



UCO BANK
HEAD OFFICE

Small Enterprises, Priority Sector, RRB Department
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Ref.No:

Date: 24 May 2008

Request for Proposal (RFP)

for

Technology based

Financial Inclusion Solution

Pre-Bid Meeting	05 June 2008 11.00 AM
Last Date for submission of Bid	04 July 2008 2.00 PM
Opening of Technical Bids	04 July 2008 3.00 PM

This document is meant for the exclusive purpose of bidding as per the specifications, terms and conditions and scope indicated and shall not be transferred, reproduced or otherwise used for purposes other than for which it is specifically issued

1. Background:

UCO Bank, one of the leading Public Sector Banks in India and having its Head Office at Kolkata wishes to implement - in a phased manner - a technology based solution in the unbanked rural areas, by deploying a remote transaction processing system comprising hand-held devices, bio-metric cards etc., so as to deliver banking services at an affordable cost to vast sections of disadvantaged and low income groups as well as in areas where the Bank does not have branches.

In order to achieve the above objective, UCO BANK invites Bids from eligible, experienced, financially sound and reputed Vendors/Service Providers, who have a proven capability and capacity for providing a technology based and integrated Financial Inclusion Solution. The selection of the successful bidder through this tendering process is initially for the pilot sites of the bank as given in *Annexure-2* hereof. The bank, however, reserves its right to either continue with the selected bidder or to go in for fresh tendering process for extension of coverage of branches under this project.

UCO Bank has about 2000 branches, spread across the country. The bank has implemented Finacle (Version 7.0.9) - the Core Banking Solution (CBS) of M/s. Infosys Technologies Ltd, in 750+ key branches of the bank as on date. M/s. Hewlett-Packard (HP) is the System Integrators (SI) for the bank's CBS implementation.

2. Technology solution - Requirement specifications:

2.1. General requirements:

- 2.1.1. The solution offered must consist of a hand-held device (Mobile, PDAs, POS, POT etc) with or without contact/contact-less smart card, biometric authentication feature, printer etc.
- 2.1.2. It must be capable of supporting multiple products including deposits, loans and other third party products like Insurance, Pension, social security payments by the Government (like payment of wages under National Rural Employment Guarantee Scheme) etc.
- 2.1.3. The solution offered must be device-agnostic and network-agnostic. The solution must be inter-operable across technologies and solutions. The intermediate transaction processing system should deploy proven field tested and field upgradeable technology. The software should support third party handheld devices like mobile phone, personal digital assistants (PDAs), point-of-sale (POS), point-of-transaction (POT) etc.
- 2.1.4. The solution offered must facilitate both online as well as offline transactions. In online mode, transactions performed *in-the-field* should be immediately transmitted to the intermediate transaction processing system for authorization. In offline-mode, transactions performed *in-the-field* should be authorized based on business rules computed on information stored on each customer's smart card. Later, the stored transactions should be uploaded to the intermediate transaction processing system.

- 2.1.5. In off-line mode, it should be possible to serve customers located in remote areas without sufficient telecommunication network infrastructure.
- 2.1.6. The systems should be capable of supporting transactions and generate reports in *bilingual mode* (English and Hindi), and a maximum of three languages (one regional Indian language, depending on the State where the project is to be implemented).
- 2.1.7. The solution offered should support authentication of customers, secured communication, transaction processing through fingerprint matching, customer enrolment system, uploading/downloading of transactions/customer enrolment data through online or offline mode, generation of printed acknowledgement for completed transactions, generation of Audit trail including failed transaction. The solution will provide for simple queries and various types of MIS report.
- 2.1.8. The end-to-end solution should have audit trails generated for all transactions originations and changes. These should record the change history in terms of the user, date, nature of change etc., All changes should be stored within a history table which should record the change information for each record. Transactions that were rejected during a workflow process should also reside in the database and should be retrievable for any analysis.
- 2.1.9. It is expected that the application would have a server component and a client component. The solution should seamlessly integrate with the CBS solution deployed by the bank and come with a proven two way interface with the same.
- 2.1.10. If the handheld device proposed by the vendor has a built-in printer, the intermediate transaction processing system should be able to print transaction receipts and records directly on the handheld's printer. In case, the handheld device proposed (mobile phone/PDA) does not have an in-built printer, the intermediate transaction processing system should allow the customer access to transactions receipts printed on other printing devices.
- 2.1.11. It should be possible to use smart cards whether contact type that use magnetic tracks or contactless type that use radio frequency for customer and agent (Business Correspondent or Business Facilitator) authentication.
- 2.1.12. It should be possible to faultlessly configure the smart card information in the intermediate transaction processing system.
- 2.1.13. The intermediate transaction processing system should seamlessly interface with (a) Core Banking System (b) Smart card management system.
- 2.1.14. The cardholders should be able to perform selected banking transactions through authorized *Business Correspondents* (BCs) to be engaged by the selected Service Provider (after approval by the Bank) either directly or through its subsidiaries/joint ventures.

- 2.1.15. Security of the demographic and transaction data in use, in transit, and at rest must be maintained using 3DES level of encryption,
- 2.1.16. **Smart Cards:** Each of the smart cards would have minimum 32 K EEPROM memory, Java enabled, PKI enabled and would contain the finger print template corresponding to a minimum of 6 fingers. In addition raw images would also be stored in the central site. Each card would have provision for at least 10 to 12 accounts and will contain particulars of the last 10 transactions for each account
- 2.1.17. The card must have a provision to support multiple accounts upto 2 accounts initially, and upgradable to a total of 12 accounts - including deposit, loan, insurance etc. and storing capacity for keeping last 10 transactions effected in each account.
- 2.1.18. The name, date of birth, address and photograph of the customer with bank's logo will be printed on the smart card visible for verification when presented for any transaction with the BC or the controlling branch of the Bank.
- 2.1.19. Such smart cards would be the exclusive property of the Bank and when the person to whom it is provided does not want to use or incapacitated to use, then, the same should be retrieved by the BC and returned to the controlling branch.
- 2.1.20. **Card Management System** : The vendors will include card management system as part of their solution. The system will provide for issue of cards including personalization, inventory management of cards, Key Management and life cycle management. The entire activity with regard to card management will be handled by the vendor and all necessary hardware and software associated for the system would be provided by the vendor. The Bank, however, reserves its right to take over from the vendor the activities relating to Card Management System or hand over the same to any other specialized agencies, in case the Bank is not satisfied with the services offered by the selected bidder.
- 2.1.21. **Intermediate System** : The data from the Customer Service Points would be received in Bank's centralized server via an intermediate system to be provided by the selected bidder / service provider. The entire data would be owned by the Bank and cannot be used by Service Provider for any other purpose.
- 2.1.22. At the end of the day BC-wise transaction-data must be uploaded to the bank's central host system. Consolidated transactions data will be pushed to the Bank's central host on daily basis for updating the Bank's CBS database in the format given by the bank.
- 2.1.23. The vendor will provide software in the branch PC for storing the customer enrolment data from Business Correspondents and will facilitate viewing the same screen wise for the purpose of authorization of new customers.

- 2.1.24. The proposed end-to-end solution should expressly provide the required structure, systems-architecture and processes with requisite hardware and software resources.
- 2.1.25. It is required that the system generates atleast 10 nos. of MIS reports for the purpose of monitoring and control of the project by the bank.
- 2.1.26. Initially the proposed solution under the Pilot Project is to be implemented in identified branches in the select districts of the bank in the States of Himachal Pradesh, Orissa, Rajasthan and West Bengal in a phase manner. The district wise list of branches in each State indicating the average no. of households is given in Annexure-2.

2.2. **Service Provider requirements:**

- 2.2.1. The Proposed solution is to be provided by the Service Provider under the **Application Service provider (ASP) model** in which a set of all devices required by BC, software and network devices must be provided by the Service Provider (SP) to the Bank on rent basis.
- 2.2.2. Deduplication process is to be done by the Service Provider before any account is opened.
- 2.2.3. The Service Provider will provide a complete set of devices to BCs for enrollment system, capturing photographs and fingerprints of the customers.
- 2.2.4. The Service Provider should handle the entire activity with regard to card management, including personalization and issuance of photo cards to customers, inventory management, key Management and card life cycle management.
- 2.2.5. Opening of accounts and delivery of smart cards on approval of the customer by the Bank will be completed by the Service Provider within a week from the date when Bank had approved.
- 2.2.6. Day to day transaction data must be provided by the Service Provider to Bank's data center before 10 pm on the same day in the specified format given by the Bank.
- 2.2.7. End_of_Day (EOD) uploadable file for the bank's Core Banking System – i.e., *Finacle* Database must be given by the solution provider.
- 2.2.8. Necessary interface to the bank's Finacle CBS System is to be provided by the Service Provider, in coordination with the Bank's System Integrator (SI). It would be the responsibility of the selected bidder to develop and offer the requisite interface to the bank's Finacle CBS software.
- 2.2.9. The bidders are required to submit in their Technical Bid the brief summary of architecture proposed by them and business process involved to explore the scope of integration.

2.3. Business correspondent requirements:

2.3.1. Business Correspondent (BCs) will have to be engaged by the *Service Provider* with the prior-approval by the Bank.

2.3.2. BCs engaged by the Service Provider should be: -

- NGO or MFI set up under relevant act (Trust / Societies Act, Co-Operative/MACS Act),
- Section 25 companies (Indian Companies Act 1956)
- Registered NBFCs
- Govt./Corporate supported IT enabled outlets
- Organisation/Trusts set up by Banks

2.3.3. The following are the typical scope of activities to be undertaken by The BC: -

- ✓ Disbursal of small value credit,
- ✓ Recovery of principal / collection of interest
- ✓ Sale of micro insurance/mutual fund products/pension products
- ✓ Collection of small deposits at customers door steps
- ✓ Disbursement of social security pension, wages under National Rural Employment Guarantee Scheme and similar payments from the government

2.3.4. BCs must be adequately trained by the *Service Provider* before deploying them on duty to handle the process and transactions with the bank's customers. They should have knowledge about the local area and proficiency in the local language.

2.3.5. Accounts of the customers will be opened after approval of the branch.

2.3.6. Customer identifications, collection of master data, filling up the forms, capturing of photographs and biometric templates will have to be done by the concerned BCs only. BCs will perform the duties in accordance with the business rules of the bank

2.3.7. The BCs must be available at the Customer Service Points (CSP), which would be located at a central place to service a group of villages for rendering basic banking services like savings and loan transactions, remittance of funds, insurance, pension and other third party products to the card holders at their door step and as per the card holders convenience.

2.3.8. BCs would operate at Customer Service Point (CSP) and put through transactions using appropriate devices having following capabilities for such customers:-

- ✓ Smart card
- ✓ Biometric Authentication
- ✓ Record transactions in the device / customer's & BC's smart card.
- ✓ Provide a printed receipt of the transaction through thermal / impact printer.

3. Scope of Work

The responsibility of the successful bidder would, *inter alia* include the following activities: -

- 3.1. Issue of smart cards, Personalization of cards, Card Management System and Key Management
- 3.2. Supply and Maintenance of handheld devices for the use at fields along with the required application software capable of uploading / downloading online or through offline mode
- 3.3. Supply, Maintenance and Operation of an Intermediate Transaction Processing System capable of accepting transactions/Customer enrolment data from various devices deployed for the purpose of Financial Inclusion. The Intermediate Transaction Processing System may be either located at bidder's site or at bank's own location. All bidders have to submit complete details about their offering in this respect, in their Technical Bid.
- 3.4. Connectivity between Intermediate System and Bank's backend system.

4. Eligibility criteria:

- 4.1. The vendor should be a reputed total solution provider (System Integrator), having a tested and proven technology, capable of providing an end-to-end solution for the project, including but not limited to providing the required hardware, software, network connectivity, database, middleware, smart cards, third party utilities and installation, testing, providing interfaces with the back end-solution to bank's Core Banking Solution (Finacle).
- 4.2. The vendor should have implemented a similar solution - as proposed to UCO Bank now - in atleast one Public Sector or Private Sector Bank in India.
- 4.3. The vendor should be a reputed and financially sound organization. All bidders must submit a certified copy of their audited financial statements (P&L and Balance Sheet) for the latest financial year.
- 4.4. The vendor should have required infrastructure to undertake and execute large projects including hardware, software, networking, smart cards, system integration, implementation etc. (Bidders have to submit sufficient documentary evidence to substantiate compliance with this requirement)
- 4.5. The vendor should have adequate skilled manpower including software development personnel to provide immediate and uninterrupted service at the time of exigencies. Please clearly indicate the scope of customization of the product and the number of personnel available for such activity.
- 4.6. The vendor should have countrywide reach (branch/office/partner network) possessing large base of technical support team to provide prompt and efficient service to the rural areas across the country.

- 4.7. As the project is to be implemented on a priority basis, the selected vendor should be able to roll out the Pilot Project at short notice.
- 4.8. The solution proposed by the vendor must be scalable and interoperable and work with different types of handheld devices and Contact /Contact less smart cards provided by different vendors.
- 4.9. The solution proposed by the vendor must be in conformity with the guidelines issued by Reserve Bank of India in the matter of implementation of technology based Financial Inclusion (Bidders are requested to visit RBI's website www.rbi.org.in for further details.) In essence, the solution must be :-
- highly secure,
 - amenable to audit and
 - follow widely accepted open standards to allow inter-operability among the different systems adopted by different banks.
- 4.10. Further, Indian Banks' Association (IBA), Mumbai, has also constituted a Committee – named "*IBA Committee on Standards and Financial Inclusion*" - shortly known as *IBA-COSFI*. The Committee is currently engaged in developing a standard project framework for all banks in the sphere of technology based Financial Inclusion. All bidders must undertake to comply with all the benchmarks and functionality requirements in the "Technology Solution for Financial Inclusion" as per the recommendations of the IBA-COSFI Committee, as and when the same is made available to banks.
- 4.11. All bidders must submit a declaration confirming their compliance with the above requirement of the bank, as a part of their Technical Bid response, vide Annexure-3. Bank reserves its right to summarily reject those technical bids of vendors who do not fulfill all the eligibility criteria specified under Clause 4.1 to 4.10 hereinabove.

5. Terms & Conditions:

- 5.1. **Pre-Bid Meeting:** It has been proposed to hold a Pre-Bid Meeting on 05th June 2008 at 11.00 AM, at our office (SE/PS/RRB Dept, Head Office) the address of which given in the first page of this RFP document. Bidders are requested to send in their queries relating to the document to our office well in advance so that the same could be addressed during the Pre-Bid meeting with interested bidders. An advance-copy of their queries may be sent by email to our office at hose.calcutta@ucobank.co.in.
- 5.2. The bank reserves its right to split its purchase order on multiple vendors, who agree to match the L1 Bidder's Price. The bank, may therefore, at its sole discretion, place its orders on more than one bidder, for the Pilot Sites and/or for subsequent requirements / sites.

In other words, although the entire pilot project will be considered for bidding and deciding of L1, actual work orders may be at a lower scale when the same is split across multiple vendors/bidders

- 5.3. After successful pilot implementation, the bank, at its sole discretion, may opt to replicate the solution in more number of financially excluded areas identified by the Bank, across the country.
- 5.4. The vendor will have to supply and maintain Hand Held Devices (HHD)/ Point of Transaction Devices (POT) with necessary biometric facility and application software, to be used for doing banking transactions and report generation.
- 5.5. The vendor has to supply and maintain smart cards that can store customers' basic information, with personalization & management activities. Smart cards need to have the photo of the customer printed on the face of the card for identification purpose.
- 5.6. The vendor must be capable and willing to extend full-fledged support for solution implementation, testing, training and handover.
- 5.7. The vendor should be ready to work with an alternate business model that may be suggested by the Bank.
- 5.8. The selected bidder(s) must execute an Agreement with the bank agreeing to indemnify the bank for frauds etc., committed by the Business Correspondents/Customer Service Point agents.
- 5.9. The selected bidder(s) must be willing to manage / undertake all activities of Business Correspondents (BC), Customer Service Points agents (CSP) etc.
- 5.10. The principal bidder may have a tie-up with any solution provider to meet the requirements under the RFP. However, in all such cases, the principal bidder will be the single point of contact to the bank in respect of the offered solution.

6. Technical Bid:

- 6.1. The vendor should submit the proposed solution in detail, covering the following aspects together with appropriate supporting documents:-
 - An introduction about the company, its corporate structure, organizational chart & infrastructure details.
 - Detailed Proposal for Financial Inclusion solution covering different modules of proposed software and solution to be implemented.
 - All detailed technical requirements, project architecture with implementation methodology.
 - The list of direct offices in different states of the country to provide prompt and efficient service to the bank.
 - Implementation details of similar projects in Banks/Financial Institutions in India with certificates from clients.

- Detail plan for security aspects with Disaster Recovery and Business Continuity.
- 6.2. The bidder's Technical Bid must demonstrate capability to provide a superior standard of solution and service, and shall contain details relating to number and skill levels of technical support personnel.
 - 6.3. The Technical Specifications of the Smart Card, Hand-held device and all other equipment proposed to be deployed in the offered solution must be furnished in detail in the Technical Bid.
 - 6.4. The bidders must submit their Technical Bids complete in all respects and contain all information asked for in this document.
 - 6.5. The Bank reserves its right to not to evaluate a Technical Bid in case of non-submission or partial submission of technical details required to be submitted by the bidders.
 - 6.6. The Deviation Statement (Annexure-4) as well as Technical Evaluation Sheet (Annexure-5) must be duly filled up and submitted by the bidders as a part of their technical bid documents.
 - 6.7. **This is only a Request for Technical Proposal. Therefore, the Technical Bid should not contain any price information. In case, if any price information is included in the Technical Bid, the bidder's offer will be summarily rejected.**

7. Bid Submission:

- 7.1. The Technical Bid must contain duly filled-up and signed documents as per Annexure-1 to 5, together with all requisite supporting . The Technical Bids must be submitted in a sealed cover superscribed "**UCO-Financial Inclusion-Technical Bid**". and sent by Speed-Post /Courier/Hand Delivery to the designated address mentioned below: -

Shri. L.J.Gabani
Assistant General Manager
UCO Bank
Small Enterprises, Priority Sector, RRB Department
Head Office, 3rd Floor,
10, BTM Sarani
Kolkata – 700 001

so as to reach him **before 2.00 PM on 4th July 2008**

- 7.2. Any Bid received by the Bank after the deadline for submission of Bids prescribed, will be rejected and returned unopened to the Bidder.

- 7.3. The Bank may, at its discretion, extend this deadline for the submission of Bids by amending the Bid Documents, in which case, all rights and obligations of the Bank and Bidders previously subject to the deadline will thereafter be subject to the deadline as extended.
- 7.4. All bids and supporting documentation shall be submitted in English.
- 7.5. All costs and charges related to the bid shall be expressed in Indian Rupees.
- 7.6. The Technical Bids shall be opened on **4th July 2008** at 3.00 PM at our office.
- 7.7. The Price Bids would be sought from the shortlisted bidders subsequent to technical evaluation of the technical bids.
- 7.8. During opening of bids, the bidders' authorised representative may be present during the Bid opening and those who are present shall sign a register evidencing their attendance.
- 7.9. Further, in case the bank does not function on the aforesaid date due to unforeseen circumstances or holiday, then the bid will be accepted up to 14:00 hrs on the next working day and bids will be opened at 15:00 hrs at the same venue on the same day.
- 7.10. The Bank, however, reserves the right to change the date & time for opening of Technical Bid without assigning any reason whatsoever. In case there is a change in the schedule the same will be intimated to the bidders for enabling them to be present during the Bid opening.
- 7.11. During evaluation of the Bids, the Bank, at its discretion, may ask the Bidder for clarification of its Bid. The request for clarification and the response shall be in writing, and no change in the prices or substance of the Bid shall be sought, offered, or permitted.
- 7.12. Bank will not consider proposals/ offers/ bids sent by fax / e-mail. Proposals/ offers/ bids received after the stipulated time of the specified date will not be considered.
- 7.13. Proposals/ offers/ bids incomplete or conditional in any respect or not in conformity with the details provided in this RFP are liable to be rejected.
- 7.14. Bank will not be liable for Postal/ Courier delay, non-receipt/ non-delivery of documents, loss of documents in transit, etc.
- 7.15. The bidder shall cover in his response full scope, requirements and deliverables as per the RFP and also to meet the intent of the RFP, whether or not explicitly mentioned in the RFP.
- 7.16. Setting of Evaluation criteria for short listing of Bidders and final selection of selected Bidder will be entirely at the discretion of the Bank. The decision of the Bank in this regard will be final and in this connection no correspondence will be entertained.

- 7.17. The bank also reserves its right to abandon the entire Bid Process, and go for re-tendering under a fresh RFP. The bank will assume that all bidders, who respond to the Bank's RFP, have read, understood and agree to the above mentioned terms.
- 7.18. The Bank reserves the right to accept or reject any Bid, without assigning any reason thereof, and to annul the Bidding process and reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's action.
- 7.19. Bank is not responsible for non-receipt of Bid documents within the specified date and time due to any reason including postal delay or holidays.
- 7.20. Bank reserves the right to accept or reject any bids and the Bank's decision in this regard will be treated as final.

8. Other Terms & Conditions:-

- 8.1. **Confidentiality**: The selected bidder(s) will have to execute a *Non-Disclosure & Confidentiality Agreement* to the bank undertaking not to disclose or part with any information relating to the Bank and its data to any person or persons, as may come into possession of the bidder(s) during course of their project implementation.
- 8.2. **Arbitration**: All disputes or differences whatsoever arising between the parties out of or in relation to the construction, meaning and operation or effect of these Tender Documents or breach thereof shall be settled amicably. If, however, the parties are not able to solve them amicably, the same shall be settled by arbitration in accordance with the applicable Indian Laws, and the award made in pursuance thereof shall be binding on the parties. The Arbitrator/Arbitrators shall give a reasoned award. Any appeal will be subject to the exclusive jurisdiction of courts at **Kolkata**.
- 8.3. **Patents/Copyrights protection**: The vendor shall, at their own expense, defend and indemnify the Bank against any claims due to copyright or IPR of the software provided by them as part of this RFP.
- 8.4. **Liquidated Damages**: The liquidated damages will be an estimate of the loss or damage that the Bank may have suffered due to delay in performance of the obligations (under the terms and conditions of the contract) by the vendor and the vendor shall be liable to pay the Bank a fixed amount for each day of delay/non performance of the obligations by way of liquidated damages, details of which will be specified in the Contract. Without any prejudice to the Bank's other rights under the law, the Bank shall recover the liquidate damages, if any, accruing to the Bank, as above, from any amount payable to the vendor either as per the Contract, executed between the Bank and the vendor pursuant hereto or under any other Agreement/Contract, the Bank may have executed/shall be executing with the vendor.
- 8.5. **Site visit**: As part of the evaluation exercise, the bank may, if so required, request the bidders to give presentation on the systems offered as well as

arrange for site visit, where the Vendor / Bidder has installed and operationalised similar solution.

- 8.6. **Back-to-back support:** Bidder must have back-to-back support relation with the OEM's whose products are offered by the bidder to the Bank.

9. Evaluation and shortlisting:

- 9.1. The Bank will make an initial technical evaluation of the technical bids submitted by all bidders as per the Evaluation Criteria specified in *Annexure-5* hereof to shortlist the vendors.
- 9.2. Out of the total marks indicated against each criteria therein, the actual marks assigned to each bidder would depend on the bidder's response against the said criteria. All responses must be supported by documentary evidence. If it is found later on that any bidder has misrepresented facts or submitted wrongful particulars, their bid would be summarily rejected.
- 9.3. **Only those bidders who secure a minimum of 75 marks out of the total marks of 100 as per the marking system indicated in *Annexure-5* would be eligible to be shortlisted for the next stage of Price Bid process.**
- 9.4. for n of the Technical Bids to determine whether the vendors qualify as per Bank's requirements. The Bank, at its discretion may modify the requirements, partly or wholly at any time, without assigning any reason. No further discussion/ communication will be entertained from the bidders whose offers have been disqualified by the bank, for whatever reason.
- 9.5. Vendors who are short listed initially may be asked , if necessary, to make a presentation/product demonstration on their solution architecture, at DIT, Head Office, at their own cost. Bank will finalise appropriate and suitable technologies on the basis of proposed architectures. Bank has the right to modify the architecture proposed by the vendors and finalize the technical requirements for the Financial Inclusion solution.
- 9.6. Bank may identify more than one vendor to implement the solution in phases.
- 9.7. The Bank has the right to modify the process or part thereof at any time without assigning any reason whatsoever. The Bank at its absolute discretion may choose to cancel the entire process.
- 9.8. Neither This *Request For Proposal* by the bank, nor the response by the intending bidders, cast any obligations on UCO Bank to choose an offered solution. UCO Bank reserves the right to abandon the bidding process without assigning any reason whatsoever to the interested bidders. Further, UCO Bank shall not be liable for any costs, whatsoever, incurred by any potential vendor in preparation and submission of information in response to this *Request for Proposal*.
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Bidder's Information

Details filled in this form must be accompanied by sufficient documentary evidence, in order to verify the correctness of the information.

Sl. No	Item	Details
1.	Name of Company	
2.	Postal Address	
3.	Telephone/Mobile and Fax numbers	
4.	Constitution of the Company	
5.	Name and designation of the person authorized to make commitments to the Bank	
6.	Email Address	
7.	Year of commencement of Business	
8.	Turn over of the company (not of group) 2004-05 2005-06 2006-07	
9.	Profit of the company (not of group) 2006-07	
10.	Sales Tax Number	
11.	PAN	
12.	Names and addresses of the principal bankers with whom major credit facilities (fund / non-fund) are being enjoyed (Also mention names of the banks in consortium, names of the contact officials of the bank, phone & fax numbers etc.)	
13.	Details of Track Record (Past Installations of similar project). <ul style="list-style-type: none">• Name of Banks where project executed & Date of Execution• Particular of the project & solution provided.• Particulars of similar installations in the current /last financial year• Major enhancement plan for the solution/technology• Limitations on the use of the solution/technology• Scalability and reliability of the solution/technology• Any quality certification available ?	
14.	Any pending or past litigation (within 5 years) ? If yes, please give details. Also mention the details of claims and complaints received in the last 3 years about the company and the systems / software etc. sold/licensed and Consultancy Provided by the Company.	
15.	Names of the professional staff proposed to be deployed for the project alongwith their CVs indicating inter alia the nature of assignments in the last two years	
Date:		Authorised Signatory

Technology Based Financial Inclusion Solution						
Proposed Area to be covered under IT Based Financial Inclusion Scheme						
Sl. No.	State	District	Branches under district	No of villages under the service area of the branch	Average House holds under each village	Total number of households under the branch
1	H.P	Sirmour	Nahan	12	35	415
2	H.P	Sirmour	Ogli	5	69	345
3	H.P	Sirmour	Rainka	41	35	1436
4	H.P	Sirmour	Badripur	7	158	1105
5	H.P	Sirmour	Narag	28	24	684
6	H.P	Sirmour	Bagthan	41	16	672
7	H.P	Sirmour	Sangrah	16	66	1054
8	H.P	Sirmour	Haripurdhar	18	34	607
9	H.P	Sirmour	Shillai	52	18	916
10	H.P	Sirmour	Sataun	53	12	629
11	H.P	Sirmour	Naina Tikkar	38	21	796
12	H.P	Sirmour	Mangarh	19	23	444
13	H.P	Sirmour	Rajgarh	31	58	1799
14	H.P	Sirmour	Dhamla	12	48	579
		TOTAL		373		11481

1	ORISSA	Cuttack	Orti	35	166	5803
2	ORISSA	Cuttack	Salepur	42	131	5504
3	ORISSA	Cuttack	kuanpal	34	175	5954
4	ORISSA	Cuttack	Baranga	26	199	5167
5	ORISSA	Cuttack	Dompara	19	217	4119
6	ORISSA	Cuttack	Baramba	12	238	2855
7	ORISSA	Cuttack	Ramdaspur	11	265	2911
8	ORISSA	Cuttack	Agrahat	28	208	5826
9	ORISSA	Cuttack	Choudwar	18	158	2846
10	ORISSA	Cuttack	Athagarh	28	109	3059
11	ORISSA	Cuttack	Tigiria	10	350	3494
12	ORISSA	Cuttack	Narasinghpur	47	101	4716
13	ORISSA	Cuttack	Oranda	15	195	2927
14	ORISSA	Cuttack	Champeswar	18	169	3038
		TOTAL		343		58219

Sl. No.	State	District	Branches under district	No of villages under the service area of the branch	Average House holds under each village	Total number of households under the branch
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1	Rajasthan	Dausa	Dusa	8	175	1398
2	Rajasthan	Dausa	Lalsot	11	247	2718
				19	TOTAL	4116
1	W. Bengal	Burdwan	Sagrai	5	223	1115
2	W. Bengal	Burdwan	Sehara Bazar	19	211	4009
				24	TOTAL	5124
			GRAND TOTAL	759		78940

SUMMARY

Sl. No.	State	District	Number of branches	No of villages	Average House holds per Branch	Total number of households under the branches
	H.P	Sirmour	14	373		11481
	ORISSA	Cuttack	14	343		58219
	RAJASTHAN	Dausa	2	19		4116
	W.B	Burdwan	2	24		5124
	Grand Total		32	759		78940

				Annexure-3
ELIGIBILITY CRITERIA COMPLIANCE SHEET				
	Sl.No.	Eligibility Criteria	RFP Clause No.	Bidder Response
	1	Is the Bidder providing an end-to-end solution for the project including CBS-Interface?	4.1	Yes / No
	2	Has the bidder implemented a similar solution - as proposed to UCO Bank now - in atleast one Public Sector or Private Sector Bank in India.?	4.2	Yes / No
	3	Is the bidder a financially sound and profit-making organization? Has the bidder submitted a certified copy of their audited financial statements (P&L and Balance Sheet) for the latest financial year?	4.3	Yes / No
	4	Does the vendor possess required infrastructure to undertake and execute large projects including hardware, software, networking, smart cards, system integration, implementation etc. ?	4.4	Yes / No
	5	Does the vendor have adequate skilled manpower including software development personnel to provide immediate and uninterrupted service at the time of exigencies?	4.5	Yes / No
	6	Does the vendor has countrywide reach (branch/office/partner network) possessing large base of technical support team to provide prompt and efficient service to the rural areas across the country?	4.6	Yes / No
	7	Does the bidder undertake to roll out the Pilot of the project at short notice.?	4.7	Yes / No
	8	Is the proposed system scalable and interoperable and would work with different types of handheld devices and Contact /Contact less smart cards provided by different vendors?	4.8	Yes / No
	9	Does the bidder confirm that the solution proposed by them is in conformity with the guidelines issued by Reserve Bank of India, from time to time, in the matter of implementation of technology based Financial Inclusion?	4.9	Yes / No
	10	Does the bidder confirm that they undertake to comply with the recommendations of the IBA-COSFI Committee, as and when the same is made available to banks?	4.10	Yes / No

Date:

Authorized Signatory

TECHNICAL BID EVALUATION SHEET

Name of the Bidder :

Sl.No.	Evaluation Criteria	Total Marks	Bidder's Response
1	Solution Architecture:	50	
1.1	Is the proposed solution <i>device-agnostic and network-agnostic</i> ?	10	
1.2	Does it support both <i>online and offline</i> transactions?	10	
1.3	Is an <i>End-to-end solution</i> to bank's Core Banking System (Finacle) offered alongwith requisite application interface?	10	
1.4	How many applications/products supported in the offered solution?	4	
1.5	How many indian languages supported by the solution and offered to the bank?	4	
1.6	The Smart Card / hand-held device would contain particulars of last 10 customer transactions for each account?	4	
1.7	Integrated, single, hand-held device offered or multiple devices? (For customer authentication, transaction authorization & receipt-printing)	4	
1.8	Does the system generates atleast 10 nos. of MIS reports for monitoring and control of the project by the bank?	4	
2	Scope of technical services offered:	25	
2.1.	Does the bidder undertake all activities of Business Correspondents (BC), Customer Service Points agents (CSP) etc.?	5	
2.2.	Does the bidder undertake all Customer Enrollment related activities (Photo, Fingerprints etc)?	5	
2.3.	Does the bidder undertake Card Management System ?	5	
2.4.	Does the bidder undertake uploading/downloading of transactions/customer enrolment data through online or offline mode to bank's backend system?	5	
2.5.	Does the bidder undertake to provide adequate technical training to BCs,CSP Agents, Bank personnel?	5	
3	Security	10	
3.1.	Security of the demographic and transaction data in use, in transit, and at rest would be with 3DES level of encryption?	4	
3.2	Does the offerd solution provide <i>audit trails</i> generated for all transactions originations and changes?	4	

3.3	Smart Card would contain the finger print template corresponding to a minimum of 6 fingers?	2	
4	Project Experience & Organizational Strength	15	
4.1	Total number of banks in India for which similar projects were successfully implemented by the bidder organisation in the last 3 years.	10	
4.2	Total number of Technical Personnel permanently employed by the bidder organization	3	
4.3	Total number of direct offices of the bidder organisation in different states of the country	2	
	Total	100	
Date			Authorized Signatory