Euro 200,000 to Euro 220,000 by looking at providing certain resources with long term work permits (thereby converting some resources from per diem to salary). In the event the Bank has their guest house or good standard accommodations, we would glad to utilize the same and reduce these expenses.	
Ex. Air fare and visa	1500	30	Air fare and visa estimates	EUR 45,000
Accommodation and local conveyance	5000	18	Assuming apartments for onsite team for 18 months	EUR 90,000
Per diem Days	55	1895	Per diem euro 55 including weekends	EUR 104,225
<b>Taxes, duties, excise duties</b>	On actuals			
<b>Other expenditure</b>	On actuals			
<b>Total</b>				<b>239,225</b>

**4. Table: Cost per deliverable**

[Cost per deliverable - includes the cost per main deliverable of the project mentioned in Annex No. 5 of these Specifications, Please indicate the corresponding fees per main deliverable. The list of deliverables may be supplemented as per the bidder's technical offer. **In case the Solution Provider will apply the Agile implementation method, the Solution Provider will include in this table the costs for the deliverables for the modules/groups of modules to be implemented. All amounts will be expressed in EUR/MDL/USD, depending on the currency of the submitted offer, excluding VAT]].**

Deliverable/ module (groups of modules)	Cost per deliverable/ module (groups of modules) (fees EUR/MDL/USD)
Deliverable I	The proposed solution is an integrated platform with flexible modules, which addresses all the requirements.  We are implementing them together in two phases with resources working at the platform level to optimize the cost. Therefore it will be difficult for us to provide the implementation cost per deliverable separately.
<b>Total</b>	

**5. Table: Cost of integration services**

[Cost of integration services - includes the costs incurred by the Offeror for integrating the tendered solution with the solution of the other lot. All amounts will be expressed in EUR/MDL/USD, depending on the currency of the bid submitted]].

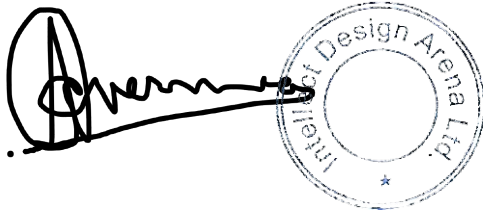
Lot I: Banking IT solution implementation services (licenses, implementation services and warranty services)		Lot II: Implementation services of the Enterprise Resource Management IT solution (licenses, implementation services and warranty services)		Total cost of integration services (EUR/MDL/USD)
Integration with the solution offered in Lot 2 – Included in fees above	Integration with third-party solutions – Included in fees above	Not proposed	not Proposed	
--	--	NA	NA	--

**6. Table: Implementation cost per module**

[Cost per module - includes the costs incurred by the Offeror for the implementation of each module of the offered solution. All amounts will be expressed in EUR/MDL/USD, depending on the currency of the bid submitted]].

Module name part of the offered solution	Cost (EUR/MDL/USD)
Module X	The proposed solution is an integrated platform with flexible modules, which addresses all the requirements in Lot 1.  We are implementing them together in two phases with resources working at the platform level

	to optimize the cost. Therefore it will be difficult for us to provide the implementation cost per module separately.
<b>Total cost module:</b>	

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "Intellect Design Arena Ltd." around the perimeter and a small star at the bottom center.

**Signed:** Abhishek, **Surname:** Verma **As:** Senior Vice President

**Provider:** Intellect Design Arena GmbH **Address:** TREU-GMBH, Lyoner, Straße 44-48, 60528 Frankfurt am Main Frankfurt

## Annex 4 The Specifications

### 4. TOTAL COST OF OWNERSHIP (TCO)

The form is dedicated to the Tenderer's response to the financial offer requirements as described in Annex no. 5 (Requirements) of The Specifications, being intended to describe the components of the Total Cost of Ownership (TCO). The form is structured as follows:

Table 1: TCO summary – [the table that aggregates the cost components, detailed in the other tables below in this form, including for a period of 5 years after the warranty period (one-time and recurring costs).]

Note: This table will be completed by the Tenderer separately for each lot and the indicated amounts will be without VAT

#### Total cost of ownership (TCO)

No	Name	Period under contract	Year 2	Year 3	Year 4	Year 5	Year 6	TOTAL, without VAT (EUR/MDL/USD)
1	Licenses for the offered IT solution * (including one year of manufacturer support)	EUR 1,375,000	n/a	n/a	n/a	n/a	n/a	EUR 1,375,000
2	Standard support from the manufacturer for offered software licenses, after the first year of warranty period**	n/a	EUR 302,500	EUR 317,625	EUR 333,506	EUR 350,182	EUR 367,691	EUR 1,671,503
3	Complementary licenses required to run the offered IT solution (including one year of support)	EUR 388,700						EUR 388,700
4	Support for complementary licenses required to run the offered IT solution after the first year of warranty**	n/a	EUR 95,800	EUR 102,600	EUR 109,800	EUR 117,500	EUR 125,800	EUR 551,500

No	Name	Period under contract	Year 2	Year 3	Year 4	Year 5	Year 6	TOTAL, without VAT (EUR/MDL/USD)
5	Implementation services of the IT solution	EUR 1,254,375	n/a	n/a	n/a	n/a	n/a	EUR 1,254,375
6	Training services	Included in Implementation Fees	n/a	n/a	n/a	n/a	n/a	EUR 0
7	Warranty services related to implementation services of the offered software solution	Included in Implementation Fees	n/a	n/a	n/a	n/a	n/a	EUR 0
8	Services for additional developments and change requests during the implementation and warranty period (Lot I – 2000 man-hours; Lot II – Not proposed)	EUR 70,000	n/a	n/a	n/a	n/a	n/a	EUR 70,000
9	Post-warranty services for implementation services, after expiry of warranty period	n/a	n/a	n/a	n/a	n/a	n/a	EUR 0
10	Development services based on change requests, estimated at 1000 man-hours after the warranty period	n/a	EUR 35,000	EUR 40,000	EUR 45,000	EUR 50,000	EUR 55,000	EUR 225,000
<b>TOTAL COSTS, without VAT</b>		<b>EUR 3,088,075</b>	<b>EUR 433,300</b>	<b>EUR 460,225</b>	<b>EUR 488,306</b>	<b>EUR 517,682</b>	<b>EUR 548,491</b>	<b>EUR 5,536,078</b>

**\* The licences offered must be perpetual licences.**

**\*\* If the Tenderer is unable to specify the cost of the support offered by the manufacturer at the time of submission of the tender, he shall indicate the cost/percentage value to be applied annually for the next 5 years to the list cost of the licenses offered by the Manufacturer.**

TOTAL, without VAT, of which (total amount and % rate - 6 years):	EUR 5,536,078	100%
- Licenses for the offered IT solution (r1+2)	EUR 3,046,503	55%
- Complementary licenses required to run the offered IT solution (r3+4)	EUR 940,200	17%
- Implementation, training and warranty services (r5)+(r6)+(r7)+(r8)	EUR 1,324,375	24%
- Post-warranty services and development during the post-warranty period (r9)+(r10)	EUR 225,000	4%

**Table 2: Licenses for the offered software solution**

[All licenses delivered will include in their cost one year of support and maintenance]

**Note: The Tenderer must present the cost of the licenses related to the solution in a licensing agreement model, which provides the applicable price for a license offered in this tender. When changing the number of licenses, caused by changes in the NBM activity (+/-10% of the licenses), the same unit price will be applied for new users (if the number increases) and remaining users (if the number decreases).The licensing agreement will be valid for the entire period indicated in the TCO (the 6-year period after the final acceptance of the solution). All amounts will be indicated in EUR/MDL/USD, excluding VAT.**

**Intellect Response:**

Goods	Q-ty	Period	Price per unit	License price	Support and maintenance		Discount for licenses		Discount for support and maintenance		TOTAL LICENCES (EUR/MDL/USD)	TOTAL SUPPORT AND MAINTENANCE (EUR/MDL/USD)
					%	EUR/MDL/USD	%	EUR/MDL/USD	%	EUR/MDL/USD		
<b>1. Licenses for software solution*</b>												
<b>Licenses for the production environment</b>	1	perpetual	EUR 1,375,000	-	22%	EUR 302,500	NA	EUR 0	NA	0	EUR 1,375,000	EUR 302,500
Please list the application/system module E.g. Accounting module	As listed in our proposal	perpetual	Included in Fee above	NA	NA	NA	NA	NA	NA	NA	Included	Included
<b>Licenses for the testing environment</b>	1	perpetual	Included in Fee above	NA	NA	NA	NA	NA	NA	NA	Included	Included
<b>Licenses for the back-up environment</b>	1	perpetual	Included in Fee above	NA	NA	NA	NA	NA	NA	NA	Included	Included
<b>TOTAL</b>			<b>EUR 1,375,000</b>	<b>EUR 0</b>	<b>EUR 0</b>	<b>EUR 302,500</b>	<b>EUR 0</b>	<b>EUR 0</b>	<b>EUR 0</b>	<b>EUR 0</b>	<b>EUR 1,375,000</b>	<b>EUR 302,500</b>

**Table 3: Complementary licenses required to run the offered IT solution**

[The Tenderer will include in the tender price all the costs of the licenses necessary to run the offered IT solution, except for the licenses necessary for the operating systems. All amounts will be indicated in EUR/MDL/USD, excluding VAT.]

**Intellect Response:**

The following details are.

Specifying the name, type, purpose of the complementary license	Q-ty	Period	Price per unit	License price	Support and maintenance		Discount for licenses		Discount for support and maintenance		TOTAL LICENCES (EUR/MDL/USD)	TOTAL SUPPORT AND MAINTENANCE
					%	EUR/MDL/USD	%	EUR/MDL/USD	%	EUR/MDL/USD		EUR/MDL/USD
<b>Complementary licenses required to run the IT solution*</b>												
<b>Licenses for the production environment</b>												
Oracle DB and Redhat runtime	Oracle Database Enterprise Edition – Processor - 6 Diagnostics Pack – Processor - 6 Tuning Pack Processor - 6 Oracle Database Enterprise Edition - Named User Plus - 100 Diagnostics Pack - Named User Plus - 100 Tuning Pack - Named User Plus – 100	1 year	EUR 388,700	EUR 388,700	OEM policy	EUR 95,800	NA	NA	NA	NA	EUR 388,700	EUR 95,800

	Red Hat Runtimes, Premium (16 Cores or 32 vCPUs) (SKU:MW00275) - 32 Red Hat Runtimes, Standard (16 Cores or 32 vCPUs) (SKU:MW00278) - 28											
<b>Licenses for development and testing environment</b>												
Oracle DB and Redhat runtime	Included in above as named user packs	1 year										
<b>Licenses for the back-up environment</b>												
Oracle DB and Redhat runtime	Included in above	1 year										
<b>TOTAL</b>				<b>EUR 388,700</b>		<b>EUR 95,800</b>					<b>EUR 388,700</b>	<b>EUR 95,800</b>

\* All licenses delivered will include in their cost one year of support and maintenance.

**Table 4: Implementation services and warranty services (for 12 months)**  
All amounts will be indicated in EUR/MDL/USD, excluding VAT.

**Intellect Response:**

As per the company policy, the required training and warranty services for NBM are included in the Implementation services.

Type of service	% in total services	Cost, EUR/MDL/USD
I. Implementation services	94.71%	EUR 1,254,375
II. Training services	Included in Implementation Fees	Included in Implementation Fees
III. Warranty services (12 months)		
Warranty services (maintenance and support)	Included in Implementation Fees	Included in Implementation Fees
IV. Services for additional developments and change requests during the implementation and warranty period		
Lot I – 2000 man-hours	5.29%	EUR 70,000
Lot II – 1000 man-hours	--	Not proposed
	<b>Total</b>	<b>EUR 1,324,375</b>

**Table 5: Requirements for infrastructure specifications** [Infrastructure specifications will be indicated for each lot separately. All amounts will be indicated in EUR/MDL/USD, excluding VAT]

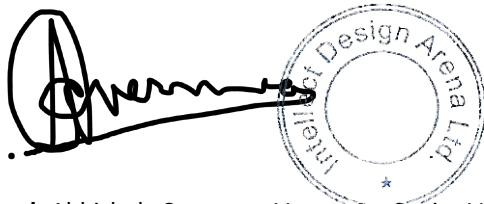
The component	Recommended	Suggested quantity
Name and description of the required infrastructure component	Recommended model for the component, recommended features	Suggested quantity for the component (number of units)

--	--	--

**Intellect Response:**

Please refer to Appendix 03 - Sizing Recommendation - Intellect eMACH.ai Quantum v1.0

*Note: If the Tenderer considers it necessary to present its offer in another structure, it will **additionally** present another table with the structure it considers representative. At the same time, the tables presented in Annex no. 3 „Details of the financial tender for implementation services” of „The Specifications” are to be completed in **fully on a mandatory manner**.*

A handwritten signature in black ink is written over a circular stamp. The stamp contains the text "Intellect Design Arena Ltd." around the perimeter and a small star at the bottom center.

**Signed:** Abhishek, **Surname:** Verma **As:** Senior Vice President

**Provider:** Intellect Design Arena GmbH **Address:** TREU-GMBH, Lyoner, Straße 44-48, 60528 Frankfurt am Main Frankfurt

## 2. Warranty and Maintenance Services

### 2.1. Warranty

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Warranty is valid for a period of **12 months** from Go live date of first Lot.

### 2.2. Maintenance Services

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The Maintenance coverage is from 9AM to 6PM Moldova local time from Monday to Friday and is supported from Intellect Support Centers in India. Details will be covered in a separate Maintenance agreement.

All Severity 1 issues where the system and business have completely stopped due to the defect in the Intellect solution will be supported round-the-clock until resolution.

As part of Maintenance Services, Intellect shall provide fixes for:

- All Product Issues
- Issues in the Customization rendered for the bank
- Any Issues in the Interfaces developed for the project

**Level 1 support (Not Scope of Intellect)** is Telephonic or electronic mail based support in addressing problems faced by end users (employees of the Client) in the Software where queries are logged and the issue reported is diagnosed to ensure that issue is a real one and is within scope of functionality supposed to be delivered by the Intellect.

**Level 2 Support (Not Scope of Intellect)** handles unresolved L1 issues. After escalation to the Level 2 support team, the Level 1 support will provide support by providing screenshots and other details from the end user (needed to understand the issue and for the root-cause analysis). A determination is made as to whether the root cause of the issue reported lies in the hardware used, networks used, in the operating software used, middleware, database and / or in the software whose support is the subject matter of the Agreement.

**Level 3 Support (Scope of Intellect):** In the event that Level 2 Support determines that any reported issue is caused by the Software and is not able to resolve it at their level then the issue is reported to Level 3. Intellect shall use best endeavours to provide emergency Workarounds and/or Fixes as per the Service Levels agreed. The Level 3 personnel are SMEs who would along with the Intellect's engineers deep dive into the code and resolve the issue.

Enhancement work orders are treated as separate projects and charged on T&M basis and base AMC shall be increased by 22% of the value of such work orders.

AMC shall increase by the increase in CPI over each year.

**Technology Updates:** During the contract term, Intellect can make ready for the client technology updates required to ensure compatibility with server software such as DBMS, MW, OS etc. The cost to ready the technology update will not be charged to the Bank but the cost to implement the same will be chargeable on mutual discussion.

Intellect will be providing Upgrades to the Intellect Software every 24-36 Months. An Upgrade is a release of the Intellect Licensed Software which includes Functional enhancements, re-engineering of modules, Framework enhancements or Technology migration. Such Upgrades are chargeable additionally.

A dedicated support system either at client site or at Intellect Manufacturing Centers is not part of the maintenance scope. Maintenance services are provided from the global support centers for Intellect solutions.

However, if a dedicated support system is required, Intellect would be pleased to study the production support needs and submit a separate proposal for the same.

### 3. Rate Card

Given below is the Intellect standard rate for professional services.

- Euro 650 per Person Day

The above rate is exclusive of airfare, visa, accommodation, local transportation, per diem and other incidental charges. One Person Day is calculated for 8 hours during the particular day, and is the minimum chargeable unit.

The rates are valid until 31<sup>st</sup> December 2027.

### 4. Payments and Invoicing

PAYMENT SCHEDULE	
License Fee	To initiate the implementation, any OEM and IT product organization requires a license to be in place. As a special gesture, we propose an “Initial Pay to Start License” at 40% portion of the license fee be paid on contract signing. We propose the remaining license be paid 18 months from contract signing or Go-live whichever is earlier.
Solution Implementation Fee	To be mutually discussed.  The implementation fee can be split 70% for Phase 1 and 30% for Phase 2.
AMC	Annually in Advance
Taxes & Statutory Levies	As per actuals

We would like to discuss the same with the Bank.

#### 4.1. Invoicing

Intellect will invoice the client on the date when payment is due. Intellect will expect to receive payments within 30 days from the date of the invoice.

The invoicing for Travel, Accommodation, transportation and per diem expenses will be done every month.

#### 4.2. Taxes and Duties

All fees and prices quoted in the proposal are exclusive of all applicable taxes, withholding taxes and duties if any, excluding 20% VAT on all the licenses and services. In case, NBM has any special waivers for VAT, the same will be passed on as benefit to NBM.

## 5. Terms and Conditions

### General Terms and Conditions

- a) Product Familiarization to be planned in one central location.
- b) Any additional customization identified during the Requirement Validation beyond those agreed in the RFP phase, may impact overall timelines of the project and hence needs to be revisited and these efforts will be charged on a T&M basis.
- c) The Client is not entitled to the source code. IPR of the product and any customizations done on the product vests with Intellect only.
- d) Our global experience is that complimentary software such as Oracle DB, Redhat softwsre etc are more easily procured by Bank's through their vendor channels as the discounts procured are higher, and it becomes more cost efficient to the Bank.

### Specific Terms and Conditions

- **Interfacing with Third Party System**
  - In case of Integration with external Systems (Third Party Systems), Client shall provide the Integration Mapping, API / Services required for Interface, Technical support on API / Services, Third Party Vendor Support during testing (IUT/SIT/Pre-UAT/UAT) of the related functions and confirm the working of the Interface and implementation.
- **Data Migration**
  - It is assumed that any Data Migration will be 'Target Based', that is, we will define the structures and format required for Intellect Solution and Client is to publish the data in the format requested by Intellect in the staging area.
  - Intellect will provide formats for data migration. Client will do the extraction, transformation and provide the data in staging area. Verification of uploaded data is the responsibility of the Client.
  - Staging area shall be created by Client. Loading of data shall be done by Intellect. The data cleansing and verification will have to be done by Client. Intellect will provide clarifications, & Support and fix any bugs highlighted in the migrated data.
  - No in-flight transactions will be considered for data migration.
- **Documentation**
  - Documentation delivery - Installation, deployment, User manual will be provided.
  - All Documentation will be provided in English.
- **Language**
  - Solution labels, messages, Calendar, reports, menus and all other components of the application will be in English. All Communication will be in English.
- **Testing**
  - Test environment along with test customer, accounts shall be provided by the Client. Test environment should have all the required setup. In the absence of the required specific setup for testing in the test environment, Client and Intellect has to agree and decide the approach for testing.
  - It will be the responsibility of Client to publish the test cases at least 4 weeks prior to the start of UAT.
  - UAT sign-off will be based on the agreed business scenarios & test cases provided by the Bank.
  - UAT to be planned in one central location.
  - Support if needed for Performance Testing (PT) or Vulnerability Assessment if needed can be provided for up to 1 week additionally without extra charges. The timelines may change accordingly.

- Training
  - Product team will employ “Train the Trainer” Methodology and all training will be provided in English. Training methodology adopted by Intellect is explained in detail in the Technical Proposal.
  - Any extension of the proposed Training agenda would be charged on mutual discussion.
  
- Infrastructure
  - Client shall be responsible for procuring and setting up the recommended hardware / system software, license requirements, relevant third party software within the environments required for implementation readiness as per agreed plan. Maintenance of the Infrastructure components shall also be the responsibility of client.
  - We have proposed the estimated costs for Oracle DB, and Redhat runtime app middleware. All other requirements needed by Bank is not in scope.
  - Performance of the External system, Third Party Systems, Email System should meet the volume / performance requirements mentioned by Client in NFR (Non Functional Requirements).
  - All office space requirements like desk space, standard operation machines, connectivity etc. for implementation team onsite shall be provided by Client.
  - VPN, Connectivity to be provided to implementation Offshore team for Testing and Support.

## 6. Validity of Proposal

This proposal is valid for **120 days** commencing from the date of submission unless extended by Intellect.

# End of Document



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