



UCO BANK  
Department of Information Technology  
H.O. – II, 3 & 4 DD Block, Sector – 1,  
Salt Lake, Kolkata – 700064

**RFP**

**For**

**Centralized Solution for  
MANAGEMENT INFORMATION SYSTEM including  
Data Cleaning**

**RFP REF No. : DIT/PKD/612/2011**

**Date : 29/07/2011**

The information provided by the bidders in response to this Request For Proposal (RFP) will become the property of UCO Bank and will not be returned. The Bank reserves the right to amend, cancel, rescind or reissue this RFP and all amendments will be advised to the bidders and such amendments will be binding upon them. The Bank also reserves its right to accept or reject any or all responses to this RFP without assigning any reason whatsoever.

*This document is prepared by UCO Bank for its RFP for Supply, Installation & implementation of Hardware & Software for MIS Operations. It should not be reused or copied or used either partially or fully in any form.*

<b>Bid Details – Control Sheet Table</b>		
1.	Date of commencement of sale of Bidding Document	29-07-2011
2.	Last date and time for sale of Bidding Documents	30/08/2011 up to 3.30 PM.
3.	Queries, if any, to be communicated by the bidders	09-08-2011
4.	Last date, time & Venue for submission of Bid Documents	30/08/2011 4.00 PM at : UCO Bank Head Office – 2, Department of Information Technology(DIT), 5th Floor, 3 & 4 DD Block, Sector – I, Salt Lake, Kolkata 700 064. (Bid documents should be dropped in the Tender Box, kept at 5th Floor)
5.	Date and Time of Technical Bid & Commercial Bid Opening	Technical Bid - 30/08/2011 4.30 PM Date of Commercial Bid opening will be intimated to the bidder/s qualifying in Technical Bid.
6.	Place of opening of Bids	<b>UCO Bank</b> Head Office – 2, Department of Information Technology "Conference Room", 5th Floor, 3 & 4 DD Block, Sector – I, Salt Lake, Kolkata 700 064.
7.	Address for communication	General Manager (IT) Department of Information Technology (DIT), 3 & 4 DD Block, Sector – I, Salt Lake, Kolkata 700 064. e-mail: homis.calcutta@ucobank.co.in Fax:033-44559762
8.	Cost of RFP document	10000/- in the form of Demand Draft/Pay Order in favor of UCO Bank payable at Kolkata from a scheduled commercial bank. The DD should be submitted along with the Technical Bid.

**Note:** Bids will be opened in presence of the bidders' representatives (maximum two representatives per bidder) who choose to attend. In case the specified date of submission & opening of Bids is declared a holiday in West Bengal under the NI act, the bids will be received till the specified time on next working day and will be opened on the same day.

## 1. INTRODUCTION

UCO Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head Office at 10, B.T.M. Sarani, Kolkata-700001, India, and its Department of Information Technology at 3 & 4, DD Block, Sector-1, Salt Lake, Kolkata - 700064, hereinafter called "the Bank", is one of the leading public sector Banks in India having more than 2200 branches and 670 ATMs, spread all over the country. All the branches of the Bank are CBS enabled having RTGS/ NEFT facilities. Presently, there are 35 zonal Offices reporting to the Head Office. Bank has a total business of **Rs.2,05,000** crore and is expanding aggressively. Bank has already migrated all its branches/offices to Core Banking Platform. The Bank has a sizable IT infrastructure consisting of ATMs, E\_banking facility, Mobile Banking, Online share trading facility as well as applications like HRMS, CRM, CMS Solutions in the pipeline.

The MIS requirements of the Bank are met from these systems. There is no separate single Source of Data in the form of a Central Data Repository. Reserve Bank has published an Approach Paper on Automated data flow from Banks to RBI, wherein they have outlined a framework for putting in place a Central Data Repository with different layers of Data Acquisition, Data Integration and storage from which statutory returns / report would be automatically generated without any manual intervention.

The Objective of this RFP is to select technically competent and commercially competitive system integrator (vendor) for supply, installation, operationalization and maintenance of completely centralized **MANAGEMENT INFORMATION SYSTEM** for UCO Bank which not only satisfies the requirements of RBI as mentioned above, but also bank's internal MIS requirements.

## 2. Eligibility Criteria For Bidders

Only those Bidders who fulfill the following criteria are eligible to respond to the RFP. Offers received from the bidders who do not fulfill any of the following eligibility criteria are liable to be rejected.

- The bidder must be a Limited Company, registered in India under the companies Act 1956 (Proof required).
- The Bidder/ OEM should have been engaged as a Vendor for implementing MIS Solution in at least one Commercial Bank using core banking database.)
- The Bidder should be in the business of developing Central Data Depository (CDR) or similar IT Solutions for at least three years
- The bidder should be an OEM as well as Original Software Developer or their authorized representative. In case of authorized representative, a letter of authorization from original manufacturer must be furnished.
- The bidder should be profit making company/firm and should have posted

net profit for any two years during last three years. (Audited Balance Sheet for last three Financial Years to be submitted)

- The bidder should have a minimum turnover of Rs. 50 Crores per year during last 3 years to apply for the bidding process.
- Any bidder, who is already debarred / blacklisted by any commercial Bank for non-performance or any other reason, is not eligible to participate. An undertaking to this effect in the letterhead of the company to be submitted.

Bidder must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. **Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made.** UCO BANK reserves the right to verify /evaluate the claims made by the vendor independently. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder.

### 3. OBJECTIVE

- a) To provide software to extract data from Finacle and other applications and pool it at a single location (CDR).
- b) To install, develop, customize, and implement a centralized MIS Solution and ON-Site support for 5 years which caters to following requirements:
  - i. Have a solution that meets the requirement of controller (RBI) for automatic generation of statutory reports listed in annexure V in CDR/MIS/any other server without manual intervention in the format required by RBI. The solution should satisfy the requirements specified in the **Approach Paper on Automated Data Flow** from Banks to Reserve Bank of India, which has been hosted on the RBI website <http://www.rbi.org.in>.
  - ii. Apart from returns to be submitted to RBI, the solution should be able to satisfy the other MIS report requirements of the bank listed in Annexure VI.
- c) To provide application / interface to user departments at Head office, FGM office, ZONAL Office and branches to view, generate various MIS reports as per requirement
- d) To provide an inbuilt reporting tool to facilitate report design & generation by users on certain pre-defined parameters such as product-wise/age-wise/cost-Wise/location wise etc. position of business viz. Deposits/Advances and Income/Expenditure.

- e) To have Business Intelligence software capable of multidimensional analysis across various parameters as may be user defined, as well as “what if reports & forecasting.

#### **4. BROAD SCOPE OF THE WORK**

*The Bank intends the vendor appointed under the RFP shall have single point responsibility for fulfilling all obligations and providing all deliverables and services required for successful implementation of the project*

System Integration for End to End Centralized MIS Solution including design, supply, installation and maintenance of both hardware and software for both Data Centre (DC) and Disaster Recovery Centre (DRC) at Kolkata and Bangalore respectively.

**The primary site for the CDR infrastructure will be the Kolkata Data Centre and the disaster recovery site will be the Bangalore Data Centre.**

The Selected Bidder has to design, supply, install and maintain the following

- a. Hardware & Software
- b. RDBMS
- c. Central Data Repository
- d. Backup & DRS Strategy
- e. Data Extraction & Cleansing
- f. Complete MIS solution software with reporting services, performance monitoring, Alerts mailing options
- g. Analysis Services (OLAP - Online Analytical Processing) Environmental software, middleware and third Party Utility, if any
- h. The solution quoted should also include one rack, one sliding TFT monitor, one KVM switch and all the necessary interface cables at both the DC and DR.

#### **4.1 Data Cleaning**

- 4.1.1 **Provide Data Uploading Services to the Bank** – The Bank will provide data for customers whose data attributes are not properly recoded in the core. The bank will provide to the vendor branch-wise data collected in a standard form in hard copy. These hard copy forms will be sent to the vendor post branch manager signoff and the vendor is expected to input this data in a pre-determined acceptable file format template as agreed with the bank. This populated template will be uploaded by the bank in the core banking database. The up-loadable files should be provided to the bank in batches that are either branch-wise, zone-wise or consolidated, as required by the bank. The vendor is expected to maintain the requisite controls to ensure integrity in the data entry and consolidation process.

4.1.2 **Define the Customer Attribute Rules** such as Rules for the Combining and Splitting of Accounts, House-holding criteria rules, Customer and address rules, thresholds for de-duplication, etc for the data in the corebanking system.

E.g. If threshold of Name match + Address match + Gender match + DOB Match is between 75% and 85 %, then flag for human intervention, else if it is greater than 85%, then assign a single customer ID

4.1.3 **Data Discovery and Data Quality Analysis** on available customer information within the application systems to define the specific attributes, which will be considered for Data Cleansing purposes. UCO has a customer database of approximately 1.80 Crores . The structural format as well as the metadata required to understand the Data Extract should be provided by the Vendor and validated by the Bank. *Standard values for Salutation would be Mr., Mrs., Miss, Ms., and Dr. only, any other value will be defaulted using name and gender based rules.*

4.1.4 **Create a Data Dictionary** The Bank would also like the vendor to assist them in defining a standard data dictionary which will be used for attribute codification purposes. *E.g.* for Indian addresses, telephone numbers, grammar, phonetics, vocabulary etc., customized for UCO Bank, which will be the property of the Bank and will be used by the Bank for all on-going cleansing activities. The data dictionaries to be delivered to the Bank are for Names, Road/Street/Lane/Post Office, Area / Locality / Taluka / Sub-Division, Town/City/District, PIN Code mapping to area, phone number, STD code.

*The vendor will need to prepare an interface only to the CBS in which the standard values as defined with the bank will be uploaded. The periodicity of incremental updates will be determined by the bank.*

4.1.5 **Determining the attribute definition relationships** across different source systems and providing the Bank with a Data cleansing Impact Analysis report. This capability and report should be available at the field level in the CDR.

E.g. The customer attributes for an individual holding a loan account are stored across LAPS and Finacle, hence if as a part of Data Cleansing, one of the customer attribute formats in Finacle shared with LAPS for Loan account holders is recommended to be changed / standardized, then the impact on LAPS would need to be understood and appropriate recommendations made to ensure the integration between these two systems does not get impacted

- 4.1.6 **Design and Develop a Pilot** using the rules defined above to understand the scope and extent of any data quality exceptions for 25% of RBI Reports and 10% of internal reports. Selected Bidder shall be responsible for the functioning of the MIS System. The bidder shall provide proper justification in the technical bid for the Compete Sizing of the solution including Hardware, Software, Operating System, licensing and Servers etc based on the Parameters given in this RFP,
- 4.1.7 Selected Bidder shall Study and Understand MIS requirements of the bank based on the MIS requirements as per annexure. Reports may be added/modified/deleted during product development and implementation. The above are only illustrative requirements. Further reports and queries shall have to be discussed & crystallized as per Bank's requirements. The Requirement may further increase / decrease based on the requirement Study. Vendor should also be prepared to provide enhancements / modifications keeping in view the fresh / future requirements of the Regulator / Statutory Authorities
- 4.1.8 The Solution should Ensure Seamless flow of data from Server(s) to the proposed CDR /MIS Server and generate returns (annexure V) required to be sent to controller i.e. RBI in the format as per requirement of RBI automatically without Manual Interventions as per details mentioned in item **2A.2 (a)** of Objective above.

**The solution as envisaged by RBI:**

- Should be capable of data acquisition from Bank's various applications, Data integration and storage
  - Data conversion in the form of simple spread sheet to advanced XBRL instance file as required by RBI
  - Check Delivery, acknowledgement, generate certificates etc.
  - Should be capable of automatic submission of Data/Reports through push/pull mechanism as required by RBI.
- 4.1.9 Provide ETL (Extraction, transformation & Loading) tool to extract data from Finacle and other applications of the bank and upload the same in the CDR (Central Depository repository). The data to be loaded into the CDR from all applications should be transformed, cleaned, standardized and aggregated before loading.

- 4.1.10 The Solution should obviate need for feeding any data / information already available in any of the Systems / Solutions with the Bank, directly into the CDR. All data flows into the CDR should be automated.
- 4.1.11 The Solution should provide Interface for Entering Data/ Download / incorporate data from any of the Systems / Solutions deployed by the Bank as also from outside sources. This is acceptable only for that data which is not available in the Systems / Solutions deployed by the Bank.
- 4.1.12 The solution should support manual entry through gap data interface in respect of Gaps in data if any at entry/origination points branches/offices with maker-checker facility.
- 4.1.13 The Solution should be web based with all User Friendly and Security Features viz. Audit Trail, Access Control, Password Control, and Report Extraction Control etc. in line with such Policies of the Bank, which shall be defined and discussed with finally selected Bidder. Bidders should have clear understanding and acceptance of same.
- 4.1.14 The web based portal should have standard features and options to generate reports outputs in various formats such as TEXT, MS-WORD, MS-EXCEL, XML, XBRL or any other format as per requirement of the bank or regulatory authority.
- 4.1.15 The Solution should provide a Reporting tool to facilitate report design, generation, distribution and archiving.
- 4.1.16 The solution should enable users to generate their own reports through queries on variety of parameters.
- 4.1.17 The solution should have facility, if required, to generate reports in bi-lingual (English & Hindi)
- 4.1.18 The Solution should support Backup of Data / Information / Reports etc.
- 4.1.19 Provide an inbuilt reporting tool to facilitate report design & generation by users on certain pre-defined parameters such as product-wise/age-wise/cost-wise/location-wise etc position of business viz. Deposits/Advances and Income/Expenditure.
- 4.1.20 The solution should provide a capability to identify the source of each data field so as to ensure that it can be tracked to the relevant source system.
- 4.1.21 The system should come pre-loaded with environmental data from RBI, IBA, CMIE, FIU and CSO on all industry wide parameters which are needed to

analysis. This data is available on the websites of these entities and should be periodically updated as per the relevant periodicities of each report. There should be no extra charges for this activity in the course of the contract period. The relevant environmental data should be linked to the relevant analysis undertaken by the bank and the vendor should maintain a mapping document to show the external reports used to be mapped to the internal reports.

4.1.22 Training is to be provided to bank's project team & user team and must cover both classroom and hands on. Necessary training material and documents must be provided to the participants. The training should include

- Software application
- Software implementation
- Customization
- Trainers' Training.

The Solution should support installation of the MIS Application on Test Environment and assist Bank in carrying out User Acceptance Test (UAT). Selected bidder shall also provide Test Cases and Methodology acceptable to the Bank.

The vendor has to arrange for pilot testing of reports for 25% of RBI reports and 10% of internal reports.. The pilot should cover the reports & statements mentioned in the annexure that shall be selected by the bank.

4.1.23 Providing comprehensive documentation of the application including application architecture, description of the interfaces, description of the data model, database table structure, complete description of the data elements (metadata), description of data extraction / transformation / load operation cycles, user manual etc.

4.1.24 Providing application maintenance for error fixes, additions / modifications to the software to cater to changes to data sources and/ or new reporting requirements during warranty period of one year as well as during the post-warranty period.

4.1.25 **Support:** The bidder has to provide at least one onsite engineer centrally at Kolkata on a 24\*7 basis. for technical support like system maintenance, data extraction, backup, retrieval, archival, database management/maintenance, adhoc queries etc. for one year after UAT signoff without any charges. This is to be followed by similar support for four years for which the rate will be the same as for the first year. The bidder should provide apart from above mentioned technical support, helpdesk support for at least one year free of cost after UAT signoff as well. The

helpdesk infrastructure such as seating space, telephone, desktop, network connectivity and telephone connection will be provided by the bank.

4.1.26 The vendor must provide 3 year ATS / warranty and 2 years AMC for the entire solution quoted. Vendor has also to provide post warranty maintenance support for period of 2 years for MIS solution and hardware AMC /ATS costs.

4.1.27 Project Implementation: The project completion should be within 11 months from date of placing of order in phases as under.

<b>Pilot Phase: Delivery</b> and Installation of Hardware , System Software, Requirement Study, Data Modeling etc for both DC & DR and UAT comprising of 25% of RBI Reports /returns and 10% bank's internal reports.	Within 3 months of placing order
<b>First Phase</b> of MIS Generation comprising additional 35% of RBI Reports (over all 60%) and additional 20% of Bank's internal MIS Reports (over all 30%)	Within 5 months of placing order
<b>Second phase</b> of MIS generation comprising of additional 40% of RBI reports (overall 100 %) and additional 25 % of Bank's internal MIS report (over all 55%).	Within 7 months of placing order
<b>Third Phase</b> of MIS generation comprising of additional 25% of Bank's internal MIS requirements (over all 80%).	Within 9 months of placing order
<b>Fourth phase</b> of MIS generation comprising of remaining internal reports of Bank.	Within 11 months of placing order

- The time lines for requirements of RBI reports could change as per the directives of RBI from time to time.
- The offered solution along with associated hardware, database, etc should have the capability to maintain data for at least next 5 years.
- For TCO purposes the bank is assuming that 10 fields across all 1.8 crore customers need to be standardized and 50 Lakhs fields need to be filled. The payment for standardization will be done in a phase-wise manner and the payment for cleaning will be done on a per field basis, this payment will be done on a monthly basis. Should the fields exceed 50 lakhs or be lesser than this number the bank will pay for the actual number of fields cleaned.

4.1.28 The solution should ensure high uptime of 99.99% with requisite redundancies in the solution to avoid single point of failure.

4.1.29 The vendor shall have to sign separate service level agreement with bank.

- a) Additional Requirements
- b) The solution should provide a Business intelligence (BI) tool capable of various multidimensional analysis across various parameters, period and dimensions as may be defined by the user.
- c) The solution should provide facilities for banks wise, zone wise, branch-wise, industry-wise, activity-wise, product-wise, sector-wise, group-wise, risk profile-wise etc analysis. It should facilitate drill-down/drill-up functionalities to enable the user to analyze/forecast macro and micro level trends.
- d) Solution should be capable of standard dashboard / scoreboard features, 'what if analysis, reports & forecasting on various parameters
- e) Other requirements as mentioned in annexure VII

4.1.30 As per IFRS (International Financial Reporting system) requirement to be implemented in our bank w.e.f. 01-04-2012 by Finance department the proposed system must support and generate all the relevant IFRS/converged Indian accounting Standards Financial statement w.e.f. 01-04-2012.

4.1.31 The bank would like to have a set of power users who get access to the CDR system who can generate views and reports based upon their requirements. They should be provided a GUI interface through which these activities may be enabled.

#### 4.1.32 LIST OF APPLICATION RUNNING IN BANK

The details of applications running at different Department of the Bank. The proposed solution should be able to extract/integrate with these application.

##### LIST OF APPLICATION RUNNING IN BANK

OWNER DEPARTMENT	SOFTWARE	VENDOR
FINANCE	MODBANKER (SUNDRIES)	ONWARD
FINANCE	IBR	FINACLE
FINANCE	DDR	FINACLE
FINANCE	DSB RETURN (OSMOS)	RBI
FINANCE	BS	BANK
FINANCE	BANK SOFT (HO GL)	HCL
INSPECTION	INHOUSE DEVP	BANK
RETAIL	LAPS	HP
RECOVERY	CMR-13	BANK
RECOVERY	BAD DEBT	BANK
RECOVERY	ASCAT	BANK
RECOVERY	CIBIL	
GAD	ONLINE	MIS
RISK MANAGEMENT	CREDIT RATING	BANK
RISK MANAGEMENT	RISK MARK INSTRUMENT	CREDENCE ANALYTIC
INSPECTION	INSPECTION SOFTWARE	BANK
PAD	SALARY	BANK
PAD	PENSION	BANK
PAD	GRATUITY	BANK
GBM	GOVERNMENT BUSINESS MODULE	HP
OPERATIONS & SERVICES	ANTI MONEY LAUNDERING	LASERSOFT/POLARIS
TREASURY - MUMBAI	KASTLE-FOREX	3I INFOTECH

TREASURY -MUMBAI	KASTLE-MONEY-MARKET	3I INFOTECH
TREASURY -MUMBAI	RTGS/NEFT	
CBO	CTS	
DIT	E-BANKING	HP
DIT	M-BANKING	HP
DIT	FINACLE	HP/INFOSYS
<b>APPLICATIONS IN PIPELINE</b>		
PAD	HRMS	
RISK MANAGEMENT	INTEGRATED RISK MANAGEMENT SOFTWARE	
TREASURY -MUMBAI	INTEGRATED TREASURY SOLUTION	
FI	FINANCIAL INCLUSION(FINO,INTEGRA,BARTONICS)	
ADC	ATM SWITCH	

## 4.2 Functional and Technical Requirements

1. The solution should have centralized database which users will access from branches , Zonal Offices and FGM located across the country as well as users located at Head Office. Data from core solution as well as other applications running in the bank should be extracted through an extraction tool (ETL) at predefined periodicity & to be pooled at one place.
2. Satisfy all MIS requirements from a separate server other than transaction server (CBS System) with increased efficiency.
3. Satisfy MIS requirements of generating all statutory reports /data required to be sent to RBI automatically without manual intervention in the format required by RBI and also facilitate data transmission through Push/Pull Mechanism when introduced by RBI as mentioned in item 3.2 (A) of the objective stated above. For satisfying the requirement the software should provide:
  1. Data Acquisition Layer.
  2. Data integration Layer.
  3. Data conversion layer.
  4. Data submission layer.

The details of each layer are enumerated below:

- a) **Data Acquisition Layer:** The Data Acquisition layer captures data from various source systems e.g. - Core Banking Solution and other Applications mentioned above.
- b) **Data Integration & Storage Layer:** The Data Integration & Storage layer

extracts and integrates the data from source systems with maximum granularity required for Reserve Bank returns and ensures its flow to the Centralized Data Repository (CDR). To ensure desired granularity, appropriate business rules are to be defined in the Data Integration & Storage layer.

- c) **Data Conversion/Validation Layer:** This layer converts the data stored in the CDR to the prescribed formats using pre-defined business rules. The data conversion structure could be in the form of a simple spreadsheet to an advanced XBRL instance file. The Data Conversion layer will also perform validations on the data to ensure accuracy of the returns. Some common validations like basic data checks, format and consistency validations, abnormal data variation analysis, reconciliation checks, exception report, etc. would be required to be done in this layer.
- d) **Data Submission Layer:** The Data Submission layer is a single transmission channel which ensures secure file upload mechanism in an STP mode with the reporting platforms like ORFS. In all other instances, the required returns may be forwarded from the bank's repository in the prescribed format. The returns submission process may use automated system driven triggers or schedulers, which will automatically generate and submit the returns. When the returns generation process is triggered, the system may check if all the data required to generate this return has been loaded to the central repository and is available for generating the return. It may start preparing the return only after all the required data is available. The Data Submission layer will acknowledge error messages received from Reserve Bank for correction and further processing.

# For process elements of each layer and other detailed requirements please refer to APPROACH PAPER ON AUTOMATED DATA FLOW FROM BANKS TO RESERVE BANK which has been hosted on the RBI website <http://www.rbi.org.in>

4.2.1 The solution should also facilitate the following:

- Generate all returns mentioned in annexure VI as well as any additional requirement from time to time.
- The solution must facilitate merging of branches/Zones, creation of new branches and zones, shifting of branches from one zone to another etc.
- The solution should have data replication capability in case the bank opts for the same.

### 4.3 Technical Specifications

#### A. Central Data Repository

1. The desired future state of the solution should be that for CBS data the database of the report server should be replicated to the CDR database on a daily basis and aggregation and pooling done from it. This will be a full upload initially and an incremental upload subsequently.
2. Data from other applications should flow to the CDR database to complete the requirement of the RFP on a daily basis. The vendor is expected to design

the CDR database based upon these data inflows and as per the requirement. This will be a full upload initially and an incremental upload subsequently.

3. The data dictionary and other relevant features of the solution should be executed on the CDR database and the tool should have a capability to impose the standard data fields to the CBS production server back. This step will be approved by the bank only after a successful POC based upon requirements.
4. The solution should be able to support volumes of data as mentioned in item 6 , Sizing & Scalability Requirements for a period of next 5 years and if required at a later stage should be capable of upgrading to meet the requirements at least of another 5 years.
5. The solution should have inbuilt optimized data structure for storing data and should have tools like data visualization.
6. The solution should have ability to accept incremental data and update changes in existing data from incremental data extracted through ETL.

## **B. Logical Data Model**

1. Should have a customized model for the Banking Industry
2. Should be an open format i.e. ability to customize the data model as per Bank's future requirements.
3. Easily customizable to suit the Indian regulatory requirement.
4. Support all business lines across bank
5. Ability to support the single view of the customer across the bank's business lines.

## **C.Data Extraction**

1. The data extraction is to be done through an ETL tool capable of analyzing data quality of source data before loading and if required after loading.
2. Should have the ability of scheduling routines and should be platform independent.
3. Capability of incremental loading and ability of extraction from multiple sources concurrently with independent extraction, transformation and loading rules for each extraction routine.
4. Should have a Data Quality tool for identifying gap data, redundant data etc for data cleansing.
5. Should have auditing capability.

## **D.User Interface**

Solution should have user friendly web interface with easy to use menu structure and should provide gap interface for manual updating of gap data if required.

## **E.Report writer /Tool**

1. System should have tool for report designing with all arithmetic and grouping functions and ability to generate reports in various formats like txt, pdf, html .excel, xml, XBRL etc with appropriate security features incorporated.
2. Templates for different reports should be provided
3. Provision for adhoc report requirements through queries should be available
4. There should be provision for scheduled as well as manual reporting requisition.
5. Printing of reports through various types of printers should be possible.
6. Forwarding of reports through mail should be possible.

### **F.Security features**

1. The solution should ensure user level, data and information security as per Bank's security policy.
2. There should be secure login and password for each user with encryption.
3. The system should support accepted industry based security and directory schemes viz SSL, PKI , Digital certificates, Digital Signatures etc
4. Should enable generation and monitoring of Logs

### **Audit Trail & Access control list generation.**

- **Technical & functional requirements of BI solution is given as annexure.**

## **5. SIZING AND SCALABILITY AND LICENSE REQUIREMENTS**

- A.** The solution encompassing Hardware, Software, and ETL tools etc should be scalable to handle bank's requirement for next 5 years and if required at a later stage should be capable of upgrading to meet the requirements at least of another 5 years.
- B.** The Vendor should size for adequate hardware based on the volumes of the Bank's present Core
- C.** Banking Application & Database and other 3rd party solutions integrated / interfaced with Core Banking Solution. The application and database of proposed solution should be sized for individual Active-Passive cluster solutions at DC & Active-Passive cluster at the DRC, if multiple application and database servers are required for the solution.
- D.** The hardware sized for the proposed solution should be redundant & scalable. All the components within the server should be hot swappable and should incur no downtime due to component failure.
- E.** All the H/W related to solution should have redundant power supplies. The power input to the power supplies should be from separate UPS. In case of

failure of one power supply, the second power supply should be able to take the full load without causing any interruption in services.

- F. All servers should have a redundant 1000 Mbps network interface cards (NIC) installed on different slots. Each NIC should be cabled from a different module on the switch using gigabit speed cabling.
- G. The hardware proposed for the solution as part of this RFP should not exceed 70% of CPU(s), memory(s), hard disk(s) & NIC(s) utilization levels at any given point in time.
- H. The details of number of transactions in Bank's present core banking solution per day and year-wise projection are mentioned below in Table # 1. The details of number of accounts in Bank's present core banking solution and year-wise projection are mentioned in Table # 2. The details of number of users and concurrent users in Bank's present core banking solution and on 5th year projection are mentioned in Table # 3. The figures given below are absolute figures by each year and not increase over the previous year figures. (This does not include system generated transaction like interest accruals, standing instructions etc. The transactions include number of debits and credits, enquiry transactions and delivery channel transactions expected over the next 5 years). This data needs to be used by the Vendor to size the entire solution.

Currently, the Bank has envisaged the number of transactions as mentioned below, based on current requirements. The Bank, in the future may require additional volume of transaction to be managed by the solution and the same solution should be scalable without any obsolescence risk. The Bank and the Vendor shall negotiate the additional proportionate investments required at such time.

**Table # 1**

The Vendor has to take into consideration tps rating of 283 for all calculations.

Particulars	Txn Volume till June 2011	Year 1	Year 2	Year 3	Year 3	Year 5
Transaction Volume Projection	3280277	4080277	5848397	7115500	8570521	10238298

**Table # 2**

Particulars	Number of Accounts till June 2011	Year 1	Year 2	Year 3	Year 3	Year 5
No. of Accounts	17750800	20413420	23475433	26996747	31046259	35703197

**Table # 3**

Particulars	Number of User till June 2011	Number of Concurrent User till June 2011	Number of User on Year 5	Number of Concurrent User till Year 5
Number of User / Concurrent User Projection	18000	1200	25000	2200

The estimated SAN storage capacity should be a minimum of 10 terabytes (Usable space) for the project at both the DC and DR sites. If the solutions suggested by the Vendors necessitate additional capacity, then the Vendor should accordingly provide the same to meet the RFP and SLA requirements. Replication between DC & DRC should be Storage-to-Storage based replication.

- The Vendor has to take into consideration tps rating of 175 for all calculations.
- Number of reports>Returns/Statements - 600 (Max)\*
- Period of storage of Online Data for analysis in the system is **5 years**
- Period of data to be archived for analysis is **5 years** beyond the initial 5 Years.

(These five year periods are to be the financial year of the bank i.e. April to March.)

- Number of concurrent users for MIS 1200 approx

The current size of the reporting database is 3.2 Terabytes. This database will be used to generate the requirements for ADF to the extent of the requirement available.

- The vendor is expected to build ETL routines to interface with all the other applications to ensure the requirements are met as per this RFP.

## Query Definition

Query —simple: Query with 1 to 2 tables join with Primary Index select condition on a base of 2.5 million records with 1,000 records in the query result.

Query —medium / moderate complex: Query from joining 3 to 4 tables on primary or foreign key fetching around 25,000 records including grouping or sorting on given condition from 2.5 million plus records

Query —complex: Query from joining more than 4 to 7 tables on composite key fetching any number of 250,000 records, including grouping or sorting, formula calculation, aggregation etc. for report displaying on given condition from 10 million plus records

## Query Timeline

Query —simple: queries to complete within 7 seconds with 50 concurrent users

Query —medium / moderate complex: queries to complete within 100 seconds (1 minute and 40 seconds) with 50 concurrent users

Query —complex: queries to complete within 600 seconds (10 minutes) with 50 concurrent users

\*Some of the reports/returns mentioned in Annexure V, VI & VII may be /replaced or additional reports may be added according to the need of the regulators/Bank.

If felt necessary, the system should permit up-gradation to achieve the sizing requirement for additional 5 years after having achieved the above sizing.

- A. A detailed sizing document keeping in view the above containing proposed system architecture, parameters with justification should be submitted along with the technical bid. It would be vendor's responsibility to ensure that sizing of Hardware, software etc is proper in all respect as per requirement in RFP and that there shall be no need for sizing enhancement in next 5 years.
- B. It would be Vendor's responsibility to ensure that the solution meets the performance parameters detailed in the RFP and shall upgrade the hardware / software etc. so as to meet the stipulated performance parameters free of cost to the bank.
- C. In the event of up-gradation of Core Solution (Finacle) or any other application the bidder should ensure proper support and do the needful required to ensure proper working of the solution.

D. License

1. The License for The MIS software provided should be Enterprise/corporate one which should cater to the number of users etc. provided in the above sizing requirements and price for MIS solution is to be quoted in Commercial Bid accordingly.
2. The number of licenses required for Business Intelligence (BI) solution if required for is 50 (fifty only).The price in commercial bid is to be quoted accordingly.
3. The Database / operating system software License cost including cost for accessing bank's Core Banking Database by the MIS software, if required, is to be included in the commercial bid.

## **6. SCHEDULE OF IMPLEMENTATION**

The Bidder should deliver the hardware and Software within 30 days from the date of Purchase Order. The software should be delivered along with the delivery of hardware. The commissioning of the project as per the scope of work shall be completed within 20 working days from the date of delivery of the hardware.

## **7. PAYMENT TERMS**

Terms of Payment will be as under:

No advance payment will be made.

### **7.1 For Hardware and software:**

- 50 % of the cost of Hardware and Software except ATS along with applicable taxes will be paid on delivery and installation and on submission of invoice with proof of delivery, and installation.
- 40% of the cost of Hardware and Software except ATS along with applicable taxes after successful commissioning of the project as per the scope of work.
- Remaining 10% of the cost of Hardware and Software except ATS along with applicable taxes after completion of one year from the date of project commissioning sign off or on submission of Performance bank Guarantee for equivalent value and time period.
- The invoices should be raised only for the amount payable as per the above payment terms.

### **7.2 Payment of ATS**

- ATS Payment along with applicable taxes for Database software for the first year will be made on submission of invoices after delivery of Software licenses.
- ATS Payment along with applicable taxes for Database software from second year onwards will be made against submission of invoice, one

month prior to expiry of previous year of support. Vendor should ensure that there is no reinstatement of software license.

## **8. PAYING AUTHORITY**

The payments as per the Payment Schedule covered hereinabove shall be paid by this office (DIT, Head Office). However, Payment of the Bills would be payable, on receipt of advice/confirmation for satisfactory delivery/installation/re-installation, live running and service report from the concerned sites where the purchased equipments have been delivered. Also the bidder has to submit the certificate of insurance covering all the risks during transit, storage, installation, commissioning, testing and handling including third part liabilities.

## **9. WARRANTY**

- The selected bidder should provide three years comprehensive onsite warranty for proposed Solution, including hardware, software and associated services. The warranty shall start from date of implementation/operation of the solution.
- The selected bidder should agree that the solution works as per the functional, technical and operational specifications.
- The selected bidder should agree that as and when any problem arises, they are immediately rectified without any additional cost to The Bank.
- The selected bidder should also guarantee that all the software supplied by the vendor is licensed and legally obtained.
- The selected bidder should agree that during the warranty period, the software will be kept up-to-date, without any additional cost to The Bank.
- Selected bidder shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered by the offer.
- Select bidder must warrant all equipment, accessories, spare parts etc., against any manufacturing defects during the warranty period. During the warranty period vendor shall maintain the equipment and repair/replace all the defective components at the installed site, at no additional charge to the Bank.
- If any particular hardware is frequently becoming out of order for more than three times in a month and for two consecutive months, the Bank may ask the selected bidder to replace the hardware and the selected bidder shall replace the hardware with another brand new same hardware at no extra cost to the Bank.
- Warranty should not become void if Bank buys any other supplemental hardware from a third party and install it with these equipments. However, the warranty will not apply to such third party hardware items installed.

## **10. ANNUAL MAINTENANCE CONTRACT**

- Should The Bank so desire, the selected Bidder is expected to maintain the delivered solution and equipment supplied for at least 2 years after the expiry of warranty period of 3 years. The same maintenance standards specified for warranty period is applicable during the AMC period as well.
- If any of the peripherals, components etc. are not available or difficult to procure or if the procurement is likely to be delayed, the replacement shall be carried out with equipment of equivalent capacity or higher capacity at no charges to The Bank, during the currency of warranty period and AMC.
- Comprehensive on-site maintenance charges, for the post warranty period (for the 4<sup>th</sup> and 5<sup>th</sup> year), would form part of TCO (Total Cost of Ownership).

## **11. MAINTENANCE STANDARD DURING WARRANTY & POST WARRANTY MAINTENANCE**

- The vendor should ensure 99.95% uptime for the hardware (to be calculated on quarterly basis) during warranty period. Selected bidder is expected to submit this report within a week after expiry of every calendar quarter. Delays, if any, on account of procurement of spares will not be exempted while reckoning the uptime SLA. The request for support shall have to be attended by the vendor even if the request is made over telephone/ SMS or by e-mail/fax by the respective sites, within 2 hours.
- If the uptime is below the guaranteed uptime, the Bank shall also deduct a penalty from the warranty payment or AMC payment @ 1% of the total of warranty/AMC payable for every 0.5% or part thereof reduction in the uptime, subject to a maximum of 5% of the warranty payment or AMC payment.
- Bank may recover such amount of liquidated damages from any payment being released to the Bidder, irrespective of the fact whether such payment is relating to this contract or otherwise.

## **12. PRODUCT WALK THROUGH**

The short listed Bidders on the basis of qualifying eligibility criteria, functional requirement etc will have to make Presentation of their MIS Solution, by way of Product "walk through".

Based on the presentations the Bank shall evaluate the Vendors for their readiness of the product and capabilities to meet the functional, operational and other requirements of the Bank and accordingly the Bank shall take a decision for short listing of the Vendors for Commercial Evaluation

Setting of evaluation criteria for selection purposes shall be entirely at the discretion of the Bank. The decision of the bank in this regard shall be final and no correspondence shall be entertained in this regard.

### 13. TENDER DOCUMENT AND FEE

A complete set of tender document can be obtained from the following address during office hours on all working days on submission of a written application along with a non-refundable fee of 10000/- (Rupees Ten Thousand Only) in the form of Demand Draft or Banker's Cheque in favor of UCO BANK from a scheduled commercial bank, payable at Kolkata .

General Manager (IT)  
UCO Bank, Head Office-2  
3 & 4 DD Block, 5<sup>th</sup> Floor  
Sector-I, Salt Lake  
Kolkata – 700064  
Phone no: 033-23340862  
Fax no: 033-23595608  
E-Mail: [hodit.calcutta@ucobank.co.in](mailto:hodit.calcutta@ucobank.co.in)

The tender document may also be downloaded from the bank's official website [www.ucobank.com](http://www.ucobank.com). The bidder downloading the tender document from the website is required to submit a non-refundable fee of in the form of Demand Draft or Banker's Cheque in favor of UCO BANK, payable at Kolkata, at the time of submission of the technical bid, failing which the bid of the concerned bidder will be rejected.

UCO BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the bidders. The Bank reserves the right to accept or reject any Bid in part or in full, and to cancel 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 Bank's action. During the evaluation process at any stage if it is found that the bidder does not meet the eligibility criteria or has submitted false /incorrect information the bid will be rejected summarily by he Bank.

### 14. EARNEST MONEY DEPOSIT

The Bidder(s) must submit Earnest Money Deposit in the form of Demand Draft/Pay Order/Bank Guarantee in favor of UCO Bank payable at Kolkata for an amount mentioned hereunder, If a Bank Guarantee is issued it should be valid for a period of 7 months from the date of bid.

Particulars of Job to be undertaken	EMD
Supply, Installation & implementation of Hardware & Software for MIS Operations	2500000/-

The EMD is required to protect the Bank against the risk of Bidder's conduct. Non-submission of Earnest Money Deposit will lead to outright rejection of the Offer. The EMD of unsuccessful bidders will be returned to them on completion of the procurement process. The EMD of successful bidder(s) will be returned on submission of Performance Bank Guarantee.

The Earnest Money Deposit may be forfeited under the following circumstances:

- a. If the bidder withdraws its bid during the period of bid validity (180 days from the date of opening of bid).
- b. If the bidder makes any statement or encloses any form which turns out to be false, incorrect and/or misleading at any time prior to signing of contract and/or conceals or suppresses material information; and / or
- c. In case of the successful bidder, if the bidder fails:
  - To sign the contract in the form and manner to the satisfaction of UCO BANK
  - To furnish performance Bank Guarantee in the form and manner to the satisfaction of UCO BANK within the stipulated time period.

## **15. PERFORMANCE GUARANTEE**

The Bank will require the selected bidder to provide a Performance Bank Guarantee, within 7 days from the date of acceptance of the order or signing of the contract whichever is earlier, for a value equivalent to 10% of the total cost of ownership. The Performance Guarantee should be valid for a period of 60 months. The Performance Guarantee shall be kept valid till completion of the project and Warranty period. The Performance Guarantee shall contain a claim period of three months from the last date of validity. The selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and Warranty period. In case the selected bidder fails to submit performance guarantee within the time stipulated, the bank at its discretion may cancel the order placed on the selected bidder without giving any notice. Bank shall invoke the performance guarantee in case the selected Vendor fails to discharge their contractual obligations during the period or Bank incurs any loss due to Vendor's negligence in carrying out the project implementation as per the agreed terms & conditions.

## **16. CLARIFICATIONS ON AND AMENDMENTS TO RFP DOCUMENT**

Prospective bidders may seek clarification on the RFP document by letter/fax/e-mail till **09/08/2011** at the address mentioned in Document's bid details Table. Further, at least 7 days time prior to the last date for bid-submission, the Bank may, for any reason, whether at its own initiative or in response to clarification(s) sought from prospective bidders, modify the RFP contents by amendment. Clarification /Amendment, if any, will be notified on Bank's website.

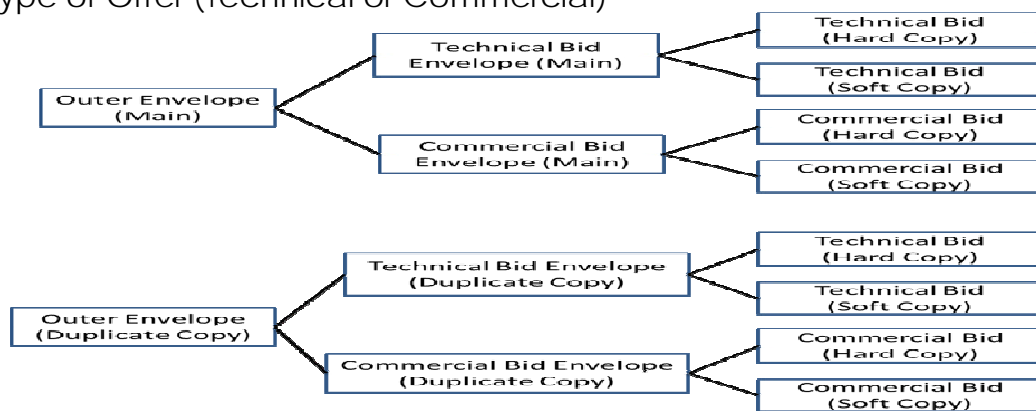
## 17. SUBMISSION OF OFFER –TWO BID SYSTEM

Separate Technical and Commercial Bids duly sealed and superscribed as “Technical bid” and “Commercial bid” respectively should be put in a single sealed outer cover duly sealed and superscribed “Bid for Supply, Installation & implementation of Hardware & Software for MIS operations– (Main Copy ) as per bid details given in the RFP. Similarly Bidders shall also submit a copy of the total bid in a separate single sealed outer cover duly sealed and superscribed “Bid for Supply, Installation & implementation of Hardware & Software for MIS operations– (Duplicate Copy) as per the below mentioned diagram and as per bid details given in the RFP

The bids (Main copy and Duplicate copy) shall be dropped/submitted at UCO Bank’s address given in Bid Detail- Control Sheet Table, on or before **XXXX, 2011** 3.00 PM. Any Bid received by the Bank after deadline for submission of Bids prescribed, will be rejected and returned unopened to the System Integrator or Bidder.

All envelopes must be superscribed with the following information:

- Name of Bidder
- Offer Reference
- Type of Offer (Technical or Commercial)



The Technical Offer should be completed in all respects and contain all information asked for in the exact format (Hard Copy & Soft Copy – CD) of technical specifications given in the RFP, **except prices**. The Technical Offer must not contain any price information. UCO BANK, at its sole discretion, may not evaluate a Technical Offer in case of non-submission or partial submission of technical details. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder.

The Commercial Offer (Hard Copy & Soft Copy – CD) should contain all relevant price information and should not contradict the Technical Offer in any manner.

### Note:

- If the outer cover/envelop are not sealed & superscribed as required, the Bank will assume no responsibility for bid’s misplacement or premature opening.

- If any inner cover/envelop of a bid is found to contain both technical & commercial bids then that bid will be rejected summarily.
- If any outer envelope is found to contain only the technical bid or commercial bid, it will be treated as incomplete and that bid will be liable for rejection.
- If financial bid is not submitted in a separate sealed envelope duly marked as mentioned above, this will constitute grounds for declaring the bid non-responsive.

## **18. ERASURES OR ALTERATIONS**

The Bid should contain no alterations, erasures or overwriting except as necessary to correct errors made by the Bidder, in which case corrections should be duly stamped and initialed / authenticated by the person/(s) signing the Bid. The Bidder is expected to examine all instructions, forms, terms and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or submission of a bid not substantially responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the bid.

## **19. LANGUAGE OF BID**

The bid as well as all correspondence and documents relating to the bid exchanged by the bidder and the Bank shall be in English language only.

## **20. BID OPENING AND EVALUATION CRITERIA**

The Bank will open the technical bids, in presence of bidders representative(s) who choose to attend, at the time and date mentioned in Bid document on the date and venue mentioned in page 2. The bidder's representatives who are present shall sign the register evidencing their presence / attendance.

### **TECHNICAL EVALUATION**

- a) The proposals will be evaluated in two stages. In the first stage, i.e. Technical Evaluation, the bidders will be shortlisted, based on the responses given by the bidders in response to RFP. In the second stage, the commercial bids would be evaluated.
- b) The Bank will evaluate the technical response to the RFP of bidder who are found eligible as per the eligibility criteria mentioned in the RFP. There will be no scoring involved in the eligibility evaluation of the bidders.
- c) During the period of evaluation, bidders may be asked to provide more details and explanations about information provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/fax/e-mail seeking explanation.

d) Technical bid evaluation methodology that UCO Bank would adopt is given below:

The Product offered should meet all the technical and functional specifications. **Non-compliance to any of the technical and functional specification will attract rejection of the proposal.**

Response except 'Y' or 'N' is not acceptable. If any bidder provides response other than Y' or 'N' the same will be treated as Not Available i.e. N.

## **COMMERCIAL EVALUATION**

Commercial Bids of bidders, who qualified in the technical evaluation stage, will be considered for participation in commercial Bidding. After opening Commercial Offers of the short-listed Bidders, if any discrepancy is noticed between words and figures, the amount indicated in words shall prevail. Detailed Criteria for evaluation of Commercial Bid is furnished in Annexure III.

Bank will finalize the L-1 vendor based on the TCO quoted by the bidder for Hardware, Software and ATS.

### **21. CLARIFICATION OF OFFERS**

To assist in the scrutiny, evaluation and comparison of offers/bids, UCO BANK may, at its sole discretion, ask some or all bidders for clarification of their offer/bid. The request for such clarifications and the response will necessarily be in writing and no change in the price or substance of the bid shall be sought, offered or permitted. Any decision of UCO BANK in this regard shall be final, conclusive and binding on the bidder/ tenderer.

### **22. SELECTION PROCESS**

Technically qualified bidder with the lowest quote based on TCO as quoted in Annexure-VI will be considered as the L1 bidder

### **23. CONTRACT PERIOD**

The selected bidder need to execute a **Service Level Agreement (SLA)** with UCO Bank covering all terms and conditions of this RFP. SLA will cover performance and availability of the solution deployed. The contract period will be for a period of Five Years from the date of Agreement.

The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving two month's notice without assigning any reasons. Any offer falling short of the contract validity period is liable for rejection.

## **24. ORDER CANCELLATION (TERMINATION)**

UCO BANK reserves the right to cancel the contract placed on the selected bidder and recover expenditure incurred by UCO BANK under the following circumstances:-

- 24.1 The selected bidder commits a breach of any of the terms and conditions of the bid.
- 24.2 The bidder goes into liquidation, voluntarily or otherwise.
- 24.3 An attachment is levied or continues to be levied for a period of seven days upon effects of the bid.
- 24.4 If the selected bidder fails to complete the assignment as per the time lines prescribed in the RFP and the extension if any allowed, it will be a breach of contract. The Bank reserves its right to cancel the order in the event of delay and forfeit the bid security as liquidated damages for the delay.
- 24.5 If deductions of account of liquidated damages exceeds more than 10% of the total contract price.
- 24.6 In case the selected bidder fails to deliver the quantity as stipulated in the delivery schedule, UCO BANK reserves the right to procure the same or similar product from alternate sources at the risk, cost and responsibility of the selected bidder.
- 24.7 After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, UCO BANK reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which UCO BANK may have to incur in executing the balance contract. This clause is applicable, if for any reason, the contract is cancelled.
- 24.8 UCO BANK reserves the right to recover any dues payable by the selected Bidder from any amount outstanding to the credit of the selected bidder, including the pending bills and/or invoking the bank guarantee under this contract.

## **25. CONSEQUENCES OF TERMINATION**

- a. In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], UCO BANK shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

- b. In the event that the termination of the Contract is due to the expiry of the term of the Contract, a decision not to grant any (further) extension by UCO BANK, the Vendor herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as UCO BANK may specify including training, where the successor(s) is a representative/personnel of UCO BANK to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.
- c. Nothing herein shall restrict the right of UCO BANK to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to UCO BANK under law or otherwise.
- d. The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

## **26. LIQUIDATED DAMAGES**

Notwithstanding UCO Bank's right to cancel the order, liquidated damages for late delivery at 1% (One percent) of the undelivered portion of the order value per week will be charged for every week's delay in the specified delivery schedule subject to a maximum of 10% of the value of the order value.

Liquidated damages for late commissioning at 1% (One percent) of the order value per week will be charged for every week's delay in commissioning to a maximum of 10% of the value of the order value.

Please note that the above LD for delay in delivery and delay in commissioning are independent of each other and shall be levied as the case may be.

UCO BANK reserves its right to recover these amounts by any mode such as adjusting from any payments to be made by UCO BANK to the bidder. Liquidated damages will be calculated on per week basis.

## **27. ACCEPTANCE TESTS**

The selected bidder in presence of the Bank authorized officials will conduct acceptance test at the site. The test will involve installation and commissioning and successful operation of the hardware, software, communication equipment etc. No additional charges shall be payable by the Bank for carrying out these acceptance tests.

## **28. UPTIME**

The bidder shall guarantee an uptime of 99.95% for the hardware equipments which shall be calculated on quarterly basis. The 'Uptime' is equal to total

contracted hours in a quarter less Downtime. The 'Downtime' is the time between the time of report by the Bank and time of restoration of service within the contracted hours. 'Restoration' is the condition when the selected bidder demonstrates that the solution is in working order and the Bank acknowledges the same. For SLA purpose a quarter will be treated as 90 days. If the bidder fails to maintain guaranteed uptime on quarterly basis, Bank shall impose penalty. If the uptime is below 95%, the Bank shall have full right to terminate the contract under this RFP.

## **29. AUDIT BY THIRD PARTY**

Bank at its discretion may appoint third party for auditing the activities of onsite services and operations of entire services provided to the Bank.

## **30. PENALTY**

- The Bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner.
- In the event of failure of maintaining the uptime SLA (As mentioned in this document) penalty of 1% of the cost of concerned hardware/Software per day would be levied subject to a maximum of 10% of the total hardware cost.
- Bank may recover such amount of penalty from any payment being released to the vendor, irrespective of the fact whether such payment is relating to this contract or otherwise.
- If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.
- Bank may impose penalty to the extent of damage to its any equipment, if the damage was due to the actions directly attributable to the staff of Bidder.
- The Bank shall implement all penalty clauses after giving due notice to the bidder.
- If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance.

## **31. DISPUTE RESOLUTION MECHANISM**

The Bidder and the Bank shall endeavor their best to amicably settle all disputes arising out of or in connection with the Contract in the following manner:

- a. The Party raising a dispute shall address to the other Party a notice requesting an amicable settlement of the dispute within seven (7) days of receipt of the notice.
- b. The matter will be referred for negotiation between General Manager (IT) of UCO BANK/Purchaser and the Authorized Official of the Bidder. The matter shall then be resolved between them and the agreed course of action documented within a further period of 15 days.

In case any dispute between the Parties, does not settle by negotiation in the manner as mentioned above, the same may be resolved exclusively by arbitration and such dispute may be submitted by either party for arbitration within 20 days of the failure of negotiations. Arbitration shall be held in Kolkata and conducted in accordance with the provisions of Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof. Each Party to the dispute shall appoint one arbitrator each and the two arbitrators shall jointly appoint the third or the presiding arbitrator.

The "Arbitration Notice" should accurately set out the disputes between the parties, the intention of the aggrieved party to refer such disputes to arbitration as provided herein, the name of the person it seeks to appoint as an arbitrator with a request to the other party to appoint its arbitrator within 45 days from receipt of the notice. All notices by one party to the other in connection with the arbitration shall be in writing and be made as provided in this tender document.

The arbitrators shall hold their sittings at Kolkata. The arbitration proceedings shall be conducted in English language. Subject to the above, the courts of law at Kolkata alone shall have the jurisdiction in respect of all matters connected with the Contract/Agreement even though other Courts in India may also have similar jurisdictions. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

## **32. JURISDICTION**

The jurisdiction of the courts shall be Kolkata.

## **33. NOTICES**

Notice or other communications given or required to be given under the contract shall be in writing and shall be faxed/e-mailed followed by hand-delivery with acknowledgement thereof, or transmitted by pre-paid registered post or courier. Any notice or other communication shall be deemed to have been validly given on date of delivery if hand delivered & if sent by registered post than on expiry of seven days from the date of posting.

#### **34. AUTHORIZED SIGNATORY**

The selected bidder shall indicate the authorized signatories who can discuss and correspond with UCO BANK, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the bidder to discuss, sign agreements/contracts with UCO BANK, raise invoice and accept payments and also to correspond. The bidder shall provide proof of signature identification for the above purposes as required by UCO BANK.

#### **35. CANCELLATION OF TENDER PROCESS**

UCO Bank reserves the right to cancel the tender process partly or fully at its sole discretion at any stage without assigning any reason to any of the participating bidders.

#### **36. PUBLICITY**

Any publicity by the bidder in which the name of UCO Bank is to be used should be done only with the explicit written permission of UCO Bank. The Vendor shall not make or allow to make a public announcement or media release about any aspect of the Contract unless UCO BANK first gives the Vendor its prior written consent.

#### **37. FORCE MAJEURE**

Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or UCO BANK as the case may be which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance of the contract, such as:

1. Natural phenomenon, including but not limited to floods, droughts, earthquakes and epidemics
2. Acts of any government, including but not limited to war, declared or undeclared priorities, quarantines and embargos
3. Terrorist attack, public unrest in work area

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The bidder or UCO BANK shall not be liable for delay in performing his/her obligations resulting from any force majeure cause as

referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions relating to indemnity, confidentiality survive termination of the contract.

### **38. CONFIDENTIALITY**

The bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder has also to agree:

- To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by UCO BANK;
- To only make copies as specifically authorized by the prior written consent of UCO Bank and with the same confidential or proprietary notices as may be printed or displayed on the original;
- To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause and
- To treat all Information as Confidential Information.
- Conflict of interest: The Vendor shall disclose to UCO BANK in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Vendor or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

### **39. NON-TRANSFERABLE OFFER**

This Request for Proposal (RFP) is not transferable. Only the bidder who has purchased this document in its name or submitted the necessary RFP price (for downloaded RFP) will be eligible for participation in the evaluation process.

### **40. PERIOD OF VALIDITY OF BID**

Bids shall remain valid for 180 (One Hundred eighty) days after the date of bid opening prescribed by UCO BANK. UCO BANK holds the rights to reject a bid valid for a period shorter than 180 days as non-responsive, without any correspondence. In exceptional circumstances, UCO BANK may solicit the Bidder's consent to an extension of the validity period. The request and the response thereto shall be made in writing. Extension of validity period by the Bidder should be unconditional and irrevocable. The Bid Security provided shall also be suitably extended. A bidder acceding to the request will neither be required nor be permitted to modify its bid. A bidder may refuse the request without forfeiting its bid security. In any case the bid security of the bidders will be returned after completion of the process.

### **41. ADDRESS OF COMMUNICATION**

Offers/bid should be addressed to the address given in page no: 2.

#### **42. PRELIMINARY SCRUTINY**

UCO BANK will scrutinize the offers/bids to determine whether they are complete, whether any errors have been made in the offer/bid, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule.

UCO BANK may, at its discretion, waive any minor non-conformity or any minor irregularity in an offer/bid. This shall be final, conclusive and binding on all bidders and UCO BANK reserves the right for such waivers.

#### **43. NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER/BID**

UCO BANK shall be under no obligation to accept the lowest or any other offer received in response to this offer notice and shall be entitled to reject any or all offers without assigning any reason whatsoever. UCO BANK has the right to re-issue tender/bid. UCO BANK reserves the right to make any changes in the terms and conditions of purchase that will be informed to all bidders. UCO BANK will not be obliged to meet and have discussions with any bidder, and/or to listen to any representations once their offer/bid is rejected. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder.

#### **44. FORMAT FOR TECHNICAL OFFER/TECHNICAL BID**

The Technical offer/Technical bid must be made in an organized and structured manner in the following form:

- i. Index
- ii. Covering letter (Annexure –I)
- iii. Undertaking to be submitted by authorized signatory in Bidder's letter head stating that the user requirements as per scope of work mentioned in RFP is clearly understood by the bidder.
- iv. Technical Offer/Technical bid with Specifications (Annexure –II)
- v. General Details of the bidder (Annexure –III)
- vi. Copy of Manufacturer's Authorization letter (if applicable) (Annexure –IV)
- vii. Bill of materials. This table should not contain any price information (Annex –V)
- viii. Letter for Authorized representative.
- ix. Letter for acceptance and compliance of all the Terms and Conditions of RFP.
- x. Valid Bank Draft/Pay Order / Bank Guarantee as EMD.
- xi. Valid Bank Draft as Bid price if tender document is downloaded from Bank's website
- xii. Bidder's Financial Details (audited balance sheets etc.) and other supporting documents, as asked in the RFP.

All Claims made by the bidder will have to be backed by documentary evidence.

#### **45. FORMAT FOR COMMERCIAL OFFER**

The commercial offer should be quoted in Indian Rupees as per the format given in annexure –III.

The short listed bidder has to keep the finalized price valid for a period of one year from the date of the purchase order. There should not be any escalation due to fluctuation in foreign currency or change in duty structure or for any other reasons. However, impact of fall in prices, taxes, duties or any other external factors like downward movement of foreign exchange rates etc. would be passed on to the Bank suo moto.

#### **46. SIGNING OF THE BID**

The bid shall be signed by a person or persons duly authorized by the Bidder with signature duly attested. In the case of a body corporate, the bid shall be signed by the duly authorized officers and supported by internal corporate authorizations.

#### **47. COSTS OF PREPARATION & SUBMISSION OF BID**

The bidder shall bear all costs for the preparation and submission of the bid. UCO BANK shall not be responsible or liable for reimbursing/compensating these costs, regardless of the conduct or outcome of the bidding process.

#### **48. CONFIDENTIALITY OF THE BID DOCUMENT**

The bidder, irrespective of his/her participation in the bidding process, shall treat the details of the documents as secret and confidential.

#### **49. RIGHT TO ALTER QUANTITIES**

The hardware and software quantity mentioned in the scope of work of this RFP are only indicative. The exact number of software licenses required could only be finalized based on the server processor quoted by the bidder, bank shall accordingly order the required number of licenses at the time of placement of Purchase Order.

The Bank reserves the right to alter the number of hardware equipments specified in the tender in the event of changes in plans of the Bank. Any decision of UCO BANK in this regard shall be final, conclusive and binding on the bidder. The bank reserves the right to place order for additional hardware equipments at the agreed priced during the contract period with the same terms and conditions.

#### **50. OWNERSHIP AND RETENTION OF DOCUMENTS**

- UCO BANK shall own the documents, prepared by or for the selected bidder arising out of or in connection with the Contract.
- Forthwith upon expiry or earlier termination of the Contract and at any other

time on demand by UCO BANK, the Vendor shall deliver to UCO BANK all documents provided by or originating from UCO BANK/ Purchaser and all documents produced by or from or for the Vendor in the course of performing the Service(s), unless otherwise directed in writing by UCO BANK at no additional cost.

- The selected bidder shall not, without the prior written consent of UCO BANK/ Purchaser store, copy, distribute or retain any such Documents.
- The selected bidder shall preserve all documents provided by or originating from UCO BANK/ Purchaser and all documents produced by or from or for the Vendor in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of UCO BANK/Purchaser in this regard.

Encl: Annexure 1to XVI

(Tender offer forwarding letter)

Tender Reference No.: \_\_\_\_\_

Date: XX. XX. 2011

The General Manager (IT)  
UCO Bank,  
Department of Information Technology (DIT),  
Head Office II, 5<sup>th</sup> Floor 3 & 4 DD Block,  
Sector -1, Salt Lake City, Kolkata -700064

Dear Sir,

**Sub:** Your RFP for "Supply, Installation & implementation of Hardware & Software for MIS Operations" Ref No. RFP No. Dated.

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for Supply, Installation & implementation of Hardware & Software for MIS mentioned in the RFP document forming Technical as well as Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by the bank we undertake to Supply, Installation & implementation of Hardware & Software at DIT, Head Office, Kolkata as per your purchase orders.

In the event of our selection by the bank for Supply, Installation & implementation of Hardware & Software for MIS operations, we will submit a Performance Guarantee for a sum equivalent to 10% of the project cost for a period of Three and a half Years effective from the month of execution of the Agreement in favor of UCO Bank.

We agree to abide by the terms and conditions of this tender offer till 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by the Bank any time before expiry of 180 days.

Until a formal contract is executed, this tender offer, together with the Bank's written acceptance thereof and Bank's notification of award, shall constitute a binding contract between us.

We understand that the Bank is not bound to accept the lowest or any offer the Bank may receive.

We enclose the following Demand Drafts:

1. DD No. dated for ` XXXXXX/- (Rupees XXXXXXXX only) as Cost of RFP Document &
2. DD No. dated for ` XXXXXXXX/- (Rupees XXXXXXXX only) / BG No xxxxxx dated \_\_\_\_\_ as EMD.

Both DDs are issued in favor of UCO Bank by.....  
Bank,..... Branch payable at Kolkata.

Dated this \_\_\_ day of \_\_\_\_\_ 2011

Signature: \_\_\_\_\_

(In the Capacity of) \_\_\_\_\_

Duly authorized to sign the tender offer for and on behalf of

A. Bidder's General Information with respect to Tender no \_\_\_\_\_ of UCO Bank

Sr no	Parameters	Details
1	Company name	
2	Date of incorporation	
3	Corporate Office Address	
4	Kolkata Office Address	
5	Name (s) of contact Person(s)	
6	Phone No(s)	
7	Fax No.(s)	
8	Email	
9	Nature of Business	
10	Details of Organizational Structure	
11	Turn Over (Rs. In crore) For Financial Year 08-09 09-10 10- 11	
12	Net Profit 08-09 09-10 10-11	
13	Eligibility criteria Documents	

**B. Product Information with respect to Tender no \_\_\_\_\_ of UCO Bank**

<b>Sr no</b>	<b>Parameters</b>	<b>Details</b>
1.	Name of Application & version	
2.	Product Details	
3	Work Flow of the solution	Separate sheet giving details to be

**C. Reference Site Details with respect to Tender no 10/2011 of**

<b>Sr no</b>	<b>Information required</b>	
1.	Project Name	
2.	Location	
3.	Client Name	
4.	Client address	
5.	Client Contact/reference Address Telephone Fax Mobile Email	
6	Project Started on (month/Year)	
7	Project Elapsed Time (months)	
8	Man-months effort	
9	Name of	
10	Project Details	
11	Implementation time taken	
12	Test Run Date	
13	Go live date for pilot	
14	Go live date for all offices	
15	Number of Branches /offices using software	

16	Modules used at Head office	
17	Modules used at Branches/Offices	
18	Total Number of concurrent users	
19	Maximum number of concurrent user in one branch/office other than HO.	

Signature of Referred Client (with Seal)

Name

Designation

Place

Date

Signature of Vendor

**Bill of Material in respect of Tender no \_\_\_\_\_**

Table - 1 Cost of H/W ,MIS Application, Data Base, Operating System & Others (without Business Intelligence-BI) (for DC and DR)

Sr no	Particulars	Quantity	
1.	Hardware components 1 ---n with three years Warranty  (with brief configuration of each separately)		
2.	Cost of Comprehensive MIS solution & ETL etc		
3.	Data base (with description, version etc) License should be processor based		
4.	Operating system 1---n (with description version etc of each separately)		
5.	Others (pl Specify)		
	Total		

Table - 2 Cost of ATS/AMC for Hardware/ DBMS/ Operating System etc and On-Site Support (Facility management) (for DC & DR)

Sr	Particulars	Yr-1	Yr-2	Yr-3	Yr-4	Yr-5	Total
1.	Cost ATS of Application for next 4 years (after 1st year						
2	Cost of ATS of Data Base for next 4years (after 1st year)**						
3	Cost of ATS of Operating System for next 4 years						
4	Cost of AMC of entire hardware after expiry of						
5.	On Site Support Cost (Facility Management)						
6.	Others (Pl. Specify)						

\*\*—The services offered for the 1st year would be without charges.

Please note that cost of hardware should include Rack or other components required for commissioning of the Solution. Cost should include all taxes i.e., Service tax/Sales tax/VAT/Octroi/Entry tax. However Octroi & entry tax will be paid on actual.

The cost of MIS solution should include efforts for complete project implementation including traveling, boarding, lodging and local conveyance etc for resources placed by vendor for onsite support required in the RFP.

**The existing license for Finacle data base is ASFU. Additional license if required for accessing the same by the application is to be factored.**

**OPTIONAL:**

Vendor is required to quote pricing for Business intelligence but the Bank reserves the right to procure BI or not. The TCO shall however be arrived at, inclusive of cost of BI.

Table 3 - Cost of Business Intelligence for DC & DR

Sr no	Particulars	Total costs
1	Cost of BI solution with User based license(50 Users)	
2	Cost ATS of Offered Solution for next 4 years (with year-wise Breakup) excluding the 1st year	
3	Others (specify)	
	Total	

**Total cost of Ownership (TCO) Table 1 + Table 2 + Table 3=**

**Table 4 - Cost of Data Cleaning**

Sr no	Particulars	Column A No. of Fields	Column B Cost per field	Column C Total Cost Column A * B
1	Cost of Data Cleaning for standardizing fields or filling up missing/blank fields	5000000		
2	Others (specify)			
	Total			

## Format for Bank Guarantee

To  
 UCO BANK,  
 Department of Information Technology,  
 5<sup>th</sup> Floor, 3 & 4 DD Block,  
 Sector-I, Salt Lake, Kolkata - 700064

Dear Sirs,

In response to your invitation to respond to your RFP for Centralized Solution for MANAGEMENT INFORMATION SYSTEM including Data Cleaning M/s \_\_\_\_\_ having their registered office at \_\_\_\_\_ (hereinafter called the "Bidder") wish to respond to the said Request for Proposal (RFP) and submit the proposal for Centralized Solution for MANAGEMENT INFORMATION SYSTEM including Data Cleaning and to provide related services as listed in the RFP document.

**Whereas** the "Bidder " has submitted the proposal in response to RFP, we, the \_\_\_\_\_ Bank having our head office \_\_\_\_\_ hereby irrevocably guarantee an amount of ₹25 Lacs (Rupees Twenty Five Lacs only) as bid security as required to be submitted by the "Bidder" as a condition for participation in the said process of RFP.

The Bid security for which this guarantee is given is liable to be enforced/ invoked:

1. If the Bidder withdraws his proposal during the period of the proposal validity; or
2. If the Bidder, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently.

We undertake to pay immediately on demand to UCO Bank the said amount of Rupees Twenty Five Lacs without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked/ enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any Demand made by UCO Bank which shall be conclusive and binding on us irrespective of any dispute or difference raised by the vendor. Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed ₹25 Lac (Rupees Twenty Five lacs only).
2. This Bank guarantee will be valid upto 1<sup>st</sup> March 2012; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before 1<sup>st</sup> March 2012.

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this \_\_\_\_\_ day of \_\_\_\_\_ at \_\_\_\_\_.

<b>IMPLEMENTATION OF AUTOMATED DATA FLOW TO RBI</b>		
<b>SI No</b>	<b>Name of Return</b>	<b>Estimated Timeline (Months)</b>
1	Data on non SSI sick/weak industrial units as of 31st March	
2	Form A (CMA)	
3	Statement describing the critical systems, their recovery time objectives and bank's strategy to achieve them	
4	Major failures during the period for critical systems, customer segment/services impacted and steps taken to avoid such failures in future	
5	Basic Statistical Return - I (1A and 1B)	
6	Basic Statistical Return - II	
7	Basic Statistical Return - IV	
8	Basic Statistical Return - VI	
9	Basic Statistical Return - VII	
10	NRD-CSR	
11	Banking service price index	
12	State-wise ATMs data	
13	Area-wise ATMs data	
14	Cards data	
15	Pre-paid cards	
16	Progress report on operations of the smart/debit cards	
17	Payment of dividend	
18	Form IX	
19	Balance Sheet Analysis (BSA)	

20	DSB Return No.I - Report on assets, liabilities and exposures (Indian offices)	
21	DSB Return No.II-report on capital adequacy	
22	DSB Return No.III- report on quarterly operating results	
23	DSB Return No.IV- report on asset quality	
24	DSB Return No.VI-report on connected lendings	
25	DSB Return No.VII -report on ownership and control	
26	Consolidated Prudential Return (CPR) 1	
27	Statement on reconciliation of inter-branch accounts	
28	Statement on reconciliation of clearing differences	
29	Statement on the position of balancing of books	
30	Statement on quick special audit of sundry deposits/suspense account	
31	Reconciliation of outstanding entries in inter-bank (Nostro) accounts	
32	Whole bank long form audit report and compliance thereof	
33	Quarterly reviewed results	
34	Basel II – CAR	
35	Capital adequacy statement	
36	Audited accounts	
37	MICR cheque clearing return	
38	Non-MICR cheque clearing return	
39	ECS	
40	Data related to IRS deals	
41	Basic Statistical Return – V	

42	Form-X – statement of assets and liabilities	
43	Interest Rates of agriculture loans	
44	Direct Agricultural Advances Recovery	
45	Foreign Bank advances to priority sector	
46	Special Return – I	
47	Special Return – II	
48	Special Return – III	
49	ACP Targets by SLBC	
50	ACP Achievements	
51	Consolidated information relating to exposures of corporates in foreign currency	
52	Foreign Currency Rupee (FCR) option	
53	Cross currency derivative transactions statement	
54	Remittances under RDA (E-statement)	
55	Vostro list	
56	List of offices/branches maintaining (Rupee and ACU Dollar) accounts of non-resident banks and list of Vostro accounts	
57	Advance remittance for import of rough diamonds above/equal to USD 5 Million	
58	ESOP reporting	
59	Investment by mutual fund in overseas securities	
60	Reporting of portfolio investments by Indian companies	
61	Fill weekly	
62	Details of remittances made by NRO account	
63	List of equity and convertible debentures (LECNRI)	

64	List of equity and convertible debentures (LECFII)	
65	Statement of inflow /outflow on account of remittance received / made in connection with transfer of shares / convertible debentures, by way of sale	
66	Inflow/outflow on account of high net worth individuals (IOFHNI)	
67	Market value of FII	
68	Market value of FVCI	
69	Statement regarding sale through stock exchanges of shares / bonds / debentures by Authorised Dealers acquired by NRIs / OCBs under the direct investment scheme	
70	OCB return	
71	Form DR (Deposit Receipts)	
72	Statement of deferred credit from ROs	
73	Details of any shareholdings exceeding 0.50% of the total equity capital of the bank	
74	Report on financial conglomerates	
75	Statement on bad debts written off	
76	Forex Turnover Data (FTD)	
77	Gaps, Positions, and Balances (GPB)	
78	Commodity hedging (No format)	
79	Commodity hedging (No format)	
80	Form ODI (Part I to IV)	
81	Reporting of derivatives/currency swap transactions	
82	FLM - 8 (sale and purchase of foreign currency)	
83	Data on facilities to NRI/PIOs foreign nationals-liberalization*	
84	Monitoring of overseas borrowing*	

85	Forward exchange cover for FII's	
86	Report on issue of Subordinated Debt, raising of Upper Tier II Capital, Perpetual Debts and Equity Capital (Qualified Institutional Placements-QIP, Preferential issue to Promoters, GDR issue) together with copy of document	
87	JPC-Equity investment in capital markets	
88	Return on offshore banking units	
89	Half yearly review of investment of portfolio	
90	Non-option rupee derivative report	
91	Exposure towards credit derivatives and other investments	
92	IBS return	
93	CPIS	
94	ECB-2 return	
95	FETERS	
96	Change in status (category) of offices / branches dealing in forex	
97	Applying for AD code	
98	Return on operations of subsidiaries/JVs/associates	
99	DRT statements (suit filed and decreed)	
100	SARFAESI Act 2002, position of action taken	
101	Progress made in recovery under the forum of Lok Adalats	
102	List of defaulters (non suit filed - wilful defaulters Rs.25 lakh and above)	
103	List of defaulters (non suit filed - defaulters account Rs.1 crore and above)	
104	Loss assets > 2 years old where no legal action has been initiated	

105	DSB Return No.V - report on large credits	
106	DSB Return No.VIII-statement of structural liquidity	
107	DSB Return No.IX-statement of interest rate sensitivity-rupee	
108	Risk based supervision-Compilation of risk profile templates	
109	RBS -1 (risk based supervision)	
110	Progress report on implementation of risk management systems / ALM, risk based supervision and risk based internal audit	
111	Credit Flow to SME Sector	
112	Credit Flow to Women	
113	Educational Loan & Housing Loan Schemes	
114	Loans outstanding without collateral security	
115	Rehabilitation of Sick SSI Units	
116	Bank-wise/State-wise Viability position of Sick SSI units	
117	Specialized SSI Branches Operationalized	
118	SGSY Recovery Statement	
119	SJSRY Recovery Statement	
120	SGSY Monthly Statement	
121	SGSY Quarterly Statement	
122	SJSRY Monthly Statement	
123	SACP Targets	
124	SACP Disbursements	
125	Kisan Credit Card Schemes	
126	Operationalization of RIDF	
127	Statement of priority sector advances	

128	Statement of advances to agriculture	
129	Ad-hoc data on priority sector advances	
130	Advances to Priority sector-Final	
131	DRI Scheme Advance Statement	
132	Credit facilities to SC/STs	
133	Credit assistance to Minority Communities	
134	ACP Target and Achievements	
135	Financial inclusion - number of no frill accounts opened	
136	Quarterly report on progressive use of Hindi	
137	Opening / closing of branches	
138	Quarterly returns related to branch banking are required to be forwarded to all the ZONAL offices of DBOD, RBI	
139	Closing of branches (Proforma-II)	
140	Opening of new branches proforma-I	
141	Overseas foreign currency borrowing by ADs Category-I	
142	Booking of forward contract by SMEs and individuals	
143	XOS statement	
144	BEF statement	
145	Statement on guarantees /LOU/LOC	
146	Liberalised Remittance Scheme of USD 2,00,000 for resident individuals	
147	Import of gold by EOUs, units in SEZ/EPZ and nominated agencies	
148	Statement of commodity hedging - domestic transactions	
149	Booking of forward contract on past performance basis *	
150	EBW statement *	
151	Form – VIII	

152	Form-A Provisional (Sec.42)	
153	Form-A Final (Sec.42)	
154	Form C	
155	DSB-O-report on assets, liabilities and exposures	
156	DSB-O-report on structural liquidity	
157	DSB-O-report on problem credit and investments	
158	DSB-O-report on large exposures	
159	DSB-O-report on country exposure and maturity	
160	DSB-O-report on profitability	
161	DSB-O-report on frauds	
162	DSB Return No. X- report on maturity and position (forex)	
163	DSB Return No.XI-statement of interest rate sensitivity (forex)	
164	FMR-I	
165	FMR-II	
166	FMR-III	
167	SMR-I (old name: FMR-IV)	
168	VMR-I	
169	SMR-II (old name: VMR-II)	
170	VMR-II (old name: VMR-III)	
171	Position of staff side action	

## List of Internal Returns

**Annexure-VI**

SI No	Department	Name of Return	Return description
1	Credit Monitoring	Data on non SSI sick/weak industrial units as of 31st March	Industry-wise number of accounts, whether sick/weak, public/private
2	Credit Monitoring	Form A	Statement showing limit sanctioned and balance outstanding in the borrower accounts of parties having working capital limits of Rs.10 crore or above from the entire banking system
3	Risk Management	Progress report on implementation of risk management systems / ALM, risk based supervision and risk based internal audit	Risk management systems / ALM
4	Risk Management	DETAILS OF LIMITS SANCTIONED TO SSI UNITS AS ON 31ST MARCH 2010 (PARTICULARS NEED TO BE GIVEN ONLY IF INCLUSION IS DESIRED)	
5	Risk Management	STATEMENT OF POST SHIPMENT EXPORT CREDIT LIMITS SANCTIONED AND IN FORCE IN RESPECT OF ACCOUNTS IN GOOD ORDER AS ON	
6	Risk Management	ANNUAL STATEMENT OF ACCOUNTS COVERED UNDER ECIB (WT-PC) WHERE THE OUTSTANDINGS HAVE BEEN	
7	Risk Management	ANNUAL STATEMENT OF ACCOUNTS COVERED UNDER ECIB (WT-PS)/OTHER TYPES OF ECIB WHERE THE OUTSTANDINGS HAVE BEEN PRUDENTIALY WRITTEN OFF	
8	Risk Management	Risk Based Supervision – Clientele wise credit concentration	
9	Risk Management	Segmentation Report	
10	Risk Management	Portfolio Monitoring	
11	Risk Management	Portfolio Performance	
12	Risk Management	Loans & Advances having exposure above Rs.25.00 lac	
13	Risk Management	Proposals Sanctioned above Rs.25.00 lac during the month	
14	Risk	Maturity pattern of Deposits &	

	Management	Advances (BS 26)	
15	Risk Management	Unsecured Exposure (BS 27)	
16	Risk Management	Rating wise distribution of Loans & advances (BS 28)	
17	Risk Management	Deposit profile of Senior Citizens – Tenor wise & Residual period wise	
18	Risk Management	Loans & Advances sanctioned at Base Rate and above Base Rate.	
19	Risk Management	Operational Risk Loss data	
20	Risk Management	Change in earlier reported loss data	
21	Risk Management	Basel II Reporting – Standardized Approach – annexure 1 to 5	
22	TIMS & IW	Half Yearly Details of Foreign Contribution received by Associations covered under the Foreign Contribution	
23	TIMS & IW	Details of Foreign Contribution received by Associations covered under the Foreign Contribution (Regulation) Act,1976	
24	TIMS & IW	Monthly Statement of Diamond Dollar Accounts (DDA) for the Month ended .....20....	
25	TIMS & IW	Annual Statement of Diamond Dollar Accounts (DDA) for the year ended 31st December'2010	
26	TIMS & IW	<b><u>OPENING OF DIAMOND DOLLAR ACCOUNT – SUBMISSION OF MONTHLY/YEARLY STATEMENT</u></b>	
27	TIMS & IW	Opening of Diamond Dollar Accounts – Liberalisation	
28	TIMS & IW	Opening of Diamond Dollar Accounts (DDAs) - Modification	
29	TIMS & IW	<b><u>Booking of Forward Contracts on Past Performance Basis – Submission of Monthly Statement.</u></b>	

30	TIMS & IW	<u>Trade Credits for Imports Into India- Review and Simplification</u>	
31	TIMS & IW	<u>Liberalized Remittance Scheme of USD 200000/- for Resident Individuals.</u>	
32	TIMS & IW	<u>Import of Gold by (1) Export oriented Units (EOUs) (2) Units in SEZ/EPZ and (3) Nominated Agencies</u>	
33	TIMS & IW	Remittances made by resident individuals under the Liberalized Remittance Scheme for Resident Individuals.	
34	TIMS & IW	<b><u>STATEMENT OF GOLD IMPORTED DURING THE MONTH ENDED</u></b>	
35	TIMS & IW	<u>Interest Subvention Scheme on Rupee Export Credit</u>	
36	TIMS & IW	MONTHLY MONITORING OF IMPORTANT BUSINESS PARAMETRES ( EXPORT SEGMENT )	
37	TIMS & IW	Details of New Export Credit limits sanctioned during the month _____ 2010	
38	TIMS & IW	Monthly Monitoring of Important Business Parameter (# Export Segment)	
39	TIMS & IW	Branch wise Merchant Turnover & Commission for the Month	
40	TIMS & IW	<b><u>STATEMENT NO: HO / I W / MONTHLY-8 (formerly-QLY-2) (POSITION OF FOREIGN EXCHANGE BUSINESS REVIEW)</u></b>	
41	DIT	Statement describing the critical systems, their recovery time objectives and bank's strategy to achieve them	Statement describing the critical systems, their recovery time objectives and the banks strategy to achieve them
42	DIT	Major failures during the period for critical systems, customer segment/services impacted and steps taken to avoid such failures in future	Major failures during the period for critical systems, customer segment/services impacted and steps taken to avoid such failures in future

			Covering details of documents issued under Section 3(3) of OL Act, 1963, letters received in Hindi and replied to in Hindi. Hindi correspondence. Use of Hindi in internal work / computers /website /ATMs /Training Establishments. Staff related details
43	Law	Quarterly report on progressive use of Hindi	
44	SE & PS	SWARNJAYANTI GRAM SWAROJGAR YOJNA ( SGSY )	
45	SE & PS	Statement on Credit to Women Beneficiaries for the quarter ended	
46	SE & PS	CIA-1: SPECIAL RETURN I - ANNUAL - LOANS & ADVANCES TO AGRICULTURE AND ALLIED ACTIVITIES (DIRECT FINANCE) AS	
47	SE & PS	MICRO FINANCE PROGRESS REPORT AS ON .....2009	
48	SE & PS	Progress Report for the Month ended , 2009 under the USEP component of SJSRY( Programme Year 2009 - 10 )	
49	SE & PS	CIA - 3 : Differential Rate of Interest Scheme (DRI) (Yearly)	
50	SE & PS	CIH - 3 : HALF YEARLY ADHOC DATA ON PRIORITY SECTOR ADVANCES BY	
51	SE & PS	CIA -Yearly Return on Priority Setor Advances (Final) - Sector / Sub-Sector code List	
52	SE & PS	Statement showing Advances granted to Scheduled Castes/Scheduled Tribes as on the last reporting Friday	
53	SE & PS	STATEMENT SHOWING PRIORITY SECTOR ADVANCES GRANTED TO THE MEMBERS OF SPECIFIED MINORITY COMMUNITIES	
54	SE & PS	CREDIT FLOW TO MINORITY COMMUNITIES IN 338 TOWNS/CITIES HAVING MINORITY POPULATIONS OVER 25 %	
55	SE & PS	Proforma for reporting information on parameters of recommendations of Sachar Committees	
56	SE & PS	<b>Publicity expenses for creating awareness among Minority Communities regarding credit facilities from</b>	

		Bank	
57	SE & PS	STATEMENT SHOWING PRIORITY SECTOR ADVANCES GRANTED TO THE MEMBERS OF SPECIFIED MINORITY COMMUNITIES	
58	TRADE FINANCE	Export/Import Bill Balancing Report – Solwise (as on any date)	
59	TRADE FINANCE	Import & Export Turnover Report – Solwise/Zonewise/Bankwise ( Mly/Qly/Hly)	
60	TRADE FINANCE	A). Import:- Realised Bill only	
61	TRADE FINANCE	B). Export:- Pre-shipment & Post shipment (Purchased & Realised Coll. Bills)	
62	TRADE FINANCE	Customerwise Income Report (Solwise/zonewise/bank as a whole) with summary for both Inland & Foreign during a period.	
63	TRADE FINANCE	a). Overdue Export (N/P/D) Bill Report as on date	(Partywise/periodwise/solwise/zonewise)
64	Trade Finance	b). Overdue Exp. Coll. Bill Report as on date	(Partywise/periodwise/solwise/zonewise)
65	Trade Finance	c). Overdue Crystallised) Bill Report as on date	(Partywise/periodwise/solwise/zonewise)
66	Trade Finance	d). Overdue PC Loan Disbursement Report as on date	(Partywise/periodwise/solwise/zonewise)
67	Trade Finance	e). Export Finance Written off Statement	(Partywise/periodwise/solwise/zonewise)
68	TRADE FINANCE	Agewise Outstanding Overdue Export Bills (Sol/zonewise)	Both for bills under Bank finance/uunder no finance
69	Trade Finance	A.for bills under Bank finance	
70	Trade Finance	B.for bills under no finance	
71	TRADE FINANCE	ECGC:- Pre & post shipment Report	
72	TRADE FINANCE	a). Preshipment Turnover Report during a period	(Solwise/zonewise)
73	Trade Finance	b).Postshipment Turnover Report during a period	(Solwise/zonewise)
74	TRADE FINANCE	Total Rupee Adv (Reg AAFB) against Coll. Exp. Bill disbursed & Outstanding Report during a period/ as on date	(Solwise/zonewise)
75	TRADE FINANCE	Bill of Entry Outstanding Report	Solwise/Zonewise/Bankwise
76	TRADE FINANCE	XOS- Half yearly Statement- both Hard & Soft copy	Solwise/Zonewise/Bankwise
77	TRADE FINANCE	Export Refinance fortnight statement	Solwise/Zonewise/Bankwise
78	TRADE FINANCE	Report regarding off Balance – sheet business in respect of Bank Guarantees ( Inland & Foreign)	

		during a period as per our format	
79	TRADE FINANCE	Report regarding off Balance – sheet business in respect of LC ( Inland & Foreign) during a period as per our format	
80	TRADE FINANCE	Forward contract , Booking & Cancellation & Utilisation & outstanding report	(Partywise/ Solwise/Zonewise/Bankwise
81	TRADE FINANCE	BEF – Statement – Hly-Solwise/Zonewise/Bankwise (Both Hard & Soft copy)	
82	TRADE FINANCE	Countrywise/Currencywise Exporeure Report	Solwise/Zonewise/Bankwise
83	TRADE FINANCE	LC/BG Income Monthly Report	
84	TRADE FINANCE	LC/BG Outstanding Monthly Report	
85	TRADE FINANCE	Multi Currency GL Report	Solwise/Zonewise/Bankwise
86	FCC	LC business during period from to	
87	FCC	BG business during period from to	
88	Mid Corporate	MC-1 Statement as on	
89	Mid Corporate	Performance review report for MC branch for the month	
90	Retail Dept.	No. of New Proposals Received, Sanctioned, Pending for sanction & Disbursed	
91	Retail Dept.	DATA ON DISBURSEMENT OF EDUCATION LOAN FOR THE QUARTER ENDED	
92	Retail Dept.	Data on Education loans disbursed by Bank	
93	Strategic Planning	Opening / closing of branches	Not later than two weeks after opening/shifting/closing/relocating
94	Strategic Planning	Closing of branches (Proforma-II)	Section 23 of BR Act, 1949 - Statement of change in status / merger / closure etc. of existing office / branch during the Quarter
95	Strategic Planning	Opening of new branches proforma-I	Section 23 of BR Act, 1949 - statement of new office / branch opened during the Quarter (Proforma-I)
96	Vigilence	Special Return - I	Special Return - I
97	Vigilence	Special Return - II	Special Return - II
98	Vigilence	Special Return - III	Special Return - III
99	Credit Monitoring	Advance sanctioned at Sub-BPLR	
100	Credit Monitoring	Borrowers with limit 25 lac and Above	

101	Strategic Planning	Cash In Hand	
102	Risk Management	Deposit Account One Crore and above	
103	Risk Management	Deposit Account greater than 50 Lacs and less than One Crore	
104	Risk Management	Deposit Account Less than 50 Lacs	
105	Risk Management	Deposits above 1 Crore Maturing within Entered Days As on Date (Drill Down Report)	
106	Credit Monitoring	Fund - non fund based quarterly review	
107	Risk Management	Interest Rate wise distribution of advances	
108	Risk Management	Maturity wise distribution of Deposits	
109	Risk Management	Maturity Bucketwise Term Deposit	
110	Credit Monitoring	Proposals Sanctioned(1Cr and above) between two Dates	
111	Strategic Planning	Account wise Variation of Deposit between two Dates where Variation is not equal to 0	
112	Strategic Planning	Business and Performance Parameter	
113	Strategic Planning	Deposit advance & No of Accounts	
114	Finance	Details of Other Receipt	
115	Strategic Planning	High Cost Deposit Y-O-Y Basis	
116	Strategic Planning	Key Parameter (Bank as a whole)	
117	Finance	Profit and Loss for any set and date	
118	Strategic Planning	Region Wise Balance of Bank Deposit	
119	SE & PS	Small Borrowers	
120	Strategic Planning	Top 20 Deposits	
121	Strategic Planning	Top 100 Deposits As On 31-03-2010	
122	Operation & Services	Zone Wise LIC Deposits	
123	Strategic Planning	Zone Wise Y-O-Y Summary Of Bulk Deposit	
124	Strategic Planning	Variation of Deposit and Advances between two Dates where Variation >= 10Cr	
125	Mid Corporate	Position of Mid Corporate Accounts	

126	Retail Dept.	Gender Wise Consolidation Of RETAIL Advances	
127	Retail Dept.	Monthly Progress of Retail Advance	
128	Credit Monitoring	Proposal Sanctioned & Disbursed	
129	Retail Dept.	Retail Loan Scheme Wise Position	
130	Retail Dept.	Retail Pool Accounts	
131	Retail Dept.	Retail Scheme Wise Balance as of any Date	
132	Retail Dept.	Scheme Wise Consolidation Of RETAIL Product	
133	SE & PS	Account wise Detail of Selected group under SEPS	
134	Head Office	Branch wise Product wise Balances	
135	SE & PS	Branch wise Summary of Selected group under SEPS Accounts	
136	Strategic Planning	Educational Loan	
137	SE & PS	Golden Jubilee Rural Housing Finance Scheme	
138	Credit Monitoring	List of Accounts as of any Date	
139	SE & PS	Margin Money Scheme of KVIC	
140	Financial Inclusion	No Frill Accounts / UCGC	
141	SE & PS	Zone wise Summary of Selected group under SEPS Accounts	
142	Finance	BS1-Balance Sheet	
143	Finance	BS2-Profit and Loss Statement	
144	Finance	BS2-FGM/Zone-wise Growth of Income and Expenditure	
145	Finance	BS2-Exchange and Commission (Inland and Foreign)	
146	Finance	BS2-Exchange and Commission (Third Party Products)	
147	Finance	BS2-Exchange and Commission (Major Component of fee based Income)	
148	Finance	Currency wise Inter SOL A/c as of last working day	
149	Finance	IBCN Paid A/c as of last working day	
150	Finance	Interest Received On Advances	
151	Finance	Intersol Accounts (Outstanding Entries)	
152	Finance	O/s entries in Payorder A/c where diff in DST and GL	
153	Finance	Sundry Cr. Details	
154	Credit	Advance Accounts for Monitoring	

	Monitoring		
155	Recovery	Account wise Demand Collection & Overdue Position	
156	Credit Monitoring	CMR-7 MONTHLY STATEMENT OF PROPOSALS SANCTIONED AT DIFFERENT LEVELS DURING THE MONTH	
157	Credit Monitoring	(CMR-7a) Statment of Drawings Allowed in Excess of Branch Head's Powers for the Month	
158	Credit Monitoring	(CMR-15)Irregular Cash Credit & Overdraft Account, other than suit filed Accounts as on Date	
159	Credit Monitoring	CMR-5A (AGGREGATE FB AND NFB LIMIT BETWEEN 5 LAC AND 100 LAC)	
160	Credit Monitoring	CREDIT MONITORING REPORT (CMR-5)(AGGREGATE FB AND NFB LIMIT MORE THAN 1CR)	
161	Credit Monitoring	MCMR Descripencies	
162	Credit Monitoring	CREDIT MONITORING REPORT (CMR-5) DATA ENTRY FORM	
163	Credit Monitoring	CREDIT MONITORING REPORT (CMR-5A) DATA ENTRY FORM	
164	Credit Monitoring	Date of Review/Renewal Older than 1 year	
165	Recovery	CC/TL Overdue	
166	Flagship	No Credit Turnover (CC/TL)	
167	Flagship	Stock Statement Older Than 3 Months	
168	Flagship	LC BG Balance Outstanding In Excess Over Limit Sanctioned	
169	Retail Dept.	CASA Deposit Opened Closed Between Any Two Dates	
170	Retail Dept.	Bucket Wise CASA	
171	Strategic Planning	Break-up of Deposit and Advances as on Date	
172	Strategic Planning	SB & CA Accounts for specified Amount and above	
173	Strategic Planning	SB & CA Accounts for specified Average Balance and above	
174	Flagship	Accounts Where LIMIT Expired as on Any Date	
175	Finance	Advance acts int and other Debits between two dates	
176	Flagship	Advance Accounts with Limit Sanctioned Between Two Dates	
177	Credit Monitoring	Min and Max balance in any act between two dates	

178	Finance	STOCK / BOOK DEBT Expired as on Specified Date	
179	Finance	Bank Guarantee Charges Not Recovered	
180	Finance	General Charges Slippage Statement	
181	Finance	Outward/Inward Rtd Charge Leakage	
182	Recovery	NPA Summary Report (NPA - 1R)	
183	Recovery	NPA Summary Report (NPA - 1S)	
184	Strategic Planning	Advance Position For Any Branch Any Date	
185	Finance	Advance Accounts with limit level interest flag set Y	
186	Retail Dept.	Borrowers Having Deposit Accounts	
187	Credit Monitoring	Borrowers With Limit Between	
188	Finance	BS5-Classification of Advances (Month End Date)	
189	Finance	BS6-Summary of BS5(Month End Date)	
190	Finance	BS9-Statement of Outstanding Enties in Sundry Cr. a/c	
191	Finance	BS-22	
192	Finance	BS-30	
193	Flagship	Expired Bank Guarantee At Branches	
194	Finance	GL Report as of any date	
195	Finance	Interest Recovered In Accounts	
196	Flagship	Position of LC/BG as of date	
197	Recovery	LIST OF DEFAULTING BORROWERS	
198	Finance	Loan Account With Zero Interest	
199	DIT	NEFT	
200	Flagship	OD Allowed Still Unadjusted	
201	Recovery	Position of NPA Account As At Any Date	
202	DIT	RBC	
203	DIT	RTGS	
204	Inspection	Signature Status	
205	Inspection	Newly Opened Customer Transactions	
206	Strategic Planning	Transfer Price Mechanism	
207	Recovery	Slippage to NPA Rs.2.00 lac and above	
208	Strategic Planning	Staff Advances under various Schemes	
209	Recovery	Suit File Report	

210	LDM	Annual Credit Plan	
211	Credit Monitoring	CGTMSE accounts' position	
212	TIMS	Fortnightly statement of Investment	
213	Finance	Report of Avg Cash Received and Avg Cash Paid	
214	Credit Monitoring	MIS for Restructuring Borrowal Accounts	
215	DIT	MIS on monthly transaction load	
216	Credit Monitoring	Information on Reverse Mortgage Loans Extended	
217	Recovery	Information regarding the Movement of Gross NPA & Net NPA in Housing Loan & asset Quality of Individual Housing Loan	

## Requirements from Business Intelligence

### Functional Requirements

Business intelligence layer on top of the operational MIS reporting system for data driven decision making by top management and relevant Officials on business transactions, customers, prospects, market trends etc

1. Create business reports, dashboard and adhoc queries.
2. Publish reports in all desired formats: Email, HTML, PDF, Excel, CSV, XML etc.
3. Drill through and drill down built in facility
4. Should address bilingual reporting needs.

Explore & analyze large volumes of data across multiple dimensions (product, customer, time etc) with fast response time aided by easy to use, drag & drop interface, filtering etc..

Deliver web based dashboards that draw on different data sources to provide an at a glance snap shot of the business in form of reports, maps, charts, scorecards, lists and interactive OLAP analysis.

Set alerts and deliver time-critical information to decision-Makers across departments and locations

Capable of What if analysis.

The software should help in Analysis, Planning, Budgeting & forecasting on various parameters covering the following areas

1. **Deposits analysis covering** :- General ,growth rate, interest rate, tenor wise, high value, retail deposits, flow, maturity, renewal, overdue, account closed, pre closure , under lien ,Casa account etc with emphasis on areas mentioned below.
2. **Customer Analysis Covering**:-General, net worth wise, age wise , group wise, profile wise, segment wise, demographic wise, delivery channel analysis ,new customer ,attrition ,risk rating etc with emphasis on areas mentioned below.
3. **Credit Analysis Covering** :- General Analysis , interest yield ,growth rate, retail loan, industry wise exposure, sector wise exposure, tenor wise, high value, unsecured, overdue, delinquency, NPA, suit filed, written off, repayment profile, loan review, account closed, charges earned, recovery analysis, unavailed etc
4. **Financial /profitability analysis** : Income & expenditure analysis, non interest income, operating expenses, non operating expenses, financial performance

ratio analysis, bank wide profit & loss analysis, branch wise profit & loss analysis ,line of business wise profit & loss analysis, cash holding analysis, SLR & CRR requirement, investment analysis etc

5. **Trade Finance analysis:-** Bills Account level and Bill level for both regular & overdue , bills lodged wise, interest rate wise, realization & delinquency wise, industry wise & sector wise exposure ,growth wise, Renewal & sanction wise, income earned, sanction limit, unsecured, written off, suit filed etc
6. **Treasury analysis :** Nostro analysis, inward remittance, various deposits & loans analysis ,revaluation of foreign currency assets & liability analysis ,Brokerage paid, forward contract analysis , CLS/CCIL,BPAR analysis, R -Returns etc

**Some of the requirements (but not limited to) expected from the solutions are mentioned below.**

Should be capable of Efficiency & performance ratio analysis etc.

Should cover HO & Zone requirement.

Should capture data from finacle and other applications shall provide gap interface for data gaps in the system.

### **Trend Analysis**

Compare bank's performance with industry

Product wise contribution to income analysis

Product wise analysis and planning taking into account interest income, fee income Fund based income and non fund based income for each product.

### **Expenses analysis**

High Cost deposit analysis

Analysis on high cost deposits over 1 crore (parameter sable) and above where interest payable is above the card rate where preferential is added at the account level.

Interest rate movement analysis: - analysis to ascertain if there is any increase or decrease in deposits consequent to the increase or decrease in interest rates.

### **Renewal Pattern analysis**

Renewal pattern of all term deposit Products Analysis to cover

1. Number of accounts opened with amount
2. Number & amount of accounts matured & closed
3. Accounts with amount renewed on maturity

4. Accounts with amount renewed by premature closure

5. Accounts closed prematurely

The system should store historical data and shall support analysis for fixing budget Branch wise, Zone wise (branch wise consolidation under zone) and Head office (Zone wise consolidation)

### **Budgeting**

Top To Down Process: HO will allocate budget for the bank based on the historical trend, Government guidelines, business requirement generate projected balance sheet and PL and forecast bank's position.

Based on bank's budget targets will be allocated to ZONAL offices (RO)

Ro's will allocate budget based on RO budget to branches.

### **Down to Top Process**

RO will fix budget of the branches based on past performance, area conditions, new developments in the area

RO will generate consolidated balance sheet

Projected Bank's balance sheet is drawn from RO's balance sheet.

### **Forecast**

System shall forecast the projected performance based on % and amount given against

1. each scheme type(product)
2. Loan & advances
3. Retail credit products
4. Deposit Products
5. Remittance
6. Alternate delivery channel,

Based on parameters set the system should forecast effect on Income Expenses Assets Liabilities NPA Profit per employee Turnover per employee The above analysis shall be Branch wise, Zone wise, Bank as a whole

### **Other utilities required**

Should be able show Performance ( i.e. growth + or - ) of branches/zones/ Bank under each head against budget to be made available on daily/ weekly/ monthly/ quarterly/ half yearly basis.

Should allow the user to define parameters for specific focused areas (eg metro/urban/semi urban/rural etc) on which the system would do forecasting and analysis.

Should be able to forecast market movements based on historic data movement, based on data which bank may obtain from RBI or any other source.

Should be able to forecast and analyze yield and maturity positions, Cost of deposits and yield on advances

Should be capable of providing information user defined fields say no of account opened/ closed scheme wise

Should forecast capital adequacy ratio requirements, impact on profits, cost of deposits etc based on budgeted loans and other assets over specified time lines.

Should be capable of forecasting CRR & SLR based on projected balance sheet.

**Various ratios based on budget should be forecasted like:-**

Interest income as % age of working funds

Noninterest income as %age of working funds

Operating profit as %age of working funds

Return on assets

Business per employee

Profit per employee

Gross NPA and net NPA to Gross Advances & Net Advances

Credit Deposit ratio

Capital Adequacy Ratio

Net interest Margin

Cost to income ratio

Staff cost to total income

Interest expenses to total income

Interest income to total income

Cost of deposit

Yield on advances

Yield on investment

Other Key performance ratios.

**Data Analysis to be generated (Monthly basis for past 5 years) for each exclusive Subgroup**

**1. Deposits: Scheme X Category X Customer Segment**

- 1.1 Outstanding, Average, monthly/quarterly/annual growth
- 1.2 Interest paid, cost (%)

**2. Advances & NPA: Scheme X Sector X Occupation X Asset Classification**

- 2.1 Outstanding, Average, monthly/quarterly/annual growth
- 2.2 Opening NPA, Addition, Recovery, up gradation, write-off, Closing NPA
- 2.3 Interest Earned, Yield (%) (performing, overall)

**3. Non-Interest Income: For each Item**

- 3.1 Monthly/Quarterly/Annual data with growth
- 3.2 Percentage of Interest Income

**4. Staff Expenses**

- 4.1 Annual data (category wise, O,C,SS) with growth
- 4.2 Percentage of Total Expenses

**5. Non-Interest Non-Staff Expenses: For each Item**

- 5.1 Monthly/Quarterly/Annual data with growth
- 5.2 Percentage of Total Expenses

**6. Profit without subsidy**

- 6.1 Monthly / Quarterly / Annual data to be calculated for past years.

**7. Market Borrowing: Source wise**

- 7.1 Outstanding, Average, monthly/quarterly/annual growth
- 7.2 Interest paid, cost (%)

**8. Subordinate Debt: Maturity wise**

- 8.1 Outstanding, Average, monthly/quarterly/annual growth
- 8.2 Interest paid, cost (%)

**9. CRR Balance**

- 9.1 Outstanding, Average, monthly/quarterly/annual growth
- 9.2 Interest earned, yield (%)

**10. Investments:**

- 10.1 SLR X Non-SLR, Maturity wise
- 10.2 Outstanding, Average, monthly/quarterly/annual growth
- 10.3 Interest/Dividend earned, yield (%)

## 11. Market lending

11.1 Outstanding, Average, monthly/quarterly/annual growth

11.2 Income, yield (%).

### Some Reports required

Corporate Business Plan

Review meeting data

CRR & SLR REPORTS

Term Deposit trend Analysis

Monthly MOU etc

Customization of need based reports should be possible.

### Technical Requirements

#### Dash board and Scoreboard requirements

1	Role based personalization of dashboards.
2	User enabled personalization of dashboards
3	Out-of-office and message forwarding facility on Dashboards
4	Color Coded Performance Indicators
5	Graphical Representation of KPIs - Dial Gauge, Barometers, Spectrum Slides, KPI trend charts on performance bands
6	Drill down to reports from KPIs on Scorecards
7	User Designable graphical dashboards
8	Post-it facility for Comments/ observations on Scorecard / KPIs
9	User initiated and Rule based messaging on KPI thresholds
10	Issue Management - Facility to raise, manage and track issues to closure.
11	Support for maximizing , minimizing and optimizing goal performance indicators
12	Support for Kaplan/Norton Balanced Scorecard framework, Goal Hierarchy Representations and Simple Scorecards
13	Period Based targets for KPI performance calculation - manual or Derived
14	User derivation of KPI using mathematical functions
15	Point and click navigation from single dashboard with user defined choice of information objects - Scorecards, Alerts, Reports, Work
16	LCL, UCL values for KPIs and Support for defining actions based on LCL, UCL values.

#### BI / OLAP functionality (Analytical Reports)

1	Web Browser Enabled
2	Ability to Drill (down / through)
3	Ability to slice and dice the data as per end user's requirements
4	Ability to Filter at the time of report creation as well as by consumer
5	Ability to Sort the data
6	Export data to excel/ PDF etc
7	Ability for manipulation of data cells e.g. adjust column widths, change text attributes (font size, style, color), justify text and numbers, change number formats

8	Supports the ability to conditional format report data based on user defined rules
9	Graphing capabilities - User driven interchangeability between Graph and Data
10	Limit the data displayed on the graph
11	Ability to perform cumulative calculations like, subtotals and grand totals, rolling sum, moving averages etc. (please mention what is available)
12	Integrated graphing and charting capabilities with multiple interdependent reports and charts on the same report Saving reports and queries with the drill levels by end
13	Portal Support
14	Personalization Features across reports and dashboards giving users complete flexibility to modify the reports as per their requirements.
15	MOLAP and ROLAP supports
16	Ability to cache frequently used queries
17	Ability for Scheduling reports
18	Supports multiple views of a report through multiple sheets functionality. Rearrangement / deletion of AR sheets according to the user
19	Supports the definition and usage of Business terms in place of the data base column names.
20	Supports the ability to preview report with full data during designing as the design and run time output in the same screen.
21	Effective From/ Expiry dates for reports can be defined and reports will expire on the defined dates
22	Supports storing of selected dimension & measure values through personalization
23	History at report level
24	Data Display Optimization: First level is displayed in filter and the remaining levels are expanded on demand
25	Collaboration feature - Comments, Messaging, Issue Management on Analytical Reports

## Annexure VIII

General Manager  
UCO BANK,  
Department of Information Technology,  
5<sup>th</sup> Floor, 3 & 4 DD Block,  
Sector-I, Salt Lake, Kolkata - 700064

Dear Sir,

Sub: Your RFP No \_\_\_\_\_ for MIS Solution

We here by enclose our offer for Providing MIS solution as required by you in the captioned RFP.

We have read and understood the requirements of the RFP. We also accept the terms and conditions contained in the RFP.

We furnish hereunder the details of Demand Drafts furnished towards cost of Bid Document and Earnest Money Deposit enclosed in separate envelopes

Item	Amount Rs.	DD/ PO no	Date of inst	Name of uing bank &
Bid Document	Rs.10000			
EMD Amount	Rs.2500000			

Yours faithfully,

(Authorized Signatory)

**FORMAT FOR NON-DISCLOURE AGREEMENT**

**THIS AGREEMENT** made and entered into at Kolkata on this the        day of  
.....2011 between  
, a body corporate constituted under the Banking Companies (Acquisition  
& Transfer of Undertakings) Act 1970, having its Head Office at 3 & 4 DD  
Block, Sector -1, Salt Lake City, Kolkata -700064, hereinafter called the  
**"BANK"** which term shall wherever the context so require  
includes its successors and assigns

**AND**

..... a company incorporated  
under  
the Companies Act 1956 with its registered office at  
and its local office at ..... hereinafter called  
the  
**"COMPANY"** which term shall wherever the context so require includes its  
successors and assigns,

**WITNESSETH:**

**WHEREAS**

The Bank is interalia engaged in the business of banking and in the course  
of such business activity implemented " Management Information System"  
(MIS) Solution across various locations in the  
Country. The Bank has short-listed the Company after completion of open  
tendering process for "Implementation of MIS Solution at various locations in  
the country. The details of such activities are as per Scope of work  
document of the Bank, duly accepted by the Company. The parties intend  
to engage in discussions and negotiations concerning establishment of  
business relationship between themselves. In the course of discussions and  
negotiations, it is anticipated that the parties may disclose or deliver to the  
other certain or some of its trade secrets or confidential or proprietary  
information for the purpose of business relationship.

NOW THERFORE THIS AGREEMENT WITNESSETH and it is hereby agreed by  
and between the parties hereto as follows:

**1. Confidential information-**

Confidential information means all information disclosed/furnished by either  
party to another party in connection with the business transacted/ to be  
transacted between the parties. Confidential information shall include any  
copy, abstract, extract, sample, note or module thereof and electronic  
material or records. The Company may use the information solely for and in  
connection with the purpose the information was conveyed.

## **2. Use of Confidential Information.**

i. Each party agrees not to use the others confidential information for any purpose other than for the specific purpose. Any other use of such confidential information by any party shall be made only upon the prior written consent from the authorized representative of the other party or pursuant to subsequent agreement between the Parties hereto.

ii. The Company shall not commercially use or disclose for commercial purpose any confidential information or any materials derived there from, to any other person or entity other than persons in its direct employment who have a need to access and knowledge of the said information, solely for the purpose authorized above.

iii. The Company shall not make news release, public announcements, give interviews, issue or publish advertisements or Agreement, the contents/provisions thereof, other information relating to this agreement, the purpose, the Confidential information or other matter of this agreement, without the prior written approval.

## **3. Exemptions**

The obligations imposed upon either party herein shall not apply to information, technical data or know how whether or not designated as confidential, that:

1. Is already known to the receiving party (i.e. the party receiving the information) at the time of the disclosure without an obligation of Confidentiality
2. Is or becomes publicly known through no unauthorized act of the receiving party
3. Is rightfully received from a third party without restriction and without breach of this agreement
4. Is independently developed by the Receiving party without use of the other party" s Confidential information and is so documented
5. Is disclosed without similar restrictions to a third party by the Party owning the confidential information
6. Is approved for release by written authorization of the disclosing party; or
7. Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however that the Receiving party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the confidential information and / or documents so disclosed be used only for the purposes for which the order was issued.

#### **4.Term**

This agreement shall be effective from the date of the execution of this agreement and shall continue till expiration or termination of this agreement due to cessation of the business relationship between the parties. Upon expiration or termination as contemplated herein the Receiving party shall immediately cease any or all disclosures or uses of confidential information and at the request of the disclosing party, the receiving party shall promptly return or destroy all written, graphic or other tangible forms of the confidential information and all copies, abstracts, extracts, samples, note or modules thereof .The obligations of the Company respecting disclosure and confidentiality shall continue to be binding and applicable without limit until such information enters the public domain.

#### **5.Title and Proprietary rights**

Notwithstanding the disclosure of any confidential information by the Company, the bank shall retain title and all intellectual property and proprietary rights in the confidential information. No license under any trademark, patent or copyright or application for the same, which exist or thereafter may be obtained by the Bank is either granted or implied by the conveying of confidential information.

**6.Return of confidential information:** Upon written demand of the Bank, the firm shall

(i) cease using the confidential information

(ii) return the confidential information and all copies, abstracts, extracts, samples, note or modules thereof to the disclosing party within seven (7) days after receipt of notice and (iii) upon request of the disclosing party, certify in writing that the firm has complied with the obligations set forth in this paragraph. Notwithstanding anything contained in this Agreement, the Company may retain sufficient documentation to support any opinion/ advice that it may provide. Such documentation shall continue to be governed by the terms and conditions of this Agreement.

#### **7.Remedies:**

The firm acknowledges that if it fails to comply with any of its obligations hereunder, the Bank may suffer immediate, irreparable harm for which monetary damages may not be adequate. The firm agrees that, in addition to all other remedies provided at law or in equity, the Bank shall be entitled to injunctive relief hereunder.

#### **8.Entire agreement-**

This agreement constitutes the entire agreement between the parties relating to the matter discussed herein and supersedes any and all prior oral discussion and/or written correspondence or agreements between the parties. This agreement may be amended or modified only with the mutual written consent of the parties. Neither this agreement nor any rights,

benefits and obligations granted hereunder shall be assignable or otherwise transferable.

**9. Indemnity.**

The Company agrees to keep confidential all information concerning the Bank that could be considered as "Confidential Information". The Company agrees that in the event of the breach of the clause above by disclosure of confidential information mentioned hereinabove the Company would indemnify and keep the Bank indemnified against all losses or damages and all action, suit, litigations or proceedings (including all costs, charges, expenses relating thereto) that the Bank may incur or suffer any damage to its property or reputation or otherwise howsoever as part of the assignment or other related jobs entrusted and done by the Company. The firm agrees that the amount of compensation as decided by the Bank will be final. The Company agrees that the above compensation payable is in addition to any other right or remedy available to the Bank due to the breach of the covenants contained in this agreement including disclosure of confidential information.

**10. Severability:**

If any provision herein becomes invalid, illegal or unenforceable under any law, the validity, legality and enforceability of the remaining provisions and this agreement shall not be affected or impaired.

**11. Dispute resolution mechanism:**

In the event of any controversy or dispute regarding the interpretation of any part of this agreement or any matter connected with, arising out of, or incidental to the arrangement incorporated in this agreement, the matter shall be referred to arbitration and the award passed in such arbitration shall be binding on the parties. The arbitral proceeding shall be governed by the provisions of Arbitration and Reconciliation Act 1996 and the place of arbitration shall be Kolkata.

**12. Jurisdiction**

The parties to this agreement shall submit to the jurisdiction of courts in Kolkata.

**13. Governing laws**

The provisions of this agreement shall be governed by the laws. In witness whereof the

parties hereto have set their hands through their authorized signatories  
BANK VENDOR

**Performa of letter to be given by the OEM of server hardware to the bank on OEM letterhead by authorized signatory.**

To,

General Manager  
UCO BANK,  
Department of Information Technology,  
5<sup>th</sup> Floor, 3 & 4 DD Block,  
Sector-I, Salt Lake, Kolkata - 700064

Sir,

Sub: MIS Solution Tender

We as Original Equipment Manufacturers of server hardware have sized the hardware based on information provided by the bank in its' Tender No.10/2011 and in accordance with the tender and Service Level requirements and assure the bank that if the sizing of the hardware including CPUs, Memory, Hard Disk is found to be inadequate in meeting the tender and the Service Level requirements given by the bank, then we will upgrade the proposed hardware including CPUs, Memory, Hard Disk without any additional cost to the bank.

Yours faithfully,

Authorized Signatory

Designation

Vendor's corporate name

**Annexure XI**

Performa of letter to be given by all the vendors participating in the RFP on their official letterhead.

To,

General Manager

UCO BANK,  
Department of Information Technology,  
5<sup>th</sup> Floor, 3 & 4 DD Block,  
Sector-I, Salt Lake, Kolkata - 700064

Sir,

Sub: MIS Solution

Further to our proposal dated XXXXXXX, in response to the Request for Proposal (Bank's tender

No. 10/2011 hereinafter referred to as "**RFP**") issued by ("**Bank**") we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents issued by the Bank, provided however that only the list of deviations furnished by us below expressly accepted by the Bank and communicated to us in writing, shall form a valid and binding part of the aforesaid RFP document. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Deviations to be given point wise with page numbers.

<b>SI No</b>	<b>Point referred in RFP</b>	<b>Deviation</b>	<b>Suggested solution</b>
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Yours faithfully,

Authorized Signatory

Designation

Vendor's corporate name

**General Details of the Bidder****A. PROFILE OF BIDDER**

1. NAME OF BIDDER:
2. Location
  - Regd. Office:
  - Controlling Office:
3. Constitution
4. Date of incorporation & Date of Commencement of business:
5. Major change in Management in last three years
6. Names of Banker / s

**B. FINANCIAL POSITION OF BIDDER FOR THE LAST THREE FINANCIAL YEARS**

	2008-09	2009-10	2010-11
Paid up capital			
Tangible Net Worth (excluding revaluation reserve)			
Total Outside Liabilities/Tangible Net Worth			
Net Sales of the Company as a whole.			
Out of the above Net Sales, Net Sales from services			
Gross Profit			
Net Profit (Profit After Tax)			
<i>Summary of Financial Position and working results</i>			
Growth in Operations (%)			
Growth in profitability (%)			

N.B. Enclose copies of Audited Balance Sheets along with enclosures

**C. Proposed Service details in brief**

- Description of service :
- Details of similar service provided to banks in India specifying the number of Banks and branches
- - In PSU banks
  - In non-PSU banks

**Details of Experience in implementation of similar orders like managing Payment Gateway**

(i)

PSU		
Name of Bank	Period	
	From	To

(ii)

Non-PSU		
Name of Bank	Period	
	From	To

**N.B. Enclose copies of Purchase Orders as references.**

Place: \_\_\_\_\_ Signature of Bidder: \_\_\_\_\_  
Date: \_\_\_\_\_ Name: \_\_\_\_\_  
Business Address: \_\_\_\_\_

**MANUFACTURERS'/PRODUCERS' AUTHORIZATION FORM**

No.

Date:

To:

Dear Sir:

**Ref: Your RFP Ref: [\*] dated [\*]**

We who are established and reputable manufacturers / producers of \_\_\_\_\_ having factories / development facilities at (*address of factory / facility*) do hereby authorize M/s \_\_\_\_\_ (*Name and address of Agent*) to submit a Bid, and sign the contract with you against the above Bid Invitation.

We hereby extend our full guarantee and warranty for the Solution, Products and services offered by the above firm against this Bid Invitation.

We also undertake to provide any or all of the following materials, notifications, and information pertaining to the Products manufactured or distributed by the Supplier :

- (a) Such Products as the Bank may opt to purchase from the Supplier, provided, that this option shall not relieve the Supplier of any warranty obligations under the Contract; and
- (b) in the event of termination of production of such Products:
  - i. advance notification to the Bank of the pending termination, in sufficient time to permit the Bank to procure needed requirements; and
  - ii. Following such termination, furnishing at no cost to the Bank, the blueprints, design documents, operations manuals, standards, source codes and specifications of the Products, if requested.

We duly authorize the said firm to act on our behalf in fulfilling all installations, Technical support and maintenance obligations required by the contract.

Yours faithfully,

(Name)

(Name of Producers)

Note: This letter of authority should be on the letterhead of the manufacturer and should be signed by a person competent and having the power of attorney to bind the manufacturer. The Bidder in its Bid should include it.

**Format for Performance Bank Guarantee**

To

UCO BANK,  
Department of Information Technology,  
5<sup>th</sup> Floor, 3 & 4 DD Block,  
Sector-I, Salt Lake, Kolkata - 700064

Dear Sirs,

In response to your invitation to respond to your RFP for Supply, Installation & implementation of Hardware & Software at Treasury Branch, Mumbai & DR Site, Kolkata, M/s \_\_\_\_\_ having their registered office at \_\_\_\_\_

(hereinafter called the 'Vendor') wish to respond to the said Request for Proposal (RFP) for self and other associated vendors and submit the proposal for Supply, Installation & implementation of Hardware & Software at Treasury Branch, Mumbai & DR Site, Kolkata and to provide related services as listed in the RFP document.

Whereas the 'Vendor' has submitted the proposal in response to RFP, we, the \_\_\_\_\_ Bank having our head office \_\_\_\_\_ hereby irrevocably guarantee an amount of ` XX/- (Rupees XX only) as bid security as required to be submitted by the 'Vendor' as a condition for participation in the said process of RFP.

The Bid security for which this guarantee is given is liable to be enforced/ invoked:

1. If the Vendor withdraws his proposal during the period of the proposal validity; or
2. If the Vendor, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP or the terms and conditions mutually agreed subsequently.

We undertake to pay immediately on demand to UCO Bank the said amount of Rupees XX without any reservation, protest, demur, or recourse. The said guarantee is liable to be invoked/ enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any Demand made by UCO Bank which shall be conclusive and binding on us irrespective of any dispute or difference raised by the vendor.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed ` XX (Rupees XX only).
2. This Bank guarantee will be valid upto \_\_\_\_; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before \_\_\_\_\_.

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this \_\_\_\_ day of \_\_\_\_ at \_\_\_\_.

Functional Specifications			
S. No.	Functional Specifications	Compliance Status (Y or N)	Additional Information
1	The solution should have centralized database which users will access from branches , Zonal Offices and FGM located across the country as well as users located at Head Office. Data from core solution as well as other applications running in the bank should be extracted through an extraction tool (ETL) at predefined periodicity & to be pooled at one place.		
2	Satisfy all MIS requirements from a separate server other than transaction server (CBS System) with increased efficiency.		
3	Satisfy MIS requirements of generating all statutory reports /data required to be sent to RBI automatically without manual intervention in the format required by RBI and also facilitate data transmission through Push/Pull Mechanism when introduced by RBI as mentioned in item 3.2 (A) of the objective stated above. For satisfying the requirement the software should provide: <ul style="list-style-type: none"> <li>• Data Acquisition Layer</li> <li>• Data integration Layer</li> <li>• Data conversion layer</li> <li>• Data submission layer</li> </ul>		
	<b>The details of each layer are enumerated below:</b>		
	e) <b>Data Acquisition Layer:</b> The Data Acquisition layer captures data from various source systems e.g. - Core Banking Solution and other Applications mentioned above.		
	f) <b>Data Integration &amp; Storage Layer:</b> The Data Integration & Storage layer extracts and integrates the data from source systems with maximum granularity required for Reserve Bank returns and ensures its flow to the Centralized Data Repository (CDR). To ensure desired granularity, appropriate business rules are to be defined in the Data Integration & Storage layer.		

	g) <b>Data Conversion/Validation Layer:</b> This layer converts the data stored in the CDR to the prescribed formats using pre-defined business rules. The data conversion structure could be in the form of a simple spreadsheet to an advanced XBRL instance file. The Data Conversion layer will also perform validations on the data to ensure accuracy of the returns. Some common validations like basic data checks, format and consistency validations, abnormal data variation analysis, reconciliation checks, exception report, etc. would be required to be done in this layer.		
	h) <b>Data Submission Layer:</b> The Data Submission layer is a single transmission channel which ensures secure file upload mechanism in an STP mode with the reporting platforms like ORFS. In all other instances, the required returns may be forwarded from the bank's repository in the prescribed format. The returns submission process may use automated system driven triggers or schedulers, which will automatically generate and submit the returns. When the returns generation process is triggered, the system may check if all the data required to generate this return has been loaded to the central repository and is available for generating the return. It may start preparing the return only after all the required data is available. The Data Submission layer will acknowledge error messages received from Reserve Bank for correction and further processing.		
4	The solution should also facilitate the following:		
	<ul style="list-style-type: none"> <li>• Generate all returns mentioned in annexure VI as well as any additional requirement from time to time.</li> </ul>		
	<ul style="list-style-type: none"> <li>• The solution must facilitate merging of branches/Zones, creation of new branches and zones, shifting of branches from one zone to another etc.</li> </ul>		
	<ul style="list-style-type: none"> <li>• The solution should have data replication capability in case the bank opts for the same.</li> </ul>		
	<b>Requirements for Business Intelligence</b>		
	Create business reports, dashboard and adhoc queries.		
	Publish reports in all desired formats: Email, HTML, PDF, Excel, CSV, XML etc.		
	Drill through and drill down built in facility Should address bilingual reporting needs.		
	Explore & analyze large volumes of data across multiple dimensions		

	Deliver web based dashboards		
	Set alerts and deliver time-critical information		
	Capability of What if analysis		
	Capability for Analysis, Planning, Budgeting & forecasting on various parameters		
	Capability for Trend analysis, expense analysis, renewal pattern analysis, budgeting, down to top process and forecasting		

Technical Specifications				
S. No.		Technical Specifications	Compliance Status (Y or N)	Additional Information
1	<b>A. Central Data Repository</b>	1.The desired future state of the solution should be that for CBS data the database of the report server should be replicated to the CDR database on a daily basis and aggregation and pooling done from it. This will be a full upload initially and an incremental upload subsequently.		
		2.Data from other applications should flow to the CDR database to complete the requirement of the RFP on a daily basis. The vendor is expected to design the CDR database based upon these data inflows and as per the requirement. This will be a full upload initially and an incremental upload subsequently.		
		3.The data dictionary and other relevant features of the solution should be executed on the CDR database and the tool should have a capability to impose the standard data fields to the CBS production server back. This step will be approved by the bank only after a successful POC based upon requirements.		
		4.The solution should be able to support volumes of data as mentioned in item 6 , Sizing & Scalability Requirements for a period of next 5 years and if required at a later stage should be capable of upgrading to meet the requirements at least of another 5 years.		
		5.The solution should have inbuilt optimized data structure for storing data and should have tools like data visualization.		
		6.The solution should have ability to accept incremental data and update changes in existing data		

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		5.The solution should have inbuilt optimized data structure for storing data and should have tools like data visualization.		
		6.The solution should have ability to accept incremental data and update changes in existing data		

		from incremental data extracted through ETL.		
	<b><u>B. Logical Data Model</u></b>			
		6. Should have a customized model for the Banking Industry		
		7. Should be an open format i.e. ability to customize the data model as per Bank's future requirements.		
		8. Easily customizable to suit the Indian regulatory requirement.		
		9. Support all business lines across bank		
		10. Ability to support the single view of the customer across the bank's business lines.		
	<b><u>C.Data Extraction</u></b>			
		6. The data extraction is to be done through an ETL tool capable of analyzing data quality of source data before loading and if required after loading.		
		7. Should have the ability of scheduling routines and should be platform independent.		
		8. Capability of incremental loading and ability of extraction from multiple sources concurrently with independent extraction, transformation and loading rules for each extraction routine.		
		9. Should have a Data Quality tool for identifying gap data, redundant data etc for data cleansing.		
		10. Should have auditing capability.		
	<b><u>D.User Interface</u></b>	Solution should have user friendly web interface with easy to use menu structure and should provide gap interface for manual updating of gap data if required.		

	<b><u>E.Report writer /Tool</u></b>	7. System should have tool for report designing with all arithmetic and grouping functions and ability to generate reports in various formats like txt, pdf, html .excel, xml, XBRL etc with appropriate security features incorporated.		
		8. Templates for different reports should be provided		
		9. Provision for adhoc report requirements through queries should be available		
		10. There should be provision for scheduled as well as manual reporting requisition.		
		11. Printing of reports through various types of printers should be possible.		
		12. Forwarding of reports through mail should be possible.		
	<b><u>F.Security features</u></b>			
		5. The solution should ensure user level, data and information security as per Bank's security policy.		
		6. There should be secure login and password for each user with encryption.		
		7. The system should support accepted industry based security and directory schemes viz SSL, PKI , Digital certificates, Digital Signatures etc		
		8. Should enable generation and monitoring of Logs		
	<b>Requirement For Business Intelligence</b>			
		Dash Board and score Board		
		OLAP functionality for Analytical Reports		