



2nd September, 2011

To,

ALL THE PROSPECTIVE BIDDERS (RFP REF NO. DIT-1136/2011-12 Dated 12/08/2011)

Dear Sir (s),

Sub: Prebid responses-Request for Proposal for Supply, Printing and personalisation of 20 Lacs VISA ATM/Debit Cards

Please refer to our **RFP NO. DIT-1136/2011-12 Dated 12/08/2011** for Supply, Printing and Personalisation of 20 Lacs VISA ATM/Debit Cards.

In this context, we would like to inform you that bank received certain queries and the same have been replied by us as per detail given below.

Please note that bank reserves its right, but under no obligation, to get upto 50% of the total ordered quantity (20 Lacs) of ATM Cards issued as per design specification of Rupay & Aadhar enabled Rupay Cards of NPCI for UCO Bank as well as for 5 bank sponsor RRBs at the same cost quoted by the bidder. To facilitate the prospective bidders, we have appended below Rupay & Rupay Aadhar enabled card design specifications as released by NPCI, however it may noted that in case NPCI makes any subsequent changes in the card design/specifications then the same would binding upon the selected bidder.

It may also be noted that bank has revised Annexure IV – Commercial Bid Template as given below, bidders are requested to quote as per revised commercial format only. Please note that in case perspective bidders do not submit the bids as per revised conditions & commercial template as per **Annexure-IV (Revised)** then bid would summarily rejected and bank shall not entertain any further communication in this regard.

The other terms and conditions, clauses, of the subject RFP remain unchanged. We hope that the pre-bid response would certainly satisfy the queries raised by the prospective bidders and would help them to participate in the bid process as per schedule.

Yours sincerely,

**Assistant General Manager – ADC
UCO Bank, ATM Cell, Head Office**

Commercial Bid (Revised)

S N	Particulars	Unit Price (exclusive of Tax)	Price for 20 Lacs Cards (exclusive of Tax)	Taxes at present rate	Total Cost for 20 Lacs Cards (inclusive of taxes)
01	Cost for providing Visa/ Rupay & Aadhar enabled Rupay ATM /Debit Card as per Bank/VISA/NPCI requirements.				
02	Cost for Printing/ personalization of Visa / Rupay & Aadhar enabled Rupay ATM/Debit cards				
Total Cost quoted by the bidder (Amount quoted in Figures)					
Total Cost quoted by the bidder (Amount quoted in Words)					

Note:

1. Bidders to strictly quote in the format and for periods as mentioned above.
2. L1 bidder would be determined based upon the Total Cost quoted for 20 Lacs Cards inclusive of taxes (TCO).
3. No counter condition/assumption in response to commercial bid will be accepted. Bank reserves the right to reject such bid
4. We also aware that depending upon the business requirements, bank may reduce total requirement of said 20 Lacs cards and therefore bank will not be under obligation to procure complete quantity of cards from the selected vender(s).
5. We are fully aware that bank reserves its right, but under no obligation, to get upto 50% of the total ordered quantity (20 Lacs) of ATM Cards issued as per design specifications of Rupay & Aadhar enabled Rupay cards of Bank/RRBs/NPCI for UCO Bank as well as in 5 bank sponsor RRBs at the same cost quoted by the selected vender(s).
6. We also confirm that all the terms & conditions as stipulated in RFP document are acceptable to us.

Place.

Date.

AUTHORISED SIGNATORY

Name:

Designation

PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
1	5	Clause 2 point no 7	The bidder should have registered net profit (after tax) in the last three financial years in the immediate preceding financial year as per the audited accounts.	We would like to submit that our company has been acquired by a group during FY 2010-11 and has become part of that Group. We have audited balance sheet for the financial year 2008-09 and 2009-10 of our old entity. New group follows "calender year" as accounting year and old entity accounts have been consolidated with the Group and the consolidated of the group reporting for CY 2010-11 would be submitted as tender submission. We would like to confirm from you if the same would be acceptable to the bank.	The subject clause stands modified as under: The bidder or wholly owned parent company should have registered net profit (after tax) in the last two immediate preceding financial year as per the audited accounts.
2	5	Clause 2, Point no. 7	The requirement is for 20,00,000 (Twenty Lakh Only) VISA Debit Cards over a period of 2 years, for which a contract would have to be executed by the selected Bidder. However bank reserves the right increase / decrease the card quantity as per business requirements. The actual supply would, however, be phased over 8 quarters for which individual purchase orders would be issued indicating there in the required delivery schedule. The data for printing/ personalisation of cards shall be sent on daily basis. The first delivery of duly printed/personalised cards to start within 4 weeks from the date of Purchase Order. The Bank may provide multiple designs for the cards, which shall be get approved from VISA by sending them sample cards by the vendor before execution of the order. The Bank reserves the right to empanel more than one vendor for supply of plastic cards. Note: Bank shall place order for minimum 1 lacs cards per quarter. At one point of time there will be one design. In case of any change in design, the orders will be as per changed design for further cards. The	If the order is placed for 100,000 cards and in mutplie designs, how can we quote for 20 Lakhs cards together? The price for 100,000 cards will differ.	No Change in the RFP Clause. The requirement of the bank is clearly mentioned in the referred clause.

PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
3	4	Clause 2, Point 1	<p>The manufacturer/Bidder should have at least two years of experience in managing card manufacturing, Printing Embossing & Mag-stripe coding, tipping etc in connection with outsourcing of Debit Card operations of a reputed Bank in India(having card base of more than 10 Lac) with necessary VISA card registration/certification and should have a tie up with a VISA CARD certified bureau for card personalisation. Satisfactory proof in this regard should be furnished to the Bank (on the letter head of the bank).</p> <p>OR</p> <p>The bidder should be registered as third party service provider with VISA for Debit Card operations and should have at least two years experience in managing entire operations in connection with outsourcing of Debit Card operations for a reputed bank in India (having card base of more than 10 Lac).</p>	<p>Request the Bank to amend the clause to:</p> <p>The Manufacturer/Bidder/Consortium Partner should have at least two years of experience in managing card manufacturing, Printing, Embossing & Mag-stripe coding, tipping etc in connection with outsourcing of Debit Card operations of a reputed Bank in India(having card base of more than 10 Lac) with necessary VISA card registration/certification and should have a tie up with a VISA CARD certified bureau for card personalisation. Satisfactory proof in this regard should be furnished to the Bank (on the letter head of the bank).</p> <p>OR</p> <p>The Bidder/Consortium Partner should be registered as third party service provider with VISA for Debit Card operations and should have at least two years experience in managing entire operations in connection with outsourcing of Debit Card operations for a reputed bank in India (having card base of more than 10 Lac).</p>	<p>No Change in the RFP Clause.</p> <p>However in addition NPCI Certification is required to be submitted along with Visa Certification as mentioned in the subject clause. In case NPCI certification is pending, an undertaking to this effect to be submitted along with the bid stating that the same would be submitted within 2 months to the bank.</p>

PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
4	4	Section 2, Point 2	The bidder or the personalisation bureau/ Company with whom the bidder has entered or proposes to enter into service level agreement must have supplied minimum of 3 million cards over a period of last 12 months to Public/Private /Foreign Banks in India and must have capability and infrastructure to generate at least 5,000 cards or more per day for the Banks, however the Bank will be under no obligation to provide this order on a daily basis. Satisfactory proof in this regard should be furnished to the Bank (on the letter head of the bank).	Request the Bank to amend the clause to: The Bidder/Consortium Partner or the personalisation bureau/ Company with whom the bidder has entered or proposes to enter into service level agreement must have supplied minimum of 3 million cards over a period of last 12 months to Public/Private /Foreign Banks in India and must have capability and infrastructure to generate at least 5,000 cards or more per day for the Banks, however the Bank will be under no obligation to provide this order on a daily basis. Satisfactory proof in this regard should be furnished to the Bank (on the letter head of the bank).	The Subject clause stands amended as under: The bidder or the personalisation bureau/ Company with whom the bidder has entered or proposes to enter into service level agreement must have supplied minimum of 1 million cards over a period of last 12 months to Public/Private /Foreign Banks in India and must have capability and infrastructure to generate at least 5,000 cards or more per day for the Banks, however the Bank will be under no obligation to provide this order on a daily basis. Satisfactory proof in this regard should be furnished to the Bank (on the letter head of the bank).
5	4	Clause 2, Point 3	The bidder should be in business of procuring/manufacturing/supplying of Plastic Cards and personalization of Cards as per the specifications of VISA in India for atleast two year as on the date of RFP. Satisfactory proof in this regard should be furnished to the Bank	Request the Bank to amend the clause to: The Bidder/Consortium Partner should be in business of procuring/manufacturing/supplying of Plastic Cards and personalization of Cards as per the specifications of VISA in India for atleast two year as on the date of RFP. Satisfactory proof in this regard should be furnished to the Bank.	No Change in the RFP Clause.

PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
6	5	Section 2, Point 4	The vendor submitting the offers should be a VISA certified card solution provider with : Necessary in-house infrastructure for manufacture & personalization of debit cards. OR Procuring plastics from a VISA certified manufacturer and conforming to all guidelines as required by VISA in delivery and card personalization Satisfactory proof in this regard should be furnished to the Bank.	Request the Bank to amend the clause to: The Vendor /Consortium Partner submitting the offers should be a VISA certified card solution provider with : Necessary in-house infrastructure for manufacture & personalization of debit cards. OR Procuring plastics from a VISA certified manufacturer and conforming to all guidelines as required by VISA in delivery and card personalization Satisfactory proof in this regard should be furnished to the Bank.	The subject clause stands modified as under: The vendor submitting the offers should be a VISA / NPCI certified card solution provider with : Necessary in-house infrastructure for manufacture & personalization of debit cards. In case NPCI certification is pending, an undertaking to this effect to be submitted along with the bid stating that the same would be submitted within 2 months to the bank. OR Procuring plastics from a VISA/NPCI certified manufacturer and conforming to all guidelines as required by VISA/NPCI in delivery and card personalization Satisfactory proof in this regard should be furnished to the Bank.
7	5	Clause 2, Point 5	The bidder should be a Registered Company in India and should have registered a turnover of at least Rs 5 Crore in the last three financial years (excluding the turnover of associate companies, if any) as per the audited accounts. A copy of audited balance sheet for 2008-09, 2009-10, 2010-11 must be submitted with the offer.	Request the Bank to amend the clause to: The Bidder should be a Registered Company in India and should have registered a turnover of at least Rs 5 Crore in the last two financial years (excluding the turnover of associate companies, if any) as per the audited accounts A copy of audited balance sheet for 2009-10, 2010-11 must be submitted with the offer	The subject clause stands amended as under: The Prime Bidder or wholly owned parent company should have a minimum turnover of Rs. 2 crores in any two of the last three financial years and should have achieved net profit (after tax) in the last two immediate preceding financial year as per the audited accounts.

PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
8	5	Clause 2, Point 6	Vendor must submit certificates that they are empanelled by VISA to manufacture/supply and personalise the cards as per VISA guidelines or from their manufacturers that they have been authorized to quote on behalf of VISA certified manufacturer.	Request the Bank to amend the clause to: Vendor must submit certificates that they or their Consortium partner are empanelled by VISA to manufacture/supply and personalise the cards as per VISA guidelines or from their manufacturers that they have been authorized to quote on behalf of VISA certified manufacturer.	The subject clause stands amended as under: Vendor must submit certificates that they are empanelled by VISA/ NPCI to manufacture/supply and personalise the cards as per VISA/NPCI guidelines or from their manufacturers that they have been authorized to quote on behalf of VISA/NPCI certified manufacturer. In case NPCI certification is pending, an undertaking to this effect to be submitted along with the bid stating that the same would be submitted within 2 months to the bank.
9	5	Clause 2, Point 7	The bidder should have registered net profit (after tax) in the last three financial years in the immediate preceding financial year as per the audited accounts.	Request the Bank to amend the clause to: The Bidder or Wholly owning parent company should have registered net profit (after tax) in the last three financial years in the immediate preceding financial year as per the audited accounts.	The subject clause stands modified as under: The bidder or wholly owned parent company should have registered net profit (after tax) in the last two immediate preceding financial year as per the audited accounts.
10	5	Clause 2, Point 8	The bidder should strictly comply VISA guidelines with respect to supply, printing and personalisation of VISA certified plastic cards, an undertaking to this effect has to be submitted by the bidder to the Bank, necessary Visa certification to be submitted along with the bid.	Request the Bank to amend the clause to: The Bidder/Consortium Partners should strictly comply VISA guidelines with respect to supply, printing and personalisation of VISA certified plastic cards, an undertaking to this effect has to be submitted by the bidder to the Bank, necessary Visa certification to be submitted along with the bid.	The subject clause stands amended as under: The bidder should strictly comply VISA / NPCI guidelines with respect to supply, printing and personalisation of VISA/NPCI certified plastic cards, an undertaking to this effect has to be submitted by the bidder to the Bank, necessary Visa /NPCI certification to be submitted along with the bid. In case NPCI certification is pending, an undertaking to this effect to be submitted along with the bid stating that the same would be submitted within 2 months to the bank.

PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
11	5	Clause 2, Point 9	Card-Manufacturing Unit (for manufacturing of VISA cards) should be duly certified by VISA, and the cards should conform to VISA specifications. A copy of the certificate issued by VISA for the specific manufacturing unit should be enclosed to the technical bid	Request the Bank to amend the clause to: Card-Manufacturing Unit (for manufacturing of VISA cards) of the Vendor or Consortium Partner should be duly certified by VISA, and the cards should conform to VISA specifications. A copy of the certificate issued by VISA for the specific manufacturing unit should be enclosed to the technical bid	The subject clause stands amended as under: Card-Manufacturing Unit (for manufacturing of VISA/NPCI cards) of the vendor or consortium partner should be duly certified by VISA/NPCI, and the cards should conform to VISA/NPCI specifications. A copy of the certificate issued by VISA/NPCI for the specific manufacturing unit should be enclosed to the technical bid. In case NPCI certification is pending, an undertaking to this effect to be submitted along with the bid stating that the same would be submitted within 2 months to the bank.
12	5	Clause 2, Point 10	The manufacturer / bidder should be an ISO 9001 certified company.	Request the Bank to amend the clause to: The Manufacturer / Bidder/Consortium Partner should be an ISO 9001 certified company.	No Change in the RFP Clause.
13		Clause no 3, point no 2	Printing, Embossing & Mag-stripe coding on the cards (Card Details such as Card number, Name (only in case of personalised cards), Issue date & expiry date, VISA Security Logo, Reverse Indenting, signature Panel on reverse, printing CVV Value, Tipping and encoding as per Bank's requirement and VISA standards for Debit card would be required.)	Quotes for personalization is required for embossing or indenting? If embossing, what is the color of tipping that is required?	Colour of tipping would be matching colour with card design/specifications.
14	8	Clause no 4.1	The Bidder(s) must submit Earnest Money Deposit in the form of Demand Draft/Banker's Cheque in favour of UCO Bank payable at Kolkata /Bank Guarantee as per the format mentioned in Annexure –V for an amount mentioned hereunder:	Will any old BG/EMD submitted with the bank be continued?	NO. . A Separate EMD would be required as stated in the RFP document.

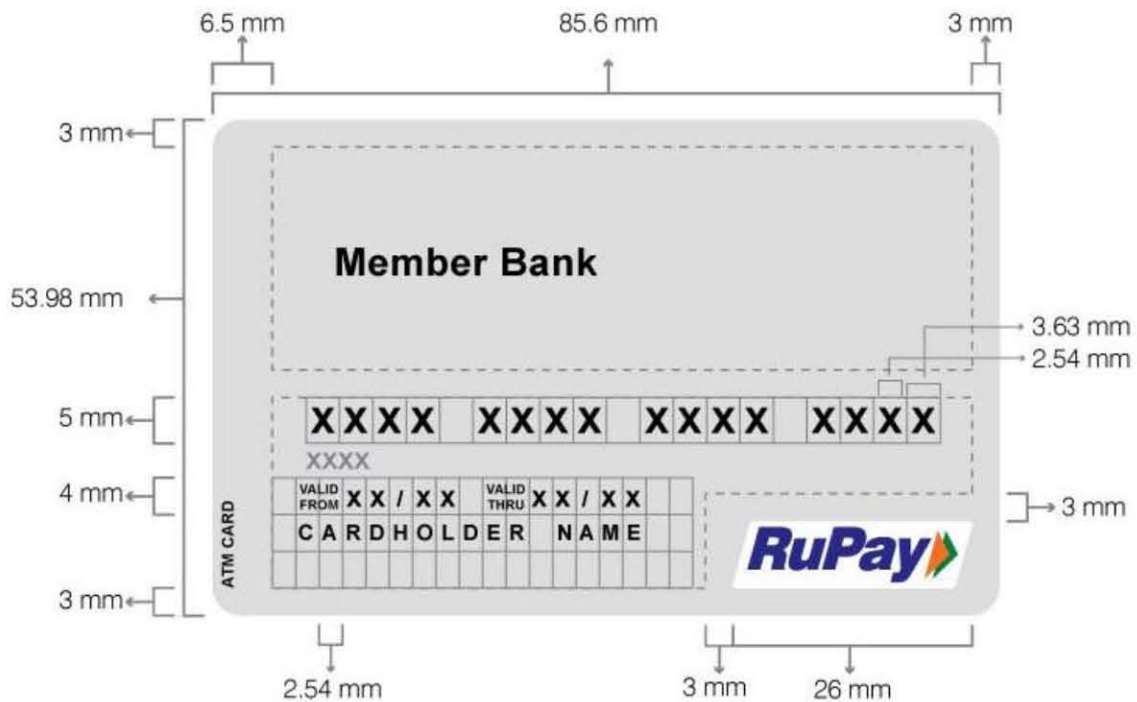
PRE-BID QUERY FOR RFP NO DIT-1136/2011-12

S.No	RFP Page No	Clause No	Description	Bidder's Query	Banks Response
15	6	Clause no 3, point no 8	Selected bidder will be required to engage a courier company, approved by the Bank. Bank shall reimburse the courier charges on actual basis to the Bidder. In case of dispatch to non-service area of courier agency, selected bidder may use services of Indian postal department. However in both the cases, selected Bidder shall be the single point of contact for the bank and Bidder has to keep proper record of dispatch of cards including those returned back undelivered.	<p>You have mentioned that the selected bidder would have to engage a courier company approved by the bank and we will have to bill the bank for the dispatch charges. Under the current system, the bank appointed courier picks the consignments and the bank pays the courier agency directly. Is it the same model that would be followed?</p> <p>Who will do returns management?</p>	<p>The requirement of the bank is clearly mentioned in the referred clause.</p> <p>As stated in the RFP document, Each Debit Card Packet for dipatch would have Three Addresses Printed on to it namely 1st - Branch Address, 2nd- Zonal Office and 3rd ATM Cell, Head Office-2, Kolkata. The courier agency would have to cross check which address is under service area and in the first hand would disptach at address 1, if it is falling within serviceable area, in case if it not, then at 2nd address i.e Zonal Office, In case 2nd address is also not under serviceable area then packet would be delivered at 3rd Address i.e ATM Cell, Head Office-2, Kolkata.</p>

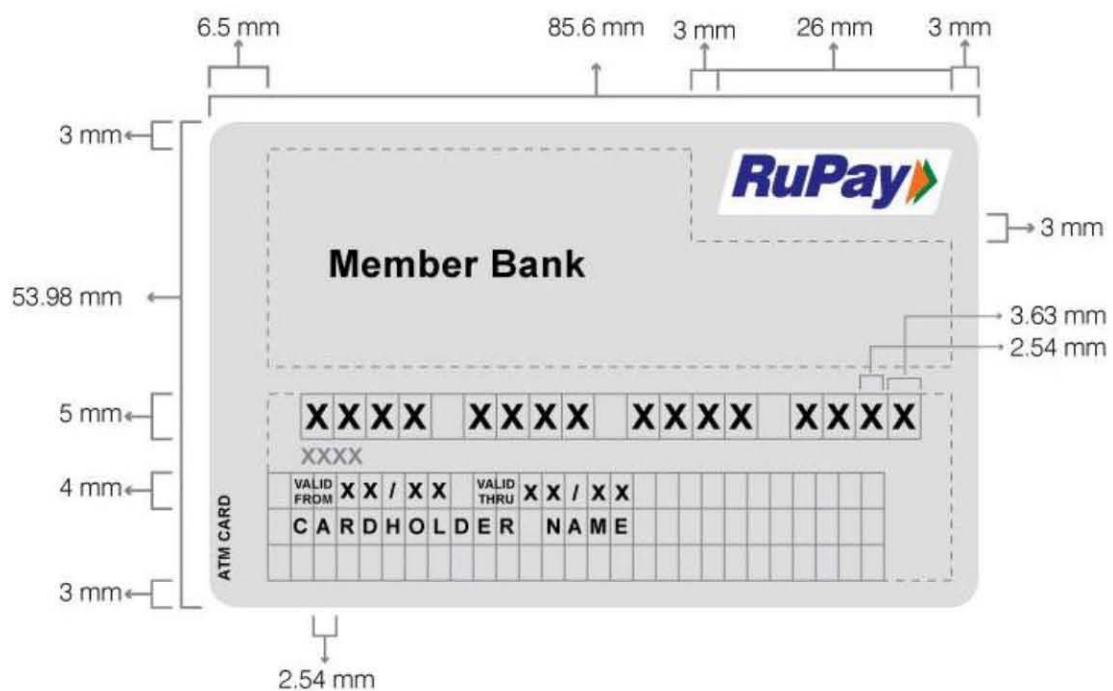
Specification for Card Marks

Card Front Side

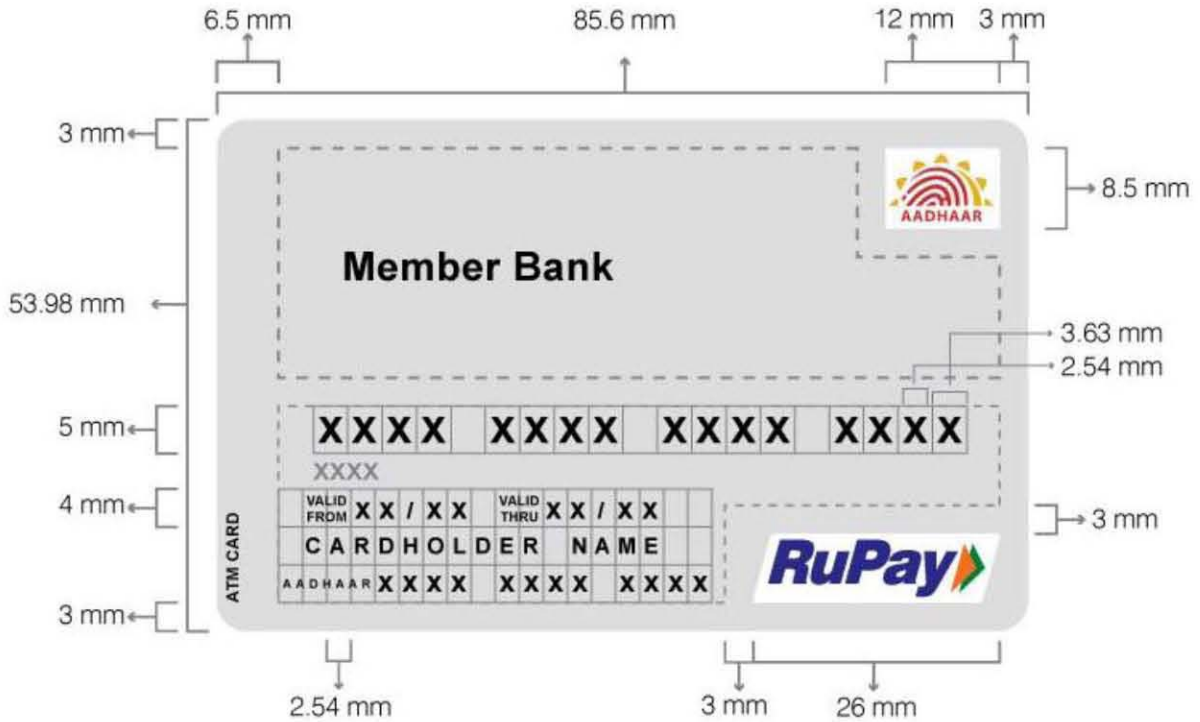
16 digits PAN



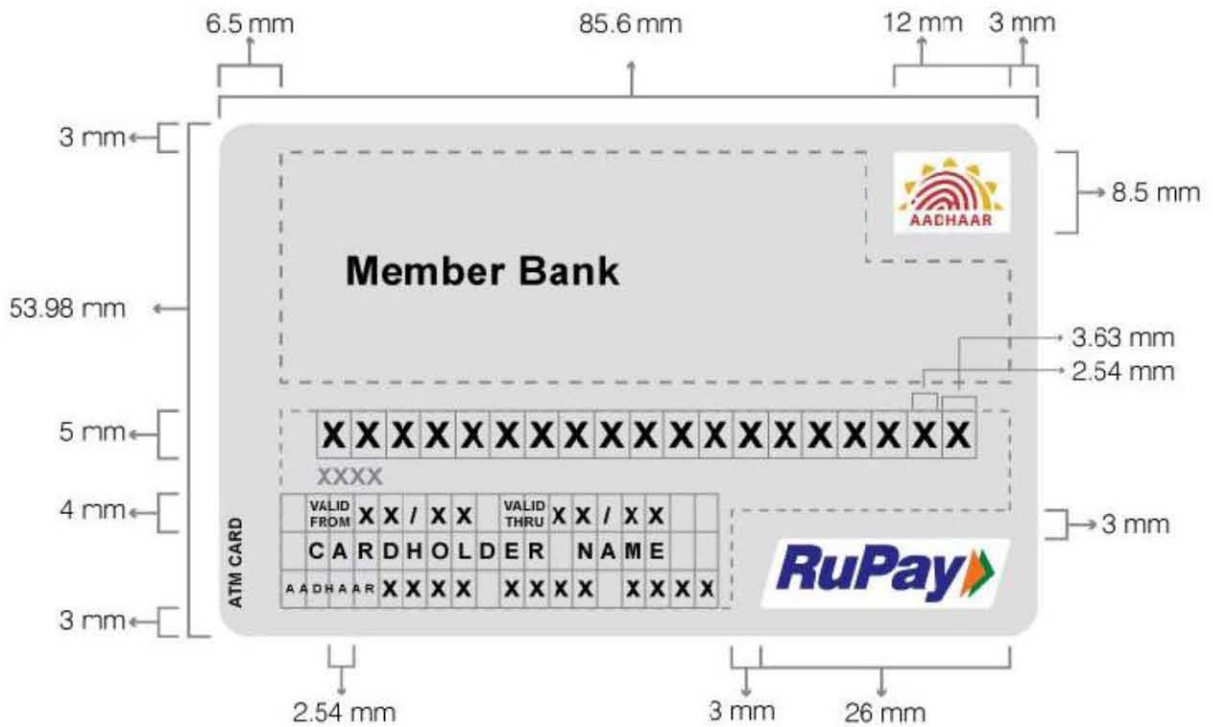
OR



16 digits PAN: Aadhaar Card



19 digits PAN: Aadhaar Card



Card dimensions

- Width: 85.60mm
- Height: 53.98mm
- Thickness: 0.76mm +/- 0.076mm
- Radius of corners: 3.175mm +/- 0.125mm

16 OR 19 digits Account Number Area

- Set in groups of 4 digits separated by a single space (16 digits)

Printing

- All printed elements to have a tolerance of +/- 0.1mm
- All personalised elements have a tolerance of +/- 0.5mm

1st line: Card account number

- Print in a contrasting colour to the background design in Sans Serif type as per the guidelines defined above for 16 or 19 digit account number.
 - First four digits of IIN (Pre-printed IIN) in 6pt Helvetica type font

2nd line

- Print in a contrasting colour to the background design in 5pt Helvetica type font
 - VALID FROM and VALID THRU
 - MM/YY format must be in 6pt Sans Serif type

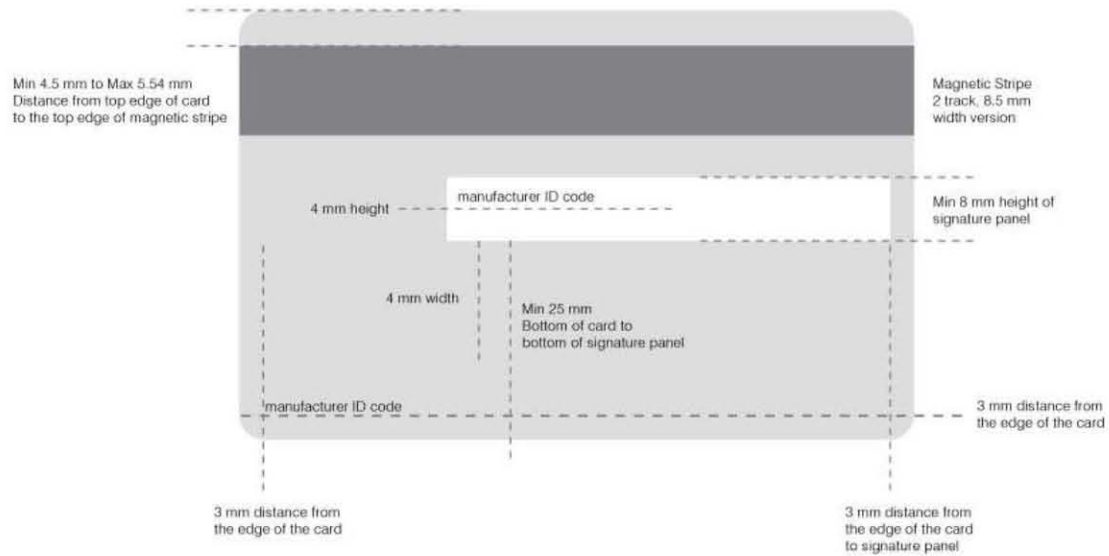
3rd line: Cardholder name

- Print in a contrasting colour to the background design in 6pt Sans Serif type

4th line: UID/AADHAAR or Optional to member

- 4th line embossing (optional to member) - Print in a contrasting colour to the background design
 - AADHAAR in 4pt Sans Serif type
 - XXXX XXXX XXXX in 6pt Sans Serif type

Card Back Side



Magnetic stripe

- Dimensions from top edge of card to top edge of magnetic stripe: Min 4.5mm to Max 5.54mm

Signature panel

- Minimum 8mm height of signature panel at the right side of the card with 3mm spacing from the extreme right end.

Specification for Card data elements

Card Magnetic Stripe Personalisation data

Track 1 Structure

Symbol	Description	Character code / No. of Characters
STX	Start Sentinel	%
FC	Format Code	B
PAN	Primary Account Number	Up to 19 digits
FS	Separator	^
NM	Name	2 to 26 characters
FS	Separator	^
ED	Expiration Date	Four digits
SC	Service Code	Three digits
DD	Discretionary Data	In discretionary Data first three characters should be CVV1. The 12 digit AADHAAR number of the customer should start from the 4 th digit with character 'A' as prefix.
ETX	End Sentinel	?
LRC	Longitudinal Redundancy	1 character

Track 2 Structure

Symbol	Description	Character code / No. of Characters
STX	Start Sentinel	;
PAN	Primary Account Number	16 digits
FS	Separator	=
ED	Expiration date	Four digits
SC	Service Code	Three digits
DD	Discretionary data	
ETX	End Sentinel	1 digit
LRC	Longitudinal redundancy check	1 digit