



# UCO BANK

HEAD OFFICE  
FINANCIAL INCLUSION DEPARTMENT  
10, B.T.M. SARANI (3<sup>RD</sup> FLOOR)  
KOLKATA-700 001

**REQUEST FOR PROPOSAL (RFP)**  
**For**  
**Implementation of ICT Based Financial Inclusion Project**

**RFP REF No. : HO/FID/2/15/2011-12**  
**Date : 11/04/2011**

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, 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 ICT Based Financial Inclusion Project. It should not be reused or copied or used either partially or fully in any form.*

<b><u>Section 1: Bid Details-Control Sheet Table</u></b>		
1.	Date of commencement of sale of Bidding Document	11-04-2011
2.	Last date and time for sale of Bidding Documents	09-05-2011 up to 4.00 PM.
3.	Pre-Bid meeting	20-04-2011 at 11.30 a.m.
4.	Last date, time & Venue for submission of Bid Documents	09-05-2011 4.00 PM at : UCO Bank, Head Office, Financial Inclusion Project Office 7 <sup>th</sup> Floor, 3&4 DD Block, Salt Lake, Sector I Kolkata-700 064
5.	Date and Time of Technical Bid & Commercial Bid Opening	1. Technical Bid – 09-05-2011 4.30 PM 2. Date of Commercial Bid opening / reverse auction will be intimated to the bidder/s qualifying in Technical Bid.
6.	Place of opening of Bids	UCO Bank, Head Office, Financial Inclusion Project Office 7 <sup>th</sup> Floor, 3&4 DD Block, Salt Lake, Sector I Kolkata-700 064
7.	Address for communication	Deputy General Manager (FI) UCO Bank, Head Office, Financial Inclusion Project Office 7 <sup>th</sup> Floor, 3&4 DD Block, Salt Lake, Sector I Kolkata-700 064 Phone: 033/44559761/44559790 Fax: 033/44559705 Email: ho.fi@ucobank.co.in
8.	Cost of RFP document	₹ 25000/- in the form of Demand Draft in favour of UCO Bank payable at Kolkata. The Demand Draft 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, the bids will be received till the specified time on next working day and will be opened at 4:30 p.m. on the next day.

## Section 2

### 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, hereinafter called "The Bank", is one of the leading public sector Bank in India having more than 2200 branches, spread all over the country. Bank has deployed Finacle (version 7.0.19) as a Core Banking Solution for all its Branches.

The Bank wishes to extend the banking services in un-banked/under- banked areas under the **Financial Inclusion Solution (FIS)** initiative. The objective is to provide financial services to the excluded segment through financial inclusion. In view of achieving the said objective, Bank shall adopt Information and Communication Technology (ICT) model coupled with Business Correspondent model. Business Correspondent (outsourced third-party) would render Banking and Financial services within the norms stipulated by Reserve Bank of India.

The Bank requires an end-to-end solution in an OPEX model from the bidder involving Supply, Customization, Installation, Operations, Maintenance of required Smart Cards, Devices, Hardware & Software, Facility Management, etc... in addition to Business Correspondents and agents to Deliver & Support Banking & Financial Services.

### 2. Bank's FI Road Map

Financial Inclusion Solution is required for service areas of different branches/villages/blocks/ districts/ cities/ zones/ states to be implemented in phases over three years. Most of the branches are located in Rural/Semi-Urban areas. Bank proposes to open accounts and provide basic banking services including credit linkage to the excluded population as under:-

Year	Proposed opening of accounts to be achieved	Estimated Number of Villages from Rural/Semi- Urban Branches in Service areas (apart from Urban/City branches)	Estimated No. of Financial Transactions per year (approx. 12 Transactions per a/c per year)
	[In lacs]		[In lacs]
2011-12	5.25	1600	63.00
2012-13	17.50	7000	273.00
<b>Total</b>	<b>22.75</b>	<b>8600</b>	<b>336.00</b>

**Note: These numbers are estimated as of now and the actual number may marginally vary depending upon allocation given by the respective SLBC.**

### Section 3

#### 3. Scope of Work

- 1) Bidder/s should be a solution provider (System Integrator) having a tested and proven technology, capable of providing an end-to-end solution on turnkey basis for the project including but not limited to providing the required hardware, software, network connectivity, database, Intermediate Server, middleware, firewall, anti-virus, Servers, smart cards, hand-held devices, laptops, printers, communication equipments, all consumables required therein, data cards, third party utilities, engaging & managing of Business Correspondents (BCs), Facility Management, Cash Management & Management systems for BCs, Smart Card Management, Management Information System (MIS), enrolment system, etc.; and installation, testing, commissioning, maintenance, providing interface with back-end solution to Bank's core banking solution (Finacle), parameterization, customization etc. for successful implementation of proposed Financial Inclusion Solution and achieving Bank's FI road map well in time.
- 2) The Financial Inclusion Solution should be highly secured Smart Card based.  
(It should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported with minimum 128 bit)
- 3) Financial Inclusion Solution will be OPEX (Operating Expenses) based model where Bank would pay charges, based on -
  - a) **Each New Customer enrolled**  
(Considering identification of potential customer, Complete the customer enrolment procedure as per
    - I. UIDAI specifications, standards and processing
    - II. Bank's requirement which includes filling of account opening forms, verification of primary information/data, capturing of KYC data, photo / image of the identified customer, his/her figure prints of all fingers of both hands, his/her IRIS capturing, De-duplication, Upload the enrolment data at Intermediate Server etc.) And
  - b) **Each Financial Transaction using the Smart Cards so issued through Hand Held Devices like Point of Transaction (POT) devices**  
(Considering cost of all hardware/software/applications/ devices etc. & BCs / Facility Management etc. activities at Field (for BCs) / DC / DR, Charges of BCs, etc., associated with end-to-end implementation of Financial Inclusion Solution) (Financial transactions are other than the Balance Enquiry and Mini Statement which are part of the service) And

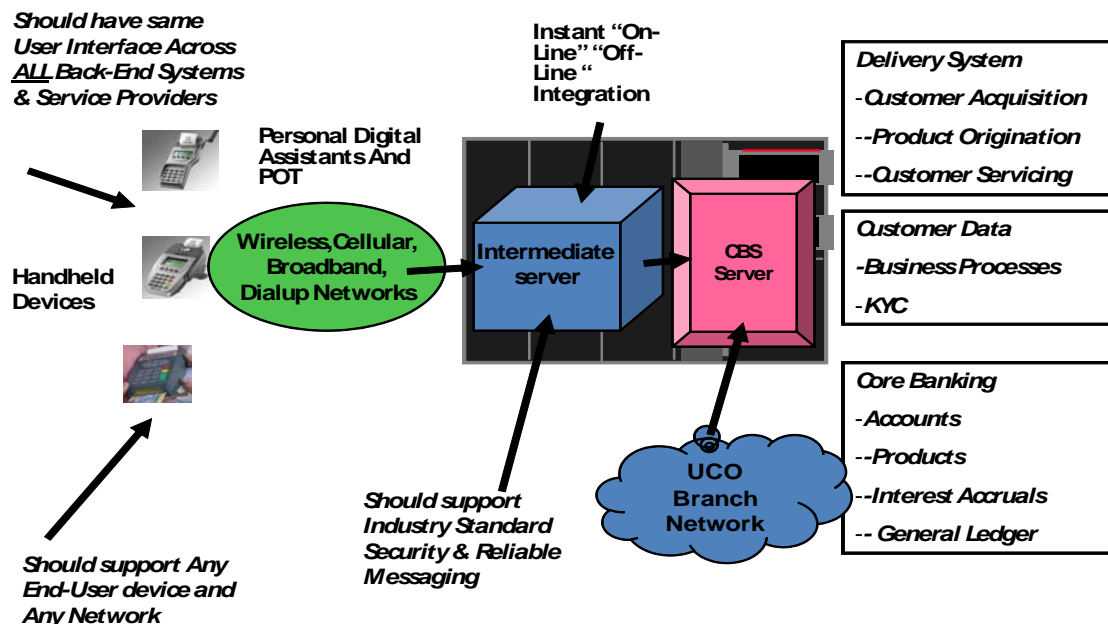
**c) Each Smart Card issued and delivered to the enrolled customer**

(Considering cost, procurement, supply, issue, personalization with fingerprints, digital photo, other data, delivery of Smart Card to respective customer in person, Card/Key Management etc.)

- 4) Smart Card based Financial Inclusion Solution should consist of Delivery Channels i.e. Hand held Devices like POT etc. (both online & offline) , Printer, Web/Digital-Camera, Smart Card Reader, Biometric Scanner/Reader & Authentication, SIM, Data Card, Intermediate Server, Communication Equipments, Supply / Issue / Personalization / Delivery of Smart Card (Contact), Customer Enrolment, BC Engagement & Management, Card Management, Facility Management, Cash Management, MIS / Report Tools & Management, etc.
- 5) Bidder to supply, install, commission and maintain Intermediate Server capable of accepting enrolment details (KYC Data, fingerprints, etc.) and transaction from various devices deployed for Financial Inclusion Solution. Intermediate Server should be located in Bank's Data Centers e.g. DC and DR.
- 6) Data related to Accounts like KYC details, financial & non-financial Transactions etc., should be accessed / updated online/offline from/to Bank's CBS (Finacle) server. In other words, upon authorization of enrolment data, account should get opened immediately in Bank's CBS (Finacle) Server and thereafter all customer transactions should take place in CBS (Finacle). It is imperative that the server should be synchronized latest by 6 pm on daily basis to ensure successful End of Day (EOD).

**Requisites of the end-to-end solution architecture**

**Transaction Flow Chart**



Customers with Smart cards can approach the BC for performing transactions in their accounts. The BC has to first login to the Hand held terminal. He / She has to put

his /her biometric fingerprint on the hand held terminal which will be authenticated with the biometric fingerprint of BC already captured and stored in the Intermediate server during the BC registration process.

The customer has to insert / place his smart card on the hand held device. The customer finger print will be taken by the biometric reader on the terminal for authentication. After due authentication, the customer transactions shall be facilitated.

In case of offline mode (no connectivity to the Intermediate Server), the customer shall be facilitated to perform the transaction with due local authentication using his/her Smart Card in the Hand Held Device available at the branch. When the connection is restored, all the transactions done in offline mode will be uploaded to the Intermediate Server.

- I. The transaction initiated from the handheld device will be stored in the handheld device and will reach the Intermediate server through Internet In case of online mode. In offline mode, the transactions stored in the Hand held device will be uploaded to the Intermediate Server when the Connectivity is restored /available.
- II. After performing business validations (like transaction limits if any) the Intermediate server will forward the transaction to CBS in the format accepted by CBS for posting
- III. The Intermediate server will receive the response from the CBS.
- IV. For successful response, the handheld device will update the smart card with the transaction and the new balance. For unsuccessful transaction, the error message (like insufficient funds) will be displayed in the handheld screen.
- V. The BC agent will go to the branch at the end of the day for settlement.
- VI. In addition to transaction through BC, customer will be allowed to transact through the hand held devices/ machines at the branches as well. Bidder to provide all necessary hardware/ hand held device/ communication equipments/ software/ application/ connectivity/ assistance/ training/ smart card etc to base branches of bank at no extra cost to the Bank.
- VII. The Bidder should provide the required structure, systems-architecture and processes with requisite hardware and software resources for the proposed Financial Inclusion Solution.
- VIII. Proposed solutions must be proven field tested and field upgradeable inter-operable technology.
- IX. Proposed Financial Inclusion Solution should be capable to support multiple products including deposits, loans, third party products like insurance, Government Payments ( Pension, wages under National Rural Employment Guarantee Scheme) etc.
- X. Proposed Financial Inclusion Solution should support multiple banking activities like
  - Opening of Deposit accounts including NO FRILL accounts

- Balance Enquiry, Mini statement etc.
  - Cash deposit
  - Cash withdrawal
  - Multiple Debits / Credits Transfer facility
  - Remittance, Funds Transfer
  - Pension Payments
  - Any other functions like salary payments, NREGA Payments, other government disbursals etc.
  - Account closure etc
  - Bulk Uploading /downloading facility for accounts/transactions
  - General Purpose Credit Card (GCC)
  - UCO Jeevika  
*(Loan will be disbursed through branch but repayment of installment will be received by the agent of BC)*
  - Loan/OD A/c opening, disbursement, repayment, recovery etc.
  - Bill Payments  
*(Proposed solution will facilitate the capturing of requisite information for individual bill payment. The settlement of the bill will be carried out between CBS and the bill payment receiver by the bank.)*
  - Sale & servicing of Insurance products
- 7) Bidder to provide a proper MIS to capture data in respect of number and names of villages covered, number of beneficiaries provided with smartcards / biometric access, number of persons receiving government payments through RBI proposed Electronic Benefit Transfer (EBT), level of credit dispensation, recovery, transactions, savings etc. on monthly basis. The MIS will be used for effective monitoring, undertaking mid-term correction, if required, for achievement of planned target. Distinctive feature of MIS in Financial Inclusion Solution is that it will be upstream where required reports will be generated at the level of monitoring and controlling authorities. The MIS template must share along with the proposal. The bidder must specify if the templates shared can be generated directly from the system or of any customization is required.
- 8) Bidder to customize / parameterize the solution / software to meet the Bank's requirements including MIS, Accounting & Settlement procedures.
- 9) Bidder should be ready to implement & support proposed Financial Inclusion Solution at any service areas of identified branches / villages / blocks / districts / cities / zones / states in India, as per the Bank's requirements from time to time.
- 10) Bidder should have own /franchisee support service centers with requisite technical support & technical personnel to provide prompt and efficient service. At least one such support center should be available under each zone of our Bank where the FI solution is to be implemented.

- 11) Proposed Financial Inclusion Solution should be scalable to meet Bank's FI road map and take care of customer & transaction growth during the contract period. Proposed Financial Inclusion Solution should be inter-operable across technologies and solutions. It should be Device-agnostic and network-agnostic.
- 12) Proposed Financial Inclusion Solution should support both On-line and Off-Line mode transactions.
- 13) The most complex transaction under peak load should be completed within reasonable time not exceeding 13 seconds, with the CPU & Memory utilization not crossing 70%. The TPS should be 32.
- 14) Bidder is required to bear the cost of smart card. Further, he has to procure, maintain its inventory, issue, personalize, deliver Cards and ensures Card Management, Key Management, etc.

Additional Handheld Device to be kept at the base branch to facilitate FI customer's transaction

- 15) Bidder to issue, personalize, deliver new smart card as a replacement, in case of loss / damage / non-functioning etc. of existing cards only after the prior approval of Bank and proper card management. The Bank will reimburse the cost related to loss/ damage of smart Card by the Bank customer that it has successfully issued/ personalized, delivered and subsequently used by its customer.
- 16) Bidders are required to identify, engage and maintain Business Correspondents (BCs) for field level activities like Identify potential customer, enrolment of customers, customer transactions, etc.

The entire cash responsibility for Cash Management will rest with the prospective bidders. The Bidder(s) will be allowed the advance facility at 0% rate of interest at the base branches based on the number of BCs to enable them to cater to their daily requirements. Bidder(s) may engage a coordinator at base branch level who may be authorized to draw cash from such advance accounts. Such advance will be in accordance with pre determined cash limit fixed for BCs. The Bidder(s) will be solely responsible for reconciling cash on daily basis with the BCs and overall cash management. For this purpose the selected bidder(s) has to submit Bank Guarantee/Fixed Deposit of the total advance amount sanctioned by the Bank."

- 17) Bank reserves the right to engage additional BCs on its own to expedite in achieving volume of Bank's FI road map. Bidder to provide all necessary hardware / handheld devices / communication equipments / software / application / connectivity / assistance / training / smart card etc. to such Bank appointed BCs for their enrolment & field level activities. The cost in this regard will be mutually decided when such condition arises.
- 18) It is the sole responsibility of the Bidder to impart necessary technical / functional training to BCs as well as Bank's Staff to handle Financial Inclusion Solution & devices. Bidder to provide user manual, training material etc. during the training.
- 19) Bidder should take adequate insurance policy from time to time against theft/misappropriation etc., committed by BCs and should be assigned in favour of Bank.

- 20) Data pertaining to enrolment process, transaction process as well as the data that is stored at various points need to be appropriately secured as per standards approved for Smart Cards, Hand Held device (minimum 128 Bit 3-DES encryption).
- 21) Bidder should possess proper licenses, wherever applicable, for hardware / software / third party utilities etc., provided to the Bank for end-to-end Financial Inclusion Solution Licenses including corporate licenses should also be for rolling out the proposed end-to-end Financial Inclusion Solution in any locations and number of identified branches / zones / villages / blocks / cities / districts / states with no upper limit either for locations or for equipments.
- 22) Proposed end-to-end solution (all Hardware, Software etc) should at all time be compliant with standards / guidelines issued by Government / RBI / IBA / IDRBT / UIDAI authorities and/or other statutory authorities with regard to Financial Inclusion Solution.
- 23) The bidder should commit to provide services for implementation, roll-out, support, maintenance etc. for the proposed Financial Inclusion Solution for a Contract Period of minimum 5 years. **A certificate to this effect should form a part of the Technical proposal.** Continuing the services / maintenance for the proposed Financial Inclusion Solution beyond 5 years is at the sole discretion of the Bank.
- 24) Successful Bidder/s to do Pilot Project in the branches / villages / blocks / districts / cities / zones / states identified by Bank to show application functionality & capabilities of proposed Financial Inclusion Solution, at Bidder's cost. During the Pilot Project Bidder to demonstrate all applications, services, associated features & functionalities mentioned in RFP to be delivered to the Bank.
- 25) During the pilot project the Bank may review the technical/functional/procedural aspects of Financial Inclusion Solution requested in this RFP and come out with changes / customization which Bidder has to address / resolve / change during the period of Pilot Project without any extra cost to the Bank. All requirements of the Bank should be complied in Pilot Project itself.
- 26) After successful completion of Pilot Project by Bidder and its acceptance by Bank , Bank would issue work order for implementing / rolling-out Financial Inclusion Solution in Service areas of identified branches / villages / blocks / districts / cities / zones / states as per the Bank's requirements and as per the terms & conditions of RFP.
- 27) Contract Period for implementation / roll-out / support / maintenance of proposed end-to-end Financial Inclusion Solution would start from the date of completion of Pilot Project successfully by the Bidder and its acceptance by the Bank.
- 28) Bidder to ensure that faults / issues / defects etc. and failures intimated by Bank through any mode of communication like call / e-mail / fax etc. are to be set right as under –

1) **At Intermediate Server** (at DC & DR):

- a. The uptime requirements for the Intermediate Server at the DC & DR will be 99.5% calculated on quarterly basis. This will be governed by a ceiling of not more than 30 minutes for every occasion of outage.
- b. The uptime requirement for “End-to-End” network link between each of the Customer Service Point and the Intermediate Server at DC & DR will be 99.5% calculated on quarterly basis. This will be subject to a ceiling of not more than 60 minutes for every occasion of outage.

2) **At Field Activities for BCs etc:**

- a. Problem related to any on-field equipments (viz. Hand Held Device, laptops, printers, Web Camera/Digital Camera, Scanner etc.) same day; if reported before or during business hours of the branch/office.(Business hours are defined as 8 am to 8 pm on all bank working days.)
- b. Otherwise, it should be before the start of business of the next working day.

29) Bank will review and evaluate the performance of the Bidder on all aspects of implementation of proposed end-to-end Financial Inclusion Solution during Pilot Project as well as Contract Period. In case the Bank is not satisfied with the performance of the Bidder and /or with the services being provided by Bidder, Bank reserves the right to impose penalty on the Bidder or cancel the contract and/or invoke Bid Security / Performance Guarantee.

30) Bank reserves its right to take over from Bidder the activities relating to Card Management, BC Management and/or hand over the same to any other specialized agencies at cost to the bidder, in case the Bank is not satisfied with the services being provided by the bidder

31) Bank reserves the right to review every year, the cost of the FI product / services / components like smart card, transaction cost etc. available in the market and if the market price of product / services / components have been on the lower side, the benefit will have to be passed on to the Bank.

32) Financial transaction happening through Delivery Channels i.e. Handheld Devices like POT(Point of Terminal) etc. will be monitored by Bank to ascertain the accommodating transactions. No transaction charges will be paid by Bank for such transactions.

33) Bidder to agree to keep source code of proposed Financial Inclusion Solution with approved / recognized escrow agency under escrow arrangements acceptable to the bank, at bidder's cost.

34) During the contract period Bidder has to provide latest technology (Hardware/Software etc.) for Financial Inclusion Solution to the Bank to keep pace with technological changes / upgrades, at no extra cost to the Bank. The Bidder should not quote any items that are End of Life, End of Sale or End of Support as part of this bid. Bidder should continuously improvise its Financial Inclusion Solution (Hardware/Software/Services etc.) taking full advantage of the technological & infrastructure developments. This includes online customer

authentication with Intermediate Server at DC / DR, customer authentication with the authentication facility provided by Unique Identification Authority of India (UIDAI), deploy of shared ATMs, inter-operability amongst the Banks, switching over from Smart Card based to Mobile based Financial Inclusion Solution / Identity Number or Identity Card based Financial Inclusion Solution etc.

- 35) Bank reserves the right to switch over from Smart Card based solution to Mobile / Identity Card / UID / Micro ATM etc. based solution on any future date without any extra cost to the Bank.
- 36) The charges stipulated in the price bid would be applicable only after acceptance by the Bank of successful implementation of Pilot Project by Bidder.
- 37) The sizing of all Hardware including Application / Test / Development Server, software, application software, other equipments at Intermediate Server & for BCs, number of engaging BCs etc. under proposed end-to-end Financial Inclusion Solution should be suitable and scalable to achieve Bank's FI road map and take care of customer & transaction growth during the contract period. While sizing the hardware the bidder may assume 10% compounded growth per year in transaction and enrolment volume after 3 years.
- 38) Bidder can spread the sizing in fair, transparent & appropriate manner during the contract period. The sizing calculations and implementation regarding upgradation to be submitted as part of Technical Proposal. However, Bidder should avoid under sizing at any given point of time considering Bank's FI road map & customer / transaction growth during the Pilot Project / Contract Period. If under sizing leads to any performance related issue / loss to the Bank, the bidder has to resize the same. However such events would also attract penalty clauses as stipulated in Clause in 7.21.
- 39) Bank reserves the right to split its purchase order on multiple technically qualified Bidders. In that case though the Bidder might have considered entire Financial Inclusion Solution project for bidding and quoting his competitive price for L1, actual work order may be at a lower scale. The Bank's decision in this regard will be final and binding on Bidders.
- 40) The service areas for implementation and volume of number of customer enrolments, Credit Linkage- GCC / KCC /UCO Jeevika etc., with the time frame under Smart Card based Financial Inclusion Solution will be given to successful Bidders at the time of distribution of purchase order by Bank amongst multiple Bidders for identified Service areas of branches / villages / blocks / districts / cities / zones / states.
- 41) It is the sole responsibility of the Bidder to provide all necessary infrastructures (Hardware / Software etc.) including engaging sufficient number of BCs for successfully implementation of his Financial Inclusion Solution and achieving various achievements of RFP, well in time to avoid penalty.
- 42) All bidders have to submit complete technical, functional, system, architecture etc. details of their proposed end-to-end Financial Inclusion Solution in Technical Bid.
- 43) Bidder also to provide user documentation, system administration manuals, training material, disaster recovery plan and user acceptance test reports etc. as and when requested by the Bank.

**Implementation of ICT based Financial Inclusion in UCO Bank's sponsored 5 RRBs**

1. The Bank intends to implement Financial Inclusion Initiative in 810 + branches of 5 Regional Rural banks (RRBs) sponsored by UCO Bank as well. Finacle (Version 7.0.18) has been deployed as a Core Banking Solution to these 5 Regional Rural Banks (RRB). However, as distinct from the model proposed for sponsor bank, the technology solution for the RRBs would be provided by their CBS solution partner. The bidders are required to show their expertise and capabilities for providing BC services along with Smart Cards and Hand held devices for the RRBs along with this RFP.
2. The relevant cost for these services should be indicated by way of Table 3 in the commercial quote. Vendor will be selected on Total Cost of Ownership (TCO) basis of Table 3 of Annexure IV.
3. Opening of Commercial Bids –

In this stage, the commercial bids would be evaluated to arrive at the **opening price (start price) on the basis of Total cost of Ownership (TCO) for the Reverse Auction.**

Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Successful Bidder does not accept the correction of the errors, its Bid will be rejected, and its Bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.

Bank reserves its right to open the price bids of all the technically qualified Bidders before the reverse auction process to arrive at the opening price (start price) for the Reverse Auction. However there would be no compulsion on the part of the Bank to accept these prices as Bench Mark for determining the Start Bid price and the Bank may at its discretion use any other process / methodology to determine the Start Bid Price without having to disclose the basis to the Bidders.

On completion of the Reverse Auction, the Bank will evaluate the resultant total cost of ownership (TCO) which will get precedence over the same offered in the Price Bid submitted by bidders in case the rate in reverse auction is lower than the rate offered in the Price Bid.

After completion of reverse bidding, bidder quoting least total cost of ownership will be determined as L1 bidder.

Bank reserves its right to split its purchase order in multiple Bidders, qualifying in Technical evaluation and who agree to match the L1 Bidder's Price, in a fair and transparent manner on geographical location basis for bringing 1323 villages under the ambit of Financial Inclusion by March 2012.

Within the overall allocation order will be phased out as per the Bank's business requirement.

- Bank shall decide the number of other Bidders in addition to "L1" Bidder amongst whom the purchase order would split. (Not more than 3 bidders).

- Price ranking as "L1", "L2", "L3" and so on, based on Bidder's price bid will be done.
- In case "L2" and/or "L3" do not agree to match "L1" price then the offer will be extended to "L4", "L5" & so on.
- Norms for distribution of purchase order based on volume of number of customer enrolments/ geographical area:
- Normally, one district will not be given to multiple Bidders. Different Bidders will get different districts/states for implementation of FIS as per the Bank's requirements. No Bidder can request for any particular district/state. However, Bank reserves the right to give cluster of villages/blocks within the districts to different Bidders at its sole discretion.
- This does not give any right to "L2", "L3" and other Bidders to demand the distribution of purchase order.
- Bank would insist on Bidders to implement FIS in the areas as allocated to them by Bank.

Though the Bidder might have considered entire FIS project for bidding and quoting his competitive price for L1, actual work order may be at a lower scale. The Bank's decision in this regard will be final and binding on Bidders.

4. Roadmap of implementation of ICT Based Financial Inclusion in 5 RRBs sponsored by UCO Bank is given as under:

Name of the RRB	Estimated No. of Villages to be covered		Estimated No. of households to be covered [in lac]		Proposed opening of accounts to be achieved [in lac]	
	Population > 2000	Population < 2000	Population > 2000	Population < 2000	Population > 2000	Population < 2000
PASCHIM BANGA GRAMIN BANK	530	2504	4.86	8.76	4.86	8.76
JAIPUR THAR GRAMIN BANK	333	2340	1.55	3.60	1.55	3.60
BIHAR KSHETRIYA GRAMIN BANK	212	2219	1.04	2.77	1.04	2.77
KALINGA GRAMIN BANK	231	3231	1.38	7.11	1.38	7.11
MAHA KAUSHAL GRAMIN BANK	17	431	0.09	0.65	0.09	0.65
<b>Total</b>	<b>1323</b>	<b>10725</b>	<b>8.92</b>	<b>22.89</b>	<b>8.92</b>	<b>22.89</b>
<b>Out of which in</b>						
<b>2011-12</b>	<b>1323</b>		<b>8.92</b>		<b>8.92</b>	
<b>2012-13</b>		<b>10725</b>		<b>22.89</b>		<b>22.89</b>

**Note: These numbers are estimated as of now and the actual number may marginally vary depending upon allocation given by the respective SLBC.**

## Consortium

- The Bidder/System Integrator may have a tie-up with any solution provider for providing an end-to-end Financial Inclusion Solution. However, the system integrator should have a relationship with the Financial Inclusion Solution provider as an authorized reseller, distributor, and should have a back-to-back agreement to ensure that the total solution proposed is as a turnkey solution. This support documentation should be submitted with the proposal.
- The bidder/one of the members of the consortium should be one of the empanelled vendors of "UIDAI" for its AADHAR project. The Bidder shall submit a copy of the letter of Empanelment/Registration number issued by the UIDAI duly indicating the level and tier as well as the list of states the Bidder is eligible to work in. Non submission of letter of empanelment/Registration number will render the bidder disqualified.
- If the Bidder is not a manufacturer (Hardware / Software) he should provide documentary evidence (e.g. Manufacturer's Authorization Form) for having tied up with the main participating agencies.
- Bidder should have back-to-back support relation with the OEM's whose products are offered by the Bidder to the Bank.
- The Bidder will be the single point of contact to provide the solution to the Bank.

### 3.1. Eligibility Criteria

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

If required, bidder may form a consortium with other vendors. The bidder leading the consortium of vendors will be treated as Prime Vendor. The Prime Vendor will be the single point of contact for the Bank and will be entirely responsible for the customization and implementation of the proposed comprehensive solution as detailed in this RFP document as well as post implementation support including up-time and response-time guarantees pertaining to all components of the proposed comprehensive solution

- 1) The bidder should have implemented the Smart Card based Financial Inclusion Solution as end-to-end turnkey project (Technology +BC Services) in at least one public Sector Bank in India as a Prime Vendor and currently supporting / managing the same successfully for last 6 months. A certificate from the concerned bank certifying the above should be enclosed.
- 2) The bidder must be compliant with the RBI / GOI / IBA / IDRBT /NABARD / and /or other statutory authorities regulatory guidelines with regard to Financial Inclusion Project. (Bidder's Declaration as to Compliance with up to date guidelines of stated authority (ies) should be enclosed)

- 3) Bidder should be a Public or Pvt. Ltd. Company or a Public undertaking, having its own establishment in India and should have been in operation for a period at least three years as on RFP floating date.
- 4) The bidder or one of the members of consortium should be one of the empanelled vendors of UIDAI (Unique Identification Authority of India) for its "AADHAR Project". The Bidder shall submit a copy of the Letter of Empanelment /Registration Number issued by the UIDAI duly indicating the level and tier as well as the list of states the Bidder is eligible to work in. Non-submission of the letter of empanelment/Registration number will render the bidder disqualified.
- 5) The bidder or one of the member of the consortium should have been engaged as a Prime Vendor in at least one public sector bank for providing end to end solution (Technology + BC Services) for smart card based Financial Inclusion projects and should have received an aggregate minimum mandate of opening and servicing one lac smart card based accounts till the closing date of the RFP. The mandate should have been executed at least to the extent of 20,000 operative cards. A certificate from the concerned bank certifying the above should be enclosed.
- 6) The bidder would provide documentary evidence of having tested and successfully implemented two way interfaces with Finacle Version 7.0.19 for updating account level information/enrolment information /transactions details, etc in Finacle database without manual intervention.
- 7) Should have a networth of Rs.20 crores in the last three (3) financial years. (Networth is to be calculated as follows: Capital Funds (Paid up equity capital + Paid up preference shares + Free reserves) – (Accumulated balance of loss + Balance of deferred revenue expenditure + other intangible assets).
- 8) Provide CA Certificate and Audited Financial statements for the last three (3) financial years. The CA certificate provided in this regard should be without any riders or qualification.)
- 9) The bidder should not have been blacklisted by any Govt./Govt. Agency/Bank(s)/Financial Institutions in India in the past. The bidder has to submit an undertaking to this effect in their Company's Letter Head.
- 10) The Financial Inclusion architecture shall meet all industry standards for security, reliability, scalability, interoperability and must conform to best practices that minimize costs and risks to the Bank.

**Note:**

- 1) Appropriate documentary proofs with necessary details should be attached for all above requirements.
- 2) Copy of Audited financial statement for last three years to be enclosed.
- 3) Letter from the concerned organization confirming successful implementation / POC with successful results of a proposed FIS with them, to be submitted with following details –
  - Name of the client
  - Number of Locations

Type of Project: Smart Card based

Nature of Project

Whether Implementation / Proof of Concept (POC)

Scope of Project

Project Deliverables

Hardware and Software environment of the project

Architecture of the solution implemented

Date of award of Contract

Date of commencement of the Project

Date of successful commissioning of the Project

Name of the person who can be referred to from Clients' side, with Name, Designation, Postal Address, Contact Phone and Fax numbers, E-Mail IDs, etc., (Attach copies of purchase orders)

POC result details:

**The Bank reserves the right to cross verify independently while evaluating the Technical Bid.**

### 3.2. Cost of Bidding

The Bidder shall bear all costs associated with the preparation and submission of its Bid, and the Bank will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the Bidding process.

### 3.3. Cost of RFP/Tender Document

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 ₹ 25,000/- (₹ Twenty Five Thousand Only) in the form of Demand Draft / Pay Order in favour of UCO BANK, payable at Kolkata .

Deputy General Manager (Financial Inclusion)  
UCO Bank, Head Office,  
Financial Inclusion Project Office  
7<sup>th</sup> Floor, 3&4 DD Block, Salt Lake, Sector I  
Kolkata-700 064  
Phone: 033/44559761/44559790  
Fax: 033/44559705  
Email: hofi.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 ₹25, 000/- (₹ Twenty Five Thousand Only) in the form of Demand Draft / Pay Order in favour 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.

### 3.4. Contents of RFP

3.4.1 The products required, Bidding procedures, and contract terms are prescribed in the Bidding Documents. The Bidding Documents include:

- a. Terms and Conditions of Contract (TCC)
- b. Technical & Functional Specifications (TFS)
- c. Bid Forms, Price Schedules and other forms (BF)
- d. Other Terms and Conditions (OTC)

3.4.2 The bidder is expected to examine all instructions, forms, terms and specifications in the Bidding Document. Failure to furnish all information required by the Bidding Document or to submit a Bid not substantially responsive to the Bidding Document in every respect will be at the Bidder's risk and may result in the rejection of the Bid.

### 3.5. Clarification of RFP

Prospective bidders may seek clarification on the RFP document by letter/fax/e-mail till 18/04/2011 at the address mentioned in page 2 of the RFP document. Further, at least 7 days prior to the last date for submission of bid, the Bank may, for any reason, whether at its own initiative or in response to clarifications sought from prospective bidders, modify the RFP terms and conditions by amendment. Clarification/Amendment, if any, will be notified on Bank's website i.e. [www.ucobank.com](http://www.ucobank.com). All prospective bidders should be vigilant in respect of incorporation of amendments if any, and visit bank's website regularly before submission of final proposal. The amendment(s) will be binding upon them.

### 3.6. Pre-Bid Meeting

3.6.1 The prospective bidders may like to attend a pre-bid meeting to be held as indicated in the Bid details - Control Sheet after publication of RFP and well before the last date for receipt of bids. Up to a maximum of 2 (two) authorized representatives of each prospective bidder will be permitted to attend the pre-bid meeting.

3.6.2 It has been decided to hold a Pre-Bid Meeting on 20/04/2011 at 11.30 AM, at our office (UCO Bank – address given in page no. 2). Bidders are requested to send their queries relating to RFP to our office by e-mail (e-mail address given in page no. 2)/ fax / speed post / courier, well in advance (latest by 18/04/2011 up to 2.00 PM, so that the same could be addressed during the Pre-Bid meeting with interested Bidders or clarifications will be given by way of addendum to RFP and placed on Bank's web-site as additions/corrigendum to RFP.

3.6.3 The Bank will have liberty to invite its technical consultant or any outside agency, wherever necessary, to be present in the pre-bid meeting to reply to the technical queries of the bidders in the meeting.

3.6.4 Non-attendance at the Pre-bid Meeting will not be a cause for disqualification of a bidder.

### **3.7. Amendment of RFP**

Amendment, if any, will be notified on Bank's website i.e. [www.ucobank.com](http://www.ucobank.com), prior to 7 days of submission of the RFP.

### **3.8. Language of Bid**

3.8.1 The Bid prepared by the Bidder, as well as all correspondence and documents relating to the Bid exchanged by the Bidder and the Bank and supporting documents and printed literature shall be written in English.

### 3.9. Format and Signing of Bid

UCO Bank would follow Two Bid System bidding process i.e. (1) Technical Bid – containing Technical Information (IN TWO COPIES) & (2) Commercial Bid - containing Price Information (IN TWO COPIES). Evaluation of Technical bids will be completed first. The Bidder should also provide a soft copy of the Technical Bid in the envelope containing the technical proposal. Commercial Bids of the bidders qualifying in Technical Bid Evaluation would only be opened.

Separate Technical and Commercial Bids in duplicate (One Original & One Copy) duly sealed and super scribed "ICT Based Financial Inclusion Solution UCO Bank & UCO Bank sponsored RRBs – Technical Bid" and "ICT Based Financial Inclusion Solution UCO Bank & UCO Bank sponsored RRBs – Commercial Bid" shall be submitted as per bid details given in the RFP. Sealed separate envelopes carrying Technical Bid and Commercial Bid should be put in a Single Sealed envelope/outer cover and submitted at the address mentioned below on or before 09/05/2011 latest by 4.00 PM:

Deputy General Manager (Financial Inclusion)  
UCO Bank, Head Office,  
Financial Inclusion Project Office  
5<sup>th</sup> Floor,3&4 DD Block, Sector I, Salt Lake, Kolkata – 700 064

The Bid (IN TWO COPIES) should reach the Bank at the above address up to the date and time mentioned in page 2 of this document, along with cost of RFP i.e. ₹ 25,000/- (₹ Twenty Five thousand only) by Pay order/ Demand Draft issued by scheduled commercial bank in favor of UCO Bank payable at Kolkata.

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 Bidders are advised to examine all instructions, terms & conditions and technical specifications carefully and furnish required information unambiguously. Any offer not submitted in the prescribed formats or incomplete in desired detailed information is liable for rejection. UCO Bank is not responsible for non-receipt of offers within the specified date and time due to any reason including postal holidays or delays. The Bid shall be typed or written in indelible ink and shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract. The person or persons signing the Bids shall initial all pages of the Bids, except for un-amended printed literature.

Any inter-lineation, erasures or overwriting shall be valid only if they are initialed by the person signing the Bids.

#### Note:

1. If the outer cover/envelope are not sealed & super scribed as required, the Bank will assume no responsibility for bid's misplacement or premature opening.
2. If any inner cover/envelope of a bid is found to contain both technical & commercial bids then that bid will be rejected summarily.
3. 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.

4. If the Commercial Bid is not submitted in a separate sealed envelope duly marked, this will constitute grounds for declaring the Bid non-responsive.

**The Bank reserves the right to reject bids not confirming to above.**

### 3.10. Documents Comprising the Bid

3.10.1 Documents comprising the Technical Proposal Envelope, should contain following:

ITEM	PURPOSE	ANNEXURE
Bid Form duly signed by the bidder	Bidder's undertaking to perform the contract	Annexure I
Organizational Profile	Documentary evidence that the bidder is eligible to bid and is qualified to perform the contract	Annexure VIII
Qualification Application (Financial Business & Technical Capability)	Compliance of pre-eligibility criteria (Along with Documentary evidence) covering all sub-clauses in compliance chart	Annexure VIII & XII
Qualification Application (Capability Statement of Personnel, Equipment, Plant & Past Performance)	Compliance of pre-eligibility criteria (Along with Documentary evidence) covering all sub-clauses in compliance chart	Annexure VIII & XII
Conformity to clause 3.2	Compliance of Broad Scope of Work covering all sub-clauses in compliance chart	Annexure XI
Conformity to Section 5 – 5.1 to 5.6	Compliance of TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) covering all sub-clauses in compliance chart	Annexure XI
Non-Disclosure Agreement		Annexure III
Bid Security deposit of Rs 25 Lakhs/-	Refer Clause 3.15.	
Manufacturer's/ Producer's authorization form wherever applicable		Annexure VII
Service Support Details form		Annexure IX
Complete Bill of Material,. <b>(Please note that no price should be mentioned in this Format)</b>	Details of smartcard, hand-held devices, account opening devices, data processing & storing devices, hardware/software, monitoring/managing tools, interfaces etc. with Name of the Component, Make & Model No, Principal Vendor / Manufacturer etc.	Annexure X

Masked Price Bid listing all the components as listed in the Price Schedule <b>without indicating the Price</b>		
A full description of the Technical Solution and its compliance in the form of literature, drawing and data	For providing an acceptable solution as described in SECTION 5 Technical & Functional Specifications	

While submitting the Technical Bid, literature on the software / hardware if any, should be segregated and kept together in one section / lot. The other papers like Bid Security, Forms as mentioned above etc., should form the main section and should be submitted in one lot, separate from the section containing literature and annual accounts. Any Technical Proposal not containing the above will be rejected.

**The Technical Proposal should not contain any price information, such proposal will be rejected.**

3.10.2 Documents comprising Price Proposal Envelope should be:

ITEM	ANNEXURE
Proposal Form duly signed by the Bidder and completed	Annexure II
Full Price Schedule of the Solution indicating all the components of the solution and services	Annexure IV

**Please note that Price bids containing any deviations or similar clauses will be summarily rejected.**

### 3.11. Bid Submission

3.11.1 The Bidder shall complete both (Technical Proposal and Price Proposal) the Envelopes of the Bid Form furnished in the Bidding Document separately and submit them simultaneously to the Bank. The Bidder should also provide a soft copy of the Technical Bid in the envelope containing the technical proposal. Bids are liable to be rejected if only one (i.e. Technical Proposal or Price Proposal) is received.

3.11.2 Please note to submit the non refundable bid amount of ₹ 25,000/- by means of a demand draft/pay order favoring "UCO Bank" payable at Kolkata, in a separate envelope while submitting the Bid along with the Technical Proposal. Bids are liable to be rejected if the same is not received.

3.11.3 Each envelope must be superscripted with the following information:

- a. **RFP Reference Number**
- b. **Name and Address of Bidder**

**This will enable the Bank to return the bid unopened in case it is declared "late" or cancelled.**

### **3.12. Bid Prices**

3.12.1 The prices indicated in the Price Schedule shall be entered in the following manner:-

- a. The total price quoted should be inclusive of applicable taxes, duties, levies, charges etc., as also cost of incidental services such as transportation, insurance etc.
- b. Sales tax/VAT, service tax, if applicable, should be quoted in the column "Taxes as applicable" mentioned in Annexure-IV.
- c. Octroi/Entry tax, if any, will be paid /reimbursed by the Bank at actual on production of original payment receipt.
- d. Price quoted in the Price Schedule as per Annexure IV shall be valid throughout the Contract Period (i.e. 5 years) from the date of issue of work order for roll-out after successful implementation of Pilot Project.

3.12.2 Prices quoted by the Bidder shall be fixed during the Bidder's performance of the Contract and shall not be subject to variation on any account, including exchange rate fluctuations, changes in taxes, duties, levies, charges etc. A Bid submitted with an adjustable price quotation will be treated as non-responsive and will be rejected.

3.12.3 However during the contract period if the market price of product / services have been on the lower side, the benefit will have to be passed on to the Bank.

### **3.13. Bid Currencies**

3.13.1 Bids are to be quoted in Indian Rupees only.

### **3.14. Bid Security**

3.14.1 The Bidder shall furnish, as part of its Bid, a Bid security as given in Annexure V.

3.14.2 The Bid security is required to protect the Bank against the risk of Bidder's conduct, which would warrant the security's forfeiture.

3.14.3 The bidder shall furnish, as part of its bid, security of ₹ 25 Lakh in the form of a bank guarantee issued by nationalized bank for 180 days beyond the validity of the bid or such extended period as required by UCO BANK or a Bankers cheque / Demand Draft of the same amount from any Scheduled commercial bank drawn in favour of UCO Bank payable at Kolkata.

Unsuccessful bidder's bid security will be discharged or returned as promptly as possible but not later than thirty (30) days after the expiry of the period of bid validity. No interest will be payable on bid security amount. In the event of non-submission of bid-security amount of ₹25 Lakh, the proposals will be

rejected forthwith by UCO Bank. Any decision of UCO Bank in this regard shall be final, conclusive and binding on the bidder.

The bid security may be forfeited:

- a. If the bidder withdraws its bid during the period of bid validity.
- b. If a 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 security in the form and manner to the satisfaction of UCO BANK.

### **3.15. Period of Validity of Bids**

3.15.1 Bids shall remain valid for a period mentioned in Clause 7.2, from the date of opening of the Bid. A Bid valid for a shorter period may be rejected by the Bank as non-responsive.

3.15.2 In exceptional circumstances, the Bank may seek the Bidder's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The Bid security provided shall also be suitably extended. A Bidder may refuse the request- without forfeiting its Bid security.

### **3.16. Late Bids**

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

### **Opening and Evaluation of Bids**

The evaluation methodology will be a two stage process:

Phase 1: Eligibility Evaluation

Phase 2: Technical Evaluation

Bidder who meets the eligibility criteria as mentioned in clause 3.2 will be qualified for Phase 2 evaluation. Offer received from the bidder who does not fulfill all or any of the eligibility criteria are liable to be rejected. Bidder should submit the documents in support of their eligibility. There will be no scoring involved in the eligibility evaluation. Only proposals received on or before the stipulated date and time for responding to the RFP will be considered for further evaluation.

RFP evaluation methodology that UCO BANK would adopt is as given below:

- i. The Technical /Functional requirement is in the form of a table which is given as Annexure XII and XIII containing the required technical and functional features.
- ii. The bidders should provide their response to the questionnaire in the column "Response".
- iii. The Response should be as per the table below.

**Scale Description**

<b>S</b>	Standard	Required features readily available and to be provided by the bidder.
<b>A</b>	Alternative available	Vendor will suggest & provide the alternative approach which should be convincing to the Bank.
<b>C</b>	Customization required	Vendor will provide the customization with the stipulated date as informed by Bank.
<b>U</b>	Unavailable	Functionality is not available and will not be provided by the bidder.

**Basis for evaluation:**

1. Each line item in the functional requirement mentioned in Annexure-XIII carries 10 marks.
2. Marks will be allotted against the responses to each of the point mentioned as per the following marking pattern:

**Scale Description**

<b>10</b>	S	Standard feature
<b>7</b>	A	Alternate available
<b>5</b>	C	Customization required
<b>0</b>	U	Unavailable

3. The Bank reserves the right to visit reference banks where the solution has already been implemented by the Bidder to obtain the first hand information about the quality of deployment and support services.
4. The marks allotted to the responses of the Bidder after carrying out step 2 above would be reduced to a scale of 1 to 100 as under:

$$\text{Score} = \frac{\text{Total marks obtained}}{\text{Max. Possible marks}} \times 100$$

Bank's decision in respect to evaluation methodology and short-listing bidders will be final and no claims whatsoever in this respect will be entertained.

The Bidders need to achieve a cut-off score of **75%** marks in order to eligible for Commercial bidding.

**3.17. Opening of Price Bids**

3.17.1 Commercial bids of only technically qualified bidders will be opened in the presence of technically qualified bidder's representative on date and time to be communicated to the qualified bidders.

### 3.17.2 Opening of Commercial Bids –

In this stage, the commercial bids would be evaluated to arrive at the **opening price (start price) on the basis of Total cost of Ownership (TCO) for the Reverse Auction.**

Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. In case of any difference between words and figures, the price written in words will be considered. If the Successful Bidder does not accept the correction of the errors, its Bid will be rejected, and its Bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.

Bank reserves its right to open the price bids of all the technically qualified Bidders before the reverse auction process to arrive at the opening price (start price) for the Reverse Auction. However there would be no compulsion on the part of the Bank to accept these prices as Bench Mark for determining the Start Bid price and the Bank may at its discretion use any other process / methodology to determine the Start Bid Price without having to disclose the basis to the Bidders.

On completion of the Reverse Auction, the Bank will evaluate the resultant total cost of ownership (TCO) which will get precedence over the same offered in the Price Bid submitted by bidders in case the rate in reverse auction is lower than the rate offered in the Price Bid.

**After completion of reverse bidding, bidder quoting least total cost of ownership will be determined as L1 bidder.**

3.17.3 Bank reserves its right to split its purchase order in multiple Bidders, qualifying in Technical evaluation and who agree to match the L1 Bidder's Price, in a fair and transparent manner on geographical location basis for bringing the remaining 8600 villages under the ambit of Financial Inclusion by March 2013.

- Bank shall decide the number of other Bidders in addition to "L1" Bidder amongst whom the purchase order would split. (Not more than 3 bidders).
- Price ranking as "L1", "L2", "L3" and so on, based on Bidder's price bid will be done.
- In case "L2" and/or "L3" do not agree to match "L1" price then the offer will be extended to "L4", "L5" & so on.
- Norms for distribution of purchase order based on volume of number of customer enrolments/ geographical area:
- Normally, one Zone/district will not be given to multiple Bidders. Different Bidders will get different zones/districts/states for implementation of FIS as per the Bank's requirements. No Bidder can request for any particular Zone/district/state. However, Bank reserves the right to give cluster of

villages/blocks within the zones/districts to different Bidders at its sole discretion.

- This does not give any right to "L2", "L3" and other Bidders to demand the distribution of purchase order.
- Bank would insist on Bidders to implement FIS in the areas as allocated to them by Bank.
- Bank's decision in respect of allocation of areas, volume of customer enrolment, Credit Linkage-GCC/KCC/UCO Jeevika etc. amongst the Bidders would be final & binding on all the Bidders.

Though the Bidder might have considered entire FIS project for bidding and quoting his competitive price for L1, actual work order may be at a lower scale. The Bank's decision in this regard will be final and binding on Bidders.

3.17.4 For factors retained in the Bid, one or more of the following quantification methods will be applied:

- a. **Payment schedule.** : Please refer clause 4.18 & 7.18.
- b. **Delivery Schedule:** The products and/or Systems and/or Services covered under this bid are to be supplied, installed and commissioned within the period mentioned in 7.16. No credit will be given to early deliveries. For delayed deliveries an adjustment of 0.5% of the Bid price per week or part thereof will be added to the price bid for evaluation of Bids.
- c. **Quotation of Prices for all Items.** The Bidder should quote for complete consignment of items proposed/listed in this Bid. In case, prices are not quoted by any Bidder for any specific item / Product / service, for the purpose of evaluation, the highest of the prices quoted by other Bidders participating in the bidding process will be reckoned as the notional price for that product /service, for that Bidder. However, if selected, at the time of award of Contract, the lowest of the price(s) quoted by other or Bidders (whose Price Bids are also opened) for that product /service will be reckoned. This shall be binding on all the Bidders. However, the Bank reserves the right to reject all such incomplete bids.

### 3.18. Contacting the Bank

- 3.18.1 No Bidder shall contact the Bank on any matter relating to its Bid, from the time of opening of Price Bid to the time the Contract is awarded.
- 3.18.2 Any effort by a Bidder to influence the Bank in its decisions on Bid evaluation, Bid comparison or contract award may result in the rejection of the Bidder's Bid.

### Award of Contract

#### 3.19. Post-qualification / Identification of L1

- 3.19.1 All the Price bids after their evaluation on the parameters mentioned above would be arranged in ascending order and the L1 Bidder would be identified as one whose bid has been evaluated to be the lowest.

3.19.2 Award of Contract may also be considered to split amongst multiple bidders as stated in clause 3.18.4 above.

### **3.20. Bank's right To Accept Any Bid and to reject any or All Bids.**

3.20.1 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. At any stage during the evaluation process if it is found that the bidder is not meeting the eligibility criteria/has submitted false information, his bid will be summarily rejected.

3.20.2 At any time during the evaluation process the Bank may disqualify the bidder if the bidder

- (i) Made misleading or false representation in the forms, statements and attachments submitted in proof of the eligibility requirements.
- (ii) Failed to provide clarifications related thereto, when sought.
- (iii) Was declared ineligible/blacklisted/debarred by the Government of India/State/UT Government;

3.20.3 After identification of L1 Bidder / multiple Bidders, Bank will follow the internal procedure for necessary approvals and thereafter proceed with notification of award to L1 / Multiple Bidders as the case may be.

### **3.21. Award Criteria**

3.21.1 The Bank will award the Contract to the successful Bidder who has been determined to qualify to perform the Contract satisfactorily, and whose Bid has been determined to be responsive, and is the lowest evaluated Bid.

3.21.2 Award of Contract may also be considered to split amongst multiple bidders as stated in Clause 3.18.4 above.

### **3.22. Notification of Award**

3.22.1 Prior to expiration of the period of Bid validity, the Bank will notify the successful Bidder/s in writing or by e-mail, that its Bid has been accepted.

3.22.2 The notification of award will constitute the formation of the Contract.

3.22.3 Upon notification of award to the L1 Bidder / Multiple Bidders, the Bank will promptly notify each unsuccessful Bidder and will discharge its Bid security.

### **3.23. Signing of Contract**

3.23.1 At the same time as the Bank notifies the successful Bidder that its Bid has been accepted, the Bank will send the Bidder/s the Contract Form.

3.23.2 The successful Bidder(s) shall sign and date the Contract and return it to the Bank within the period prescribed in **clause 7.4**, from the date of receipt of the Form of contract.

**3.24. Performance Security**

Performance Security in the required format is to be submitted by the successful bidder **as per Clause 4.6**

**3.25. FORM-C**

Bank will not provide Form-C.

**Note: Notwithstanding anything said above, the Bank reserves the right to reject the contract or cancel the entire process without assigning reasons thereto.**

The selected bidder(s) should comply with all applicable Union, State and Local, ordinance, regulations and codes in performing its obligation.

**SECTION - 4. TERMS AND CONDITIONS OF CONTRACT (TCC)**

**TABLE OF CLAUSES**

Clause No.	Topic	Clause No.	Topic
4.1	Definitions	4.23	Delay in Selected Bidder's Performance
4.2	Country of Origin	4.24	Liquidated Damages
4.3	Standards	4.25	Termination for Default
4.4	Use of Contract Documents and Information	4.26	Force Majeure
4.5	Patent Rights	4.27	Termination for Insolvency
4.6	Performance Security	4.28	Termination for Convenience
4.7	Inspection & Quality Control Tests	4.29	Resolution of Disputes
4.8	System & Other Software	4.30	Governing Language
4.9	Acceptance Procedure	4.31	Applicable Law
4.10	Packing of Products	4.32	Addresses for Notices
4.11	Delivery & Documents	4.33	Taxes and Duties
4.12	Insurance	4.34	Selected Bidder Integrity
4.13	Confidentiality	4.35	Selected Bidder's obligations
4.14	Incidental Services	4.36	Patent Rights/ Intellectual Property Rights
4.15	Warranty	4.37	Site Preparation and Installation
4.16	Maintenance Services	4.38	Commissioning of the Solution
4.17	Training	4.39	Technical Documentation
4.18	Payment	4.40	Right to use defective product
4.19	Prices	4.41	Repeat Orders
4.20	Change Orders	4.42	Third Party Order
4.21	Contract Amendments	4.43	Right to Reject Bids
4.22	Assignments		

#### 4.1. Definitions:

In this Contract, the following terms shall be interpreted as indicated:

- 4.1.1. "Solution" means a package of end-to-end Financial Inclusion solution application required for the Bank, all interfaces to Core Banking software and other software, system software, database, third party utilities, middleware, etc., all hardware as proposed by the Selected Bidder, all seamlessly integrated to work together on the Banks network to meet the Technical and functional requirements of the Bank indicated in Section 5 of this document.
- 4.1.2. "Selected Bidder" is the successful Bidder who has been determined to qualify to perform the Contract satisfactorily, and whose Bid has been determined to be substantially responsive, and is the lowest evaluated Bid.
- 4.1.3. "The Contract" means the agreement entered into between the Bank and the Selected Bidder, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- 4.1.4. "The Contract Price" means the price payable to the Selected Bidder under the Contract for the full and proper performance of its contractual obligations.
- 4.1.5. "The Product" means all the software, all hardware, database, middleware, operating systems, equipments and / or material which the Selected Bidder is required to supply to the Bank under the Contract;
- 4.1.6. "The Services" means those services ancillary to the supply of the Products, such as transportation and insurance, installation, commissioning, customization, provision of technical assistance, training, Maintenance and other such obligations of the Selected Bidder covered under the Contract.
- 4.1.7. "TCC" means the Terms and Conditions of Contract contained in this section.
- 4.1.8. "The Project" means supply, installation and commissioning of a comprehensive, integrated Financial Inclusion Solution for the Bank based on the terms & conditions laid down in RFP.
- 4.1.9. "L1" means the bidder whose price as per the commercial bid is the lowest.
- 4.1.10. "L2" means the bidder whose price as per the commercial bid is the second lowest.
- 4.1.11. "L3" means the bidder whose price as per the commercial bid is the third lowest.
- 4.1.12. "L4" means the bidder whose price as per the commercial bid is the fourth lowest.
- 4.1.13. "L5" means the bidder whose price as per the commercial bid is the fifth lowest.
- 4.1.14. "Successful Bidder" is the Bidder whose technical bid has been accepted and whose price as per the commercial bid is the lowest and notification of

award has been given by Bank. Successful Bidders will also be those bidders who match their price with L1 price.

- 4.1.15. "BC" means Business Correspondent who is an authorized individual / Firm / NGOs etc., appointed by the Bank/Vendor to carry out customer related activities at field level.
- 4.1.16. "Designated Branch" means any branch of the Bank with whom the settlement account of Bidder / vendor / BC / Sub-Agent is maintained.
- 4.1.17. "Service Area means the geographical areas under the jurisdictions of Bank's branches/ Zonal Offices for providing banking services.
- 4.1.18. "Zones" means the Bank's Zonal Offices with the Service areas of Bank's different branches under its control.
- 4.1.19. "Accommodating Transactions" means the transactions which are taken place just to increase the transaction count without really necessitating them. In case of a difference of opinion on the part of the Bidder in comprehending and/or interpreting any Clause / Provision of the Bid Document after submission of the Bid, the interpretation by the Bank shall be binding and final on the Bidder.

#### **4.2. Country of Origin / Eligibility of Goods & Services**

- 4.2.1. All goods and related services to be supplied under the Contract shall have their origin in eligible source countries, as per the prevailing Import Trade Control Regulations in India.
- 4.2.2. For purposes of this clause, "origin" means the place where goods are mined, grown, or manufactured or produced, or the place from which the related services are supplied. Goods are produced when, through manufacturing, processing or substantial and major assembly of components, a commercially-recognized product results that is substantially different in basic characteristics or in purpose or utility from its components.

#### **4.3. Standards**

- 4.3.1. The Goods supplied under this Contract shall conform to the standards mentioned in the Technical Specifications, and, when no applicable standard is mentioned, to the authoritative standards appropriate to the Goods country of origin. Such standards shall be the latest issued by the institution concerned.

#### **4.4. Use of Contract Documents and Information**

- 4.4.1. The Selected Bidder shall not, without the Bank's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Selected Bidder in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.

- 4.4.2. The Selected Bidder shall not, without the Bank's prior written consent, make use of any document or information for purposes of performing the Contract.
- 4.4.3. Any document, other than the Contract itself, shall remain the property of the Bank and shall be returned (in all copies) to the Bank on completion of the Selected Bidder's performance under the Contract, if so required by the Bank.
- 4.4.4. The bidder shall sign a non disclosure agreement as per Annexure III. Successful Bidders to submit a non-disclosure agreement as per Annexure III on non-judicial stamp paper of appropriate value before signing the contract.

#### **4.5. Patent Rights**

- 4.5.1. In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc., arising from the use of the Goods or any part thereof in India, the Selected Bidder shall act expeditiously to extinguish such claim. If the Selected Bidder fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Selected Bidder shall be responsible for the compensation to claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Selected Bidder of such claim, if it is made, without delay. The Selected Bidder shall indemnify the Bank against all third party claims.

#### **4.6. Performance Security**

- 4.6.1. Within the period prescribed under Clause 7.3 from Date of receipt of notification of Contract award, the Selected Bidder shall furnish to the Bank, the Performance Security for an amount as per Clause 7.6 valid up to the period specified in Clause 7.5.
- 4.6.2. The proceeds of the Performance Security shall be payable to the Bank as compensation for any loss resulting from the Selected Bidder's failure to complete its obligations under the Contract.
- 4.6.3. The Performance Security shall be denominated in Indian Rupees and shall be by way of Bank Guarantee issued by a Nationalised Bank in India (Other than UCO Bank), acceptable to the Bank in the Annexure VI provided in the Bid.
- 4.6.4. The Performance Security will be discharged by the Bank and returned to the Selected Bidder not later than the period specified in Clause 7.11, following the date of completion of the Selected Bidder's performance obligations under the Contract.
- 4.6.5. In the event of any contract amendment, the Selected Bidder shall, within the period mentioned in Clause 7.3 after receipt of such amendment, furnish the amendment to the Performance security, rendering the same valid for the duration of the Contract, as amended for further specified in Clause 7.3. In the event of any correction of defects or replacement of defective software/products/equipment/system during the contract/warranty period,

the warranty for the corrected / replaced software/products/equipment/system shall be extended. The performance guarantee for a proportionate value shall be extended by the period mentioned in Clause 7.10 over and above the extended contract/warranty period.

#### **4.7. Inspection and Quality Control Tests**

4.7.1. The Bank reserves the right to carry out pre-shipment inspection by a team of Bank officials, of any of the existing live installations of the Selected Bidder referred to in the Technical Bid or demand a demonstration of the solution proposed on a representative model in bidder's office.

4.7.2. The Bank's right to inspect, test and where necessary reject the products after the products arrival at the destination shall in no way be limited or waived by reason of the products having previously being inspected, tested and passed by the Bank or its representative prior to the products shipment from the place of origin.

4.7.3. Nothing stated hereinabove shall in any way release the Selected Bidder from any warranty or other obligations under this contract.

#### **4.7.4. Manuals / Documentation**

4.7.4.1. Before the products / system is / are taken over by the Bank, the Selected Bidder shall supply technical / systems Manuals for all the Systems supplied and for all required interfaces. Operation and maintenance Manuals for all the systems and applications covering the operations needed to start, run, other operations, transfer to fall back system / site including business continuity plan to be provided by the vendor. User manuals for Administrative Office / Zones / branches for all the models shall be provided by the vendor. The manuals shall be in English.

4.7.4.2. Unless and otherwise agreed the products and equipment shall not be considered to be completed for the purpose of taking over until such manuals have been supplied to the Bank.

4.7.4.3. The Selected Bidder shall provide one set of Design Manual, System Manual, User manual and Security Manual for all the supplied products. The Selected Bidder shall also provide one soft copy of each of the manuals. Soft and hard Copy Manuals shall commensurate with number of installations of Products in the Bank.

4.7.4.4. Documentation should be comprehensive & include:

- Product Literature.
- Operating manuals.
- General Specifications.
- Operator Reference manuals for each operator task.
- Messages manuals.
- Documentation on troubleshooting.

**4.8. For the System & other Software, the following will apply:**

The Selected Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, licensed utility software and other licensed software. The Selected Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. There shall not be any default in this regard. In case the Selected Bidder is providing software which is not his proprietary software then the Selected Bidder should submit evidence in the form of agreement he has entered into with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank

**4.9. Acceptance Procedure**

- 4.9.1. The acceptance criteria for the proposed solution is given under item 7.17
- 4.9.2. On successful completion of installation, commissioning, acceptability test, receipt of deliverables etc., and after the solution runs successfully after going live and Bank is satisfied with the working on the system, the acceptance certificate (as mutually decided and approved by the Bank) signed by the Selected Bidder and the representative of the Purchaser will be issued. The date on which such certificate is signed shall be deemed to be the date of successful commissioning of the systems.

**4.10. Packing of Products**

4.10.1. The Selected Bidder shall provide such packing of the products as is required to prevent their damage or deterioration during transit to their final destination. The packing shall be sufficient to withstand, without limitation, rough handling during transit and exposure to extreme temperature, salt and precipitation during transit and open storage. Size and weights of packing case shall take into consideration, where appropriate, the remoteness of the Products final destination and the absence of heavy handling facilities at all transit points.

4.10.2. Packing Instructions: The Selected Bidder will be required to make separate packages for each Consignment. Each package will be marked on three sides with proper / indelible ink with the following:

- (i) Project (ii) Contract No.(iii) Country of Origin of products (iv) Selected Bidder's Name (v) Packing List reference number.

**4.11. Delivery and Documents**

4.11.1. Delivery of the Products shall be made by the Selected Bidder in accordance with the system approved / ordered. The details of the documents to be furnished by the Selected Bidder are specified hereunder:-

- I. 2 copies of Selected Bidder's Invoice showing Contract number, Products description, quantity, unit price and Total amount

- II. Delivery Note or acknowledgement of receipt of Products from the Consignee or in case of products from abroad original and two copies of the negotiable clean Airway Bill
- III. 2 copies of packing list identifying contents of each package
- IV. Insurance Certificate
- V. Manufacturer's / Selected Bidder's warranty certificate
- VI. Certificate of Origin: The above documents shall be received by the Bank before arrival of Products (except where it is handed over to the Consignee with all documents) and if not received the Selected Bidder will be responsible for any consequent expenses

#### 4.12. Insurance

The equipment (hardware, software etc) supplied under the contract shall be fully insured by the successful bidder against loss or damage incidental to manufacture or acquisition, transportation, storage, delivery and installation. The insurance shall be obtained by the bidder naming UCO Bank as the beneficiary, in an amount equal to 110% of the invoiced value of the goods on "all risks" basis (including war risks and civil riots clauses). The period of insurance shall be up to the date the supplies are accepted by the Bank. Bidder will be liable for any theft/misappropriation/Transit Loss. Bidder's liability will commence when valuables/cash are handed over to Bidder or its representative and will continue till the reconciliation of cash is completed and signed by the Bank representative. The cash receipts while taking the cash or depositing with the Bank needs to be signed by the authorized representative of the Bidder and the Bank representative.

In case of any loss/Cash Loss, Bidder should reimburse the loss amount to the Bank immediately, without waiting for settlement of Insurance claim.

#### 4.13. 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 The Bank.
- To only make copies as specifically authorized by the prior written consent of The 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
- All data/information related to Financial Inclusion Solution is property of UCO Bank and should not be misused/disclosed to any other party.
- To treat all Information as Confidential Information.

#### 4.14. Incidental Services

4.14.1. The incidental services to be provided are as under:-

- a. Furnishing Manuals for each appropriate unit of the Supplied Products as mentioned under Clauses 4.7.4, 4.8 and 4.39 of TCC;
- b. Maintenance and software updates of the supplied Products, Technical support thereof for a period as specified in Clause 7.7 after expiry of the contract/warranty provided that this service shall not relieve the Selected Bidder of any contract/warranty obligations under this contract.

#### 4.15. Contract Period / Warranty / Uptime

4.15.1. The Selected Bidder warrants that the products supplied under the Contract are of the most recent version and that they incorporate all recent improvements in design and / or features. The Selected Bidder further warrants that all the Products supplied under this Contract shall have no defect, arising from design or from any act of omission of the Selected Bidder that may develop under normal use of the supplied products in the conditions prevailing in India.

4.15.2. The minimum contract / warranty period shall be the period as per Clause 7.7. The Selected Bidder shall in addition comply with the performance guarantee specified under the Contract. If, for reasons attributable to the Selected Bidder, these guarantees are not attained in whole or in part the Selected Bidder shall make such changes, modifications and / or additions to the Products or any part thereof as may be necessary in order to attain the contractual guarantees specified in the Contract at its own cost and expense and to carry out further performance tests.

4.15.3. The Bank shall promptly notify the Selected Bidder in writing of any claims arising under this contract/warranty.

4.15.4. Upon receipt of such notice the Selected Bidder shall with all reasonable speed, repair or replace the defective products or part thereof without cost to the Bank.

4.15.5. If the Selected Bidder, having been notified, fails to remedy the defect(s) within the period specified in Clause 7.9, the Bank may proceed to take such remedial action as may be necessary, at the Selected Bidder's risk and expense and without prejudice to any other rights, which the Bank may have against the Selected Bidder under the Contract.

4.15.6. Warranty for Hardware/System Software/off-the-shelf Software will be provided to the Bank as per the general conditions of sale of such software.

#### 4.16. Maintenance Service

4.16.1. The Selected Bidder shall provide free maintenance services during the period of contract/warranty specified in Clause 7.7. Professionally qualified personnel who have expertise in the hardware and system software supplied by the vendor will provide these services.

4.16.2. During Contract/Warranty Period, Selected Bidder guarantees an Uptime of 99.5 % on quarterly basis for the entire/core solution proposed, with a Mean Time Before Failure (MTBF) of 90 days. Accordingly it is expected that necessary spares are available for all critical components whether software or hardware. Please refer to Clause 7.20 for details of uptime required by the Bank.

4.16.3. The Selected Bidder shall repair or replace worn out or defective part including all plastic parts of the equipments and all consumables at no extra cost to the Bank.

4.16.4. The Selected Bidder shall ensure that faults/issues/defects etc. and failures intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be set right as under –

1) **At Intermediate Server** (at DC & DR):

- a. The uptime requirements for the Intermediate Server at the DC & DR will be 99.5% calculated on quarterly basis. This will be governed by a ceiling of not more than 30 minutes for every occasion of outage.
- b. If there is be failure of transaction on account of signal strength/network that would be counted for downtime calculation.
- c. The uptime requirement for “End-to-End” network link between each of the Customer Service Point and the Intermediate Server at DC & DR will be 99.5% calculated on quarterly basis. This will be subject to a ceiling of not more than 60 minutes for every occasion of outage.

2) **At Field Activities for BCs etc:**

- a. Problem related to any on-field equipments (viz. Hand Held Device, laptops, printers, Web Camera/Digital Camera, Scanner etc.) same day; if reported before or during business hours of the branch/office.
- b. Otherwise, it should be before the start of business of the next working day.

4.16.5. Bidder has to provide Warranty and Support Service/AMC during the contract period on comprehensive onsite basis inclusive of repairs and replacement of spare parts including consumables & plastic parts etc., without any extra cost to the Bank.

#### 4.17. Training

The Selected Bidder is required to train the designated Bank’s technical, BC and end-user personnel to enable them to effectively operate and perform administration of the total system. User Manuals, System Procedure Manual etc. to be provided.

#### 4.18. Payment

4.18.1. Payment shall be made in Indian Rupees, as per Clause 7.18.

4.18.2. Any component which has not been delivered or if delivered is not operational, will be deemed / treated as non-delivery thereby excluding the Bank from all payment obligations under the terms of this contract. Partial delivery of products is not acceptable and payment would be released as per terms only after full delivery.

4.18.3. Payment against Bank Guarantees:

I. For all the payments to be made against Bank guarantees, the Bank guarantees shall be issued by a nationalized Bank in India (other than UCO Bank), acceptable to the Bank.

II. Bank guarantees for advance payment shall be released not later than 30 days after the date of completion of installation / commissioning of the products/system at their final destination.

#### **4.19. Prices**

4.19.1. Prices payable to the Selected Bidder as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, changes in taxes, duties, levies, charges etc.

4.19.2. The Bidder will pass on to the Bank, the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.

#### **4.20. Change Orders**

4.20.1. The Bank may, at any time, by a written order given to the Selected Bidder, make changes within the general scope of the Contract in any one or more of the following:

- a. Method of shipment or packing;
- b. Place of delivery;
- c. Technical and functional specifications
- d. Services to be provided by the Selected Bidder.

4.20.2. If any such change causes an increase or decrease in the cost of, or the time required for the Selected Bidder's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the Selected Bidder for adjustment under this clause should be asserted within thirty (30) days from the date of Selected Bidder's receipt of Bank's change order.

#### **4.21. Contract Amendments**

4.21.1. No variation in or modification of the terms of the Contract shall be made, except by written amendment, signed by the parties.

#### **4.22. Assignment**

4.22.1. The Selected Bidder shall not assign, in whole or in part, its obligations to perform under the Contract, except with the Bank's prior written consent.

#### **4.23. Delays in the Selected Bidder's Performance**

4.23.1. Delivery installation, commissioning of the Products/Solution and performance of Services shall be made by the Selected Bidder in accordance with the time schedule prescribed by the Bank in Clause 7.16.

4.23.2. If at any time during performance of the Contract, the Selected Bidder or its subcontractor(s) should encounter conditions impeding timely delivery of the Products and performance of Services, the Selected Bidder shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Selected Bidder's notice, the Bank shall evaluate the situation and may, at its discretion, extend the Selected Bidder's time for performance, with or without liquidated damages, in which case, the extension shall be ratified by the parties by amendment of the Contract.

4.23.3. Except as provided in the above clause, a delay by the Selected Bidder in the performance of its delivery obligations shall render the Selected Bidder liable to the imposition of liquidated damages, unless an extension of time is agreed upon without the application of liquidated damages.

#### **4.24. Liquidated Damages**

4.24.1. If the Selected Bidder fails to deliver any or all of the Products or perform the Services within the time period(s) specified in the Contract, the Bank may, without prejudice to its other remedies under the Contract, and unless otherwise extension of time is agreed upon without the application of Liquidated Damages, as mentioned in clause 4.23 deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.5 percent per week or part thereof of contract price subject to maximum deduction of 5% of the delivered price of the delayed Products location wise or unperformed services for each week or part thereof of delay, until actual delivery or performance. Once the maximum deduction is reached, the Bank may consider termination of the Contract.

#### **4.25. Termination for Default**

4.25.1. The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of default sent to the Selected Bidder, may terminate the Contract in whole or in part:

- a. If the Selected Bidder fails to deliver any or all of the Products and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; Or
- b. If the Selected Bidder fails to perform any other obligation(s) under the Contract.

4.25.2. In the event the Bank terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Selected Bidder shall be liable to the Bank for any excess costs for such similar Products or Services. However, the Selected Bidder shall continue performance of the Contract to the extent not terminated.

#### **4.26. Force Majeure**

4.26.1. Notwithstanding the provisions of TCC, the Selected Bidder shall not be liable for forfeiture of its performance security, liquidated damages, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

4.26.2. For purposes of this clause, "Force Majeure" means an event beyond the control of the Selected Bidder and not involving the Selected Bidder's fault or negligence and not foreseeable. Such events may include, but are not restricted to, acts of the Bank in its sovereign capacity, wars or revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.

4.26.3. If a Force Majeure situation arises, the Selected Bidder shall promptly notify the Bank in writing of such condition and the cause thereof. Unless otherwise directed by the Bank in writing, the Selected Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

#### **4.27. Termination for Insolvency**

4.27.1. The Bank may, at any time, terminate the Contract by giving written notice of 90 days (Ninety Days) to the Selected Bidder if the Selected Bidder becomes Bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Selected Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.

#### **4.28. Termination for Convenience**

4.28.1. The Bank, by written notice sent to the Selected Bidder, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of the Selected Bidder under the Contract is terminated, and the date upon which such termination becomes effective.

#### **4.29. Resolution of Disputes**

4.29.1. The Bank and the Bidder will have to make every effort to resolve amicably by direct informal negotiation between the respective Project managers of the Bank and the Bidder, any disagreement or dispute arising between them under or in connection with the Contract.

- 4.29.2. If, the Bank's Project Manager and the Bidder's Project Manager are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they will have to immediately escalate the dispute to the senior authorized personnel designated by the Bidder and the Bank respectively.
- 4.29.3. If after thirty days from the commencement of such negotiations between the senior authorized personnel designated by the Bidder and the Bank, the Bank and the Bidder have been unable to resolve amicably a contract dispute; either party may require that the dispute be referred for resolution through formal arbitration.
- 4.29.4. All questions, claims, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a Sole Arbitrator acceptable to both parties failing which the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who shall act as the presiding arbitrator. The Arbitration and Reconciliation Act 1996 or any statutory modification thereof shall apply to the arbitration proceedings. The cost and expenses of arbitration proceedings will be paid as determined by The Arbitral Tribunal. However the expenses incurred by each party in connection with the preparation, presentation etc. of its proceedings as also the fees and expenses paid to the arbitrator appointed by such party or on its behalf shall be borne by each party itself.
- 4.29.5. If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission or by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on:
- i. The business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or
  - ii. The expiry of five days after posting if sent by registered post with A.D. or
  - iii. The business date of receipt, if sent by courier.
- 4.29.6. This RFP document shall be governed and construed in accordance with the laws of India. Arbitration proceedings shall be held at Kolkata, and the language of the arbitration proceedings and that of all documents and communications between the parties shall be English.
- 4.29.7. Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

It should be noted that the Bank can not escape liability in case of any customer disputes. Having said that the disputes have to be first met at the BC Level and then Selected Bidder on behalf of the Bank. In case there is no

resolution then the Bank would examine the case and settle the dispute. Any losses arising out of the same for the Bank due to negligence of the Selected Bidder and / or BC would be passed on to the Selected Bidder.

#### **4.30. Governing Language**

4.30.1. The governing language shall be English.

#### **4.31. Applicable Law**

4.31.1. The Contract shall be interpreted in accordance with the laws of the Union of India and the Bidder shall agree to submit to the courts under Kolkata jurisdiction.

#### **4.32. Addresses for Notices**

4.32.1. The following shall be the address of the Bank and Selected Bidder. Bank's address for notice purposes: UCO Bank , Financial Inclusion Cell, Small Enterprise & Priority Sector Department , Head Office, 10 BTM Sarani, Kolkata – 700 001. Selected Bidder's address for notice purposes (To be filled in by the Selected Bidder)

4.32.2. A notice shall be effective when delivered or on effective date of the notice whichever is later.

#### **4.33. Taxes and Duties**

4.33.1. The Selected Bidder will be entirely responsible for all applicable taxes inclusive of sales/service/VAT, duties, levies, cess, charges, license fees, road permits etc., in connection with delivery of products at site including incidental services and commissioning.

4.33.2. Income / Corporate Taxes in India: The Selected Bidder shall be liable to pay all corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India and the price bid by the Selected Bidder shall include all such taxes in the contract price.

4.33.3. Tax deduction at Source: Wherever the laws and regulations require deduction of such taxes at the source of payment, the Bank shall effect such deductions from the payment due to the Selected Bidder. The remittance of amounts so deducted and issuance of certificate for such deductions shall be made by the Bank as per the laws and regulations in force. Nothing in the Contract shall relieve the Selected Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by the Selected Bidder in respect of this contract.

4.33.4. The Selected Bidder's staff, personnel and labour will be liable to pay personal income taxes in India in respect of such of their salaries and wages as are chargeable under the laws and regulations for the time being in force, and the Selected Bidder shall perform such duties in regard to such deductions thereof as may be imposed on him by such laws and regulations.

#### **4.34. Selected Bidder's Integrity**

The Selected Bidder is responsible for and obliged to conduct all contracted activities in accordance with the contract using state-of-the-art methods and economic principles and exercising all means available to achieve the performance specified in the Contract.

#### **4.35. Selected Bidder's obligations**

The Selected Bidder is obliged to work closely with the Bank's staff, act within its own authority and abide by directives issued by the Bank and implementation activities. The Selected Bidder will abide by the job safety measures prevalent in India and will free the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Selected Bidder's negligence. The Selected Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated. The Selected Bidder is responsible for managing the activities of its personnel or sub-contracted personnel and will hold itself responsible for any misdemeanors. The Selected Bidder will treat as confidential all data and information about the Bank, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Bank.

#### **4.36. Patent Rights/Intellectual Property Rights**

In the event of any claim asserted by a third party of infringement of trademark, trade names, copyright, patent, intellectual property rights or industrial design rights arising from the use of the Products or any part thereof in India, the Selected Bidder shall act expeditiously to extinguish such claim. If the Selected Bidder fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Selected Bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. The Bank will give notice to the Selected Bidder of such claim, if it is made, without delay.

#### **4.37. Site preparation and installation**

The Bank will arrange for the construction of the hardware site in compliance with the technical and environmental specifications. The Bank will designate the installation site before the scheduled installation date, to allow the Selected Bidder to perform a site inspection to verify the appropriateness of the sites before the installation / commissioning of the hardware.

#### **4.38. Installation/Commissioning of Hardware/Software**

The Selected Bidder is responsible for all unpacking and installation of Products. The Selected Bidder will test all hardware/system operations and accomplish all adjustments necessary for successful and continuous operation of the hardware/software at all installation sites.

#### 4.39. Technical Documentation

The Technical Documentation involving detailed instruction for operation and maintenance of the hardware and software is to be delivered. The language of the documentation should be English.

#### 4.40. Right to use defective product

If after delivery, acceptance and installation and within the guarantee/ contract/warranty period, the operation or use of the product is found to be unsatisfactory, the Bank shall have the right to continue to operate or use such product until rectification of defects, errors or omissions by partial or complete replacement is made without interfering with the Bank's operation.

#### 4.41. Repeat Orders

4.41.1. Bank reserves the right to place repeat order/s on the selected bidder under the same terms and conditions during the contract period.

4.41.2. The selected bidder should note that as equipments / hardware rates normally come down, hence the rates shall be subject to downward revision based on market movement of equipment rates.

4.41.3. The bank reserves the right to re-negotiate the price with the selected bidder for downward revision of the prices.

#### 4.42. Third Party Audit

Compliance with security best practices may be monitored by periodic computer security audits performed by or on behalf of the Bank. The periodicity of these audits will be decided at the discretion of the Bank. These audits may include, but are not limited to, a review of: access and authorization procedures, physical security controls, backup and recovery procedures, network security controls and program change controls. To the extent that the Bank deems it necessary to carry out a program of inspection and audit to safeguard against threats and hazards to the confidentiality, integrity, and availability of data, the Bidder shall afford the Bank's representatives access to the Bidder's facilities, installations, technical resources, operations, documentation, records, databases and personnel. The Bidder must provide the Bank access to various monitoring and performance measurement systems (both manual and automated). The Bank has the right to get the monitoring and performance measurement systems (both manual and automated) audited by giving 15 days advance notice. The following should also be taken care of from an audit perspective:

- I. Vendor shall have adequate audit controls over the operations of the BC and track normal and exceptional transactions and advise them to the bank.
- II. The Bank will have the application tested for compliance with the bank's security and regulatory requirements before deployment. This will include checking for input controls, audit and logging capabilities, account policy etc. Further, testing will also be mandatory whenever there is a major software change including version upgrade. The vendor is bound to ensure that all

vulnerabilities discovered during such security testing are fixed before deployment.

- III. If the audit throws up any areas of noncompliance with the bank's IT Policy and IS Policy, the successful vendor is bound to take necessary mitigation steps to the satisfaction of the bank.
- IV. Bank will utilize the services of its internal or external auditors for auditing the operations by Vendors including Cash Management by BCs.
- V. Bank may also arrange for a random/ complete verification of enrolment/ payments, card-personalization, etc as deemed fit.
- VI. Bank will also arrange for auditing license usage of vendor(s).
- VII. Necessary access to systems to the bank and required records will have to be provided by the vendor for undertaking such audits by the bank or its authorized representative(s).

#### **4.43. Right to Reject Bids**

The Bank reserves the absolute and unconditional right to reject the response to this RFP if it is not in accordance with its requirements and no correspondence will be entertained by the Bank in the matter. The bid is liable to be rejected if

1. It is not in conformity with the instructions mentioned in this RFP document.
2. It is not accompanied by the requisite deposit.
3. It is not properly/duly signed.
4. It is received through Telex/Telegram/Fax.
5. It is received after expiry of the due date and time.
6. It is incomplete including non-furnishing the required documents.
7. It is evasive or contains incorrect information.
8. There is canvassing of any kind.
9. It is submitted anywhere other than the place mentioned under Section-I.

**SECTION-5: TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS)**

5.1	Smart Cards Requirements
5.2	Hand-Held Devices [ like Point-of-Terminal (POT) etc. ] and other peripherals (printers, laptops, web/digital-camera etc.) for BCs – Requirements
5.3	Intermediate Server Requirements
5.4	Business Correspondents (BCs) Requirements
5.5	Initial Pilot Project (evaluation for Smart Card based FIS) Requirements
5.6	Implementation / Roll-out of FIS at identified Service areas of branches / villages / blocks / districts / cities / zones / states upon successful completion of respective Pilot Project - Requirements

**5.1. Smart Cards Requirements:**

**1. Technical Requirements:**

- Smart Card – Contact
- The Smartcard must conform to the latest version of Open Standards for Smartcard based Solutions for Financial Inclusion
- Interface: ISO/TEC 7816 (T=0 or T=1) as per Smart Card standards issued by IDRBT and support read write operations.
- Should be of standard dimension and must comply with ISO 7816 Part 1 so that it should be inter-operable to all the smart card readers.
- Memory: as per Smart Card standards issued by IDRBT.
- Minimum 10 years data retention
- Min 3,00,000 EEPROM write cycles
- Operating system must comply to SCOSTA-1.2b or SCOSTA-CL 1.2
- Operating ambient temperature range -25<sup>0</sup>C to +70<sup>0</sup>C
- Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported minimum 128 bit.
- Material of Card Body: Standard Material as per standards issued by IDRBT.
- Finger prints: Store finger prints of all fingers of both the hand, Image Size as per standards issued by IDRBT.
- Photo: standard storage format for storing in Intermediate Server and to be printed on the smart card as prescribed by IDRBT.
- Card Serial Number: as per standards issued by IDRBT.
- Should specify the breakup of the space allocated in the smart card for various requirements like Smart Card Operating system, Applications provided by the smart card Bidder, Customized application and future applications.

- Smart Card should be branded and personalize as per Bank's Specifications.

## 2. Functional & Other Requirements:

- Card should be capable to hold data of at least 10 to 12 different accounts among 9 types of account proposed in open standard of IDRBT like SB, KCC, Recurring Deposit, Demand Loan etc. with the particulars of the last 10 transactions for each account.
- Bidder to supply, issue personalized Smart Card to the customers. Unique card serial number, Name, Father's name, village, date of birth, date of issue, date of expiry, validity period, residential address, instruction to return the card if found lost, PAN or ration card number, bank's account number (14 digit), photograph of the customer with bank's logo would be printed on the smart card visible for verification when presented at BC or designated branch for any transaction. Bidder to get the design/look of the card approved by the Bank and personalization of smart card is as per standards issued by IDRBT.
- Bidder to ensure that the personalization of Smart Card is done only after the authorization of concerned customer's enrolment data by the designated branch.
- Such personalized cards are to be handed over to the respective customer in person within 10 days from the day of enrolling the customer on field.
- Smart Card to be delivered to the concerned customer in person, with proper records. Due care to be taken in avoiding landing of cards into the wrong hands. Any loss arising out of wrong delivery has to be borne by the Bidder only.
- Personalized Smart cards issued / in transit / in stock would be the exclusive property of the Bank. Whenever the account is closed or card gets damaged/mutilated/replaced the same should be taken back by BCs and returned to Bank with proper records.
- Technical specifications & Functionality of smart cards offered should conform to the guidelines if any, issued by Government / RBI / IBA / IDRBT or any other statutory authorities. In case of any change in the guidelines (by any of the above mentioned authorities) throughout the contract period, the bidder would have to comply to the same without any extra cost to the bank.
- Proposed solution should be compatible with the UIDAI standards.
- There should be provision in the smart card to store UIDAI number to communicate with UID Server for getting biometric authentication.

## 5.2. Hand-Held Devices [like Point-of-Terminal (POT) etc.] and other peripherals (printers, laptops, web/digital-camera etc.) for BCs – Requirements:

### 1. Technical Requirements:

#### a. Hand-held devices:

- Must have capability to be upgraded to Micro ATMs standards as specified by IBA/RBI.
- RAM: As per standards set by IDRBT.

- Storage: As per standards set by IDRBT.
  - Display: As per standards set by IDRBT.
  - Connectivity with backend / Intermediate Server: GSM / GPRS / CDMA, Ethernet and PSTN, Wireless like RF, VSAT etc.
  - Suitable: connectors for Console / Serial Port, PSTN / LAN, Power connector, Power adaptor, Battery, in-built GSM/GPRS modem etc.
  - Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported minimum 128 bit. Connectivity to backend systems to be protected through SSL/PKI.
  - Power Backup: Battery backup of minimum 8 hours operation with 24 hours standby. Provision to charge batteries from motor cycle/car Batteries or any other source of energy like solar.
  - Smart card Scanner/Reader : as per standards set by IDRBT
  - Finger Print Scanner: Bio-metric module, Optical, Image size – as per standards set by IDRBT.
  - Finger print matching (1:1): Finger print algorithm should be of high level of accuracy to match finger prints stored in the card. (As per standards set by IDRBT)
  - Voice enabled – Audio Speaker (As per standards set by IDRBT)
  - Language: should support multiple Indian languages (minimum 14) including English for Voice guidance and for printing receipts/reports.
- b. **Printer:** Impact (Optional Thermal), 10 lines/second, 57 mm (2.25 in) wide paper, 8 dots/mm resolution, Auto Paper Feeder
- c. **Laptop:** Standard laptop as required for the proposed solution
- d. **Web/Digital-Camera:** standard web/digital-camera as required for the proposed solution.
- 2. Functional & Other Requirements:**
- a. It should be a single integrated system for BCs, portable and easy to handle.
  - b. Hand-held devices & its peripherals provided by the Bidder to BCs should be robust, reliable and easy-to-use and customized to Indian rural conditions. Bidder to ensure its proper maintenance and prompt replacement of obsolete/faulty equipments. Bidder should maintain adequate stocks and spares of all such equipments at each of his support centers (owned/franchisee).
  - c. Hand-held devices, its peripherals & their applications should support customers enrolment system, authentication of customers & BCs, secured communication, transaction processing through fingerprint matching, uploading / downloading of transactions data through online or offline mode, generation of printed acknowledgement for completed transactions, etc.
  - d. Hand-held devices (Card Scanner / Reader) should be capable to use both the type of Smart Cards viz Contact Card as per the specifications mentioned above for customer & BCs authentication.

- e. Hand-held Devices should support both offline and online modes of operations. In case of off-line transactions stand-in payment facility should be available.
- f. One Hand-held device should support services to around 1000 to 1500 customers.
- g. Hand-held devices & its application should be capable to configure BC based rule definitions.
- h. For supporting the off-line functionality, Hand-Held devices should be capable to hold the data of transactions since last upload / synchronization till next upload / synchronization of data into backend systems. In case of any communication failure, it should ensure that no data is lost during transmission.
- i. Operations in Hand-held Devices should get initialized / commenced by the authorized BCs through biometric authentication process only. Feature to activate Hand-held devices by either of two identified BC operators (Primary Operator and Standby Operator), to be provided.
- j. Hand-held Devices should go to sleep / passive mode when they are left idle for more than 5 minutes so as to avoid its misappropriation. It should get back to active mode only through fresh biometric authentication by BC.
- k. Biometric in Hand-held devices should be read only for reading the figure impressions of the customer & matching the same with card stored fingerprints while transacting. Whereas for enrolment of customer it should be both read & write.
- l. Any customer induced activity through the Hand-held devices should support the biometric authentication of the BC and the user, jointly.
- m. Hand-held devices & its application should support customer's authentication at the beginning & end of any transaction initiated by him with proper voice guidance at each activity step.
- n. Devices should be capable to generate & print transaction slip for customers for deposits, withdrawal, remittances, balance enquiry, mini statement, etc. on the spot. Reports required for BCs like transaction summary slip, day end reports etc. should be generated & printed as when required. Language for transaction slip / reports is English.
- o. Hand-held devices & its application should support transactions, generation of reports, voice guidance in at least of three languages viz. Hindi, English and one regional Indian language depending on the District/State where the FIS is to be implemented.
- p. Hand-held devices & its application software should have also functionality as stated in document issued by IDRBT such as ADMIN functions, Beginning-of-day (BOD), End-of-day (EOD), etc.
- q. Devices System date should get synchronized with Intermediate Server during BOD.
- r. Hand-held devices & its applications should be capable to fetch software upgrades, revision in business rules etc from Intermediate FIS Central Server at the time of BOD for having the latest version of the software as well as business rules.

- s. Technical specifications & Functionality of equipments offered should conform to the guidelines if any, issued by Government / RBI / IBA / IDRBT / UIDAI or any other statutory authorities.

### 5.3. Intermediate Server Requirements (At DC & DR):

#### 1. Technical Requirements:

- Provide, install & maintain necessary Application / Database / Test / Development Server, hardware, software, middleware, Databases, routers, modems, switches Application Software, Firewall, Anti Virus, third party utilities etc. as required for setting up Intermediate Server at Bank's Data Center (DC) & Disaster Recovery Center (DR).
- DC& DR would be 1:1.
- Updation between DC & DR should be as per RTO (90 mins) set by the Bank.
- RPO value for Disaster Recovery replication 30 minutes.
- Provide & maintain replication application/software for updation between DC & DR
- Provide & maintain links/connectivity between DC & DR
- Provide, install & maintain Management Systems Tools like customer enrolment , BC Management, Card (Inventory/Key/Life) Management, MIS Report Management etc. with the necessary hardware/software
- Provide & maintain Facility Management System on 24 X 7 X 365 days at DC
- Provide & maintain two way interfaces with Bank's CBS (Finacle) System for updating account level information/enrolment information /transactions details, etc in Bank's CBS (Finacle) Server directly.
- Disaster Recovery Plan should be in place for DC & DR and conformed to Bank's Disaster Recovery Policy
- Bank will provide space, rack & power only for Intermediate Server at Bank's Data Center and Disaster Recovery Center.

#### 2. Functional & Other Requirements:

- a. The demographic & biometrics details of BCs & Customers like enrolment data, Cards details, Fingerprints etc. should get uploaded at Intermediate Server, through on-line/off-line-mode.
- b. Designated branches should have secured access to Intermediate Servers to authenticate the enrolment & other data and generate available / required MIS reports.
- c. Other data related to Accounts like KYC details, financial & non-financial Transactions etc., should be accessed / updated online / offline from / to Bank's CBS (Finacle) server. In other words, upon authorization of enrolment data, account should get opened immediately in our CBS (Finacle) Server and thereafter all customer transactions should take place in CBS (Finacle) directly through online & offline mode.

- d. Intermediate Server should have seamless interface with Smart card Management System, BC Management Systems and Bank's CBS (Finacle) system.
- e. Necessary standard interface with Bank's CBS (Finacle) System is to be done by the successful Bidder, in co-ordination with the existing Bank's software / network vendor.
- f. De-duplication check is to be carried out by the Bidder at the time of customer enrolment. Before activation of the account in CBS, the Bidder has to arrange all necessary infrastructures required for carrying out the de-duplication process.
- g. The entire activity with regard to card management, BC Management Facility Management, Cash Management etc. will be handled by the Bidder and all necessary hardware and software associated with the systems would be provided by the Bidder.
- h. Entire data in any format available in Intermediate Server, Hand-held devices & its peripherals, Smart Card etc. would be owned by the Bank and cannot be used by bidder/Service Provider for any other purpose.
- i. All hardware / software / equipments / database / application software etc., provided at Intermediate Server, DC, DR & BCs for implementation of end-to-end FIS in the Bank should exclusively be used for Bank only.
- j. Intermediate Server should be capable of following major functionalities –
  - Only authorized & registered devices should get connected.
  - Only authorized & registered BCs should be able to communicate.
  - Remote management of software upgrades/revised business rules etc to Hand-held devices during every BOD and ensure that the devices are having latest software version/ business rules.
  - All upload (enrolment/transaction data etc.) done from various devices are properly accounted.
  - Parameterization setting – upper/lower limits for withdrawal/deposit at account level, upper/lower limit of transaction based on per card per day per transaction basis etc.
  - Provision for Maintenance of full traceability and audit trail of the transactions from Intermediate Server.
  - No further operations on card allowed unless BC uploads the day's transactions to the Intermediate Server at the end of day or after reaching the permissible limit of transactions.
- k. **Facility Management System:**
  - It should be managed by qualified engineers with adequate experience for 24 X 7 X 365 days
  - Support engineers should be responsible for resolving any functional / technical (Hardware/Software, etc.) issues including Intermediate Server, Field Devices, Card Management etc.

- Support engineers should be responsible for log shipment, Backups, DC/DR cut-over drill, Restore / implementation of Disaster Recovery Plan if required, etc. Backup, Restore, Disaster Recovery Plan procedures to be conformed to Bank's policies in this regard.
- Support engineers should be responsible for field level functional / technical assistance to BCs, Designated branches etc.
- Support engineers should provide required MIS/Reports etc to Bank as per the Bank's requirements

#### **l. BC Management System:**

- Registration of BCs & equipments provided to them.
- Monitoring of BCs performance, settlement of their account with designated branch etc.
- Prompt retrieval of required BCs information as per Bank's requirements

#### **m. Card / Key Management System:**

- Capable to keep proper details of card inventory, issuing of cards, personalization of cards, delivery of cards to the customer & its acknowledgement, record of damaged/mutilated cards & its replacement etc.
- Prompt retrieval of required card information as per Bank's requirements

#### **n. MIS / Report Management System:**

- Bidder to provide & make available / customize all MIS reports in the solution as required by the Bank.
- Solution should support generation of minimum following reports -
  - Audit trails for all transactions including changes, failed transactions etc. with date/time/user stamp as & when required and accessible to the Bank's authorized official
  - Detailed Report, Statistics on BCs performance on monthly basis to be provided by Bidder
- Detailed report, statistics on enrolment / registration of the customers , inventory of equipments given to BCs etc., as & when recovered
  - Detailed report , statistics on inventory / issue etc. of Smart Card, as & when required
  - Detailed report , statistics on day-wise financial / non-financial transactions with details like account number, name, no of transactions for withdrawal, deposit, balance enquiry etc., as & when required for a given period
  - Details of calls logged by Bank, BCs with the Bidder and time taken by the Bidder to resolve the issues, defects etc.
  - Any other MIS / Reports as required by Bank from time to time.

#### 5.4. Business Correspondents (BCs) Requirements:

1. The following entities can act as BCs:
  - I. NGOs/ MFIs set up under Societies/ Trust Acts;
  - II. Societies registered under Mutually Aided Cooperative Societies Acts or the Cooperative Societies Acts of States;
  - III. Section 25 companies that are stand alone entities or in which NBFCs, banks, telecom companies and other corporate entities or their holding companies do not have equity holdings in excess of 10%;
  - IV. Post Offices; and Retired bank employees, ex-servicemen and retired government employees.

Further, RBI permitted Banks to increase the maximum distance criteria (i.e., distance between the place of business of a BC and the base branch) for the operation of a Business Correspondent (BC) for rural, semi-urban and urban areas from the existing 15 kms. to 30 kms. Additionally, RBI has permitted Banks to appoint the following entities as BCs, in addition to the abovementioned entities:

- I. individual grocery / medical / fair price shop owners;
  - II. individual public call office (PCO) operators;
  - III. agents of small savings schemes of Government of India/insurance companies;
  - IV. individuals who own petrol pumps;
  - V. retired teachers; and
  - VI. Authorized functionaries of well-run self-help groups (SHGs) linked to banks.
2. Bidder to carry out proper due diligence of the persons before appointing them as BCs.
  3. Bidder to appoint/engage BCs only after obtaining prior approval from Bank.
  4. The remuneration / commission / incentive / travelling / incidental charges etc. to BCs would be borne by the Bidder.
  5. Bidder to impart necessary technical/functional training to BCs to handle FIS & devices.
  6. Each BC / BC sub-agents to cater services to 1500 customers.
  7. Bidder to ensure engaging sufficient number of BCs & to motivate them for achieving the volume of Bank's FI road map, well in time. Not achieving the maximum permissible levels set of different achievements of RFP, would attract imposition of penalty on Bidders by Bank.
  8. Each BC would be linked to one of our designated branch identified by Bank to maintain his settlement account.

9. BCs should be available at Customer Service Point (CSP) which would be a central place of cluster of villages/blocks allotted to him and render banking services to customers at their door step as per their convenience.

10. BCs to render mainly following types of banking services –

a. **Enrolment Activities** – include:

- Identify potential customer
- Complete the customer enrolment procedure as per the Bank's requirement which includes filling of account opening forms, verification of primary information/data, capturing of KYC data, photo / image of the identified customer, his/her figure prints of all fingers of both hands etc., sending the enrolment documents & details to designated branch to authenticate in the system
- Upload the enrolment data at Intermediate Server to enable the designated branch to authenticate data
- Deliver / handover personalized Smart Card in person to the respective customer

b. **Field Level Activities:**

The primary activities to be undertaken by the Business Correspondents include:

- Authentication of the applications brought in for enrolment;
- Verification of primary information/ data;
- processing and submission of applications to branches;
- Collection of small value deposits,
- Disbursal of funds / small withdrawals etc. only after identification of the recipient.
- Disbursal of small value credit,
- Recovery of principal/collection of interest,
- Sale of micro insurance/ mutual fund products/ pension products/other third party products,
- Receipt and delivery of small value remittances/ other payment instruments upto ₹20000/-. The total value of such transactions in the account should not exceed ₹1,00,000/- per year,
- Disbursement of Government Payments like Pension, wages under National Rural Employment Guarantee Scheme (NREGA) etc
- Assist in Fund Transfer
- Assist in Bill / Utility Payments like payments towards pre-paid recharge, insurance premium, electricity bill, water bill, telephone bill etc.
- Balance Enquiry
- Issue of Mini statements

- Creating awareness about savings and other products, education and advice or managing money and debt counseling, marketing of the financial products including savings/ providing product information, etc.;
- Settlement/Reconciliation of the Cash-on-hand balance of the BC/BC-subagent with the designated branch within Bank's cash-retention time limit for BC (default 48 hours) and in his account maintained at that designated branch.
- identification of borrowers and fitment of activities;
- collection and preliminary processing of loan applications including verification of primary information/data;
- processing and submission of loan applications to branches;
- promotion and nurturing Self Help Groups/ Joint Liability Groups;
- post-sanction monitoring;
- monitoring and handholding of Self Help Groups/ Joint Liability Groups/ Credit Groups/ others; and
- Follow-up for recovery.
- Any other service on behalf of the Bank, duly authorized by the appropriate Authority.

Business Correspondents will be undertaking activities within the normal course of the bank's banking business, but conducted through the eligible entities at places other than the bank premises.

11. Bank reserves the right to insist for completing the customer enrolment procedure by BCs in the presence of the Bank's official.
12. BCs so engaged should be aware of Know Your Customer (KYC) requirements with respect to opening of accounts set by RBI and fully met with while filling of account opening forms.
13. Bidder/s will be responsible as principals for all the acts of omission and/or commissions of the BCs.
14. Bidder to provide all necessary hardware / equipment / software / application / connectivity / assistance etc. to BCs for their enrolment & field level activities.
15. BCs to lodge the complaint with Bidder/Vendor immediately on non-functioning/issues/defects etc., of any devices provided to him/her under FIS and intimate the same to the Bank/ Designated Branch. Similarly, BCs to inform the Bank/Designated Branch immediately after the problems/issues of devices is resolved by Bidder/Vendor.
16. A summary of workflow activities of BCs is as under –
  - i. Data collection: Data collection of the beneficiaries, capturing their demographic, geographical and economic profile is to be done by business correspondents.
  - ii. Account opening: Beneficiaries will be enrolled by business correspondents and no-frill accounts will be opened by BCs after ensuring compliance with

KYC norms, in close co-ordination with successful Bidder and designated branch. Files containing data of accounts with required information to take care of future MIS will be uploaded to Bank's CBS (Finacle) server through batch processing.

- iii. Issuance and personalization of biometric cards: After data collection and enrolment, Bidder/BCs will issue biometric cards and responsibility for delivery of biometric cards will be vested with them. However, Bidder will do personalization of cards after verifying the KYC aspects of the cards by bank officials of designated branch.
  - iv. Transactions: Transactions in the accounts will be allowed to the beneficiaries through hand held devices and cash settlement up to permissible limits will be undertaken by the business correspondents.
  - v. Cash management at the level of BCs: Business correspondents will be allowed maximum cash holding as per the limit fixed by the branches and they will not be allowed to receive cash beyond those limits (Risk Management aspect). They will have to deposit excess Cash with them within a stipulated time (default 48 hours) in the designated branch/nearest branch. BCs will be allowed to withdraw cash within their permissible limits from the designated branch/nearby branches as per their requirement.
  - vi. Capacity building: Business correspondents will be trained by the field level functionaries of the Bidders about the technical aspects. Simultaneously, they will be sensitized about KYC norms, form filling, group formation, and risk issues involved in credit linkage and documentation etc by field and branch level functionaries of the Bank. We will leverage existing infrastructure of our staff training colleges, Lead District offices and RSETIs to impart training to business correspondents/ business facilitators/ sub-agents. By linking commercial interest of the Bidder with actual implementation of the project, overall involvement of Bidder in engaging / training / handholding of BCs/BFs/subagents at each stage are ensured.
17. FIS should support parameterization of following checks for BCs Operations –
- a. Each Field BC to have a limit of collecting maximum ₹ 10,000/- or as per Bank's decision from time to time. Whenever this limit is reached it's necessary for field BC to deposit the money in branch, failing which deposits should be restricted but withdrawals should be allowed.
  - b. It is necessary for each Field BC to deposit the money in branch within BC retention time limit (default 48 hours), failing which Field BC should not be allowed to do any transaction.
  - c. Whenever for Field BC total transaction reaches 100 within the stipulated BC retention time (default 48 hours), it is necessary for Field BC to deposit the money in branch failing which Field BC should not allowed to do any transaction.
  - d. Maximum limit for withdrawal in single day is ₹ 5000/-. For deposits there is no limit.
  - e. Facility to update the maximum withdrawal and deposit limit for Field BC as and when required by the Bank.

- f. Minimum amount for transaction is ₹10. Transaction can be done in ₹only.
- g. End of Day (EOD) / Begin of Day (BOD) at Intermediate Server / Devices if any to be done on daily basis.
- h. All BCs should strictly do EOD in Handheld devices on daily basis.

**Note:** The limits in rupees mentioned above, mainly in clauses b) of point 10, clauses a), c), d) and f), of point 16 of 5.4 are subject to change and will be intimated by Bank from time to time.

#### 5.5. Initial Pilot Project Requirements:

1. Selected Bidder to implement its proposed solutions (Smart card based) initially in the branches / villages / blocks / districts / cities / zones / states identified by Bank, as a PILOT PROJECT to show their capabilities, at its own cost in UCO Bank as well as UCO Bank sponsored 5 RRBs.
2. Pilot Project would be tested and evaluated.
3. All activities like engaging BCs, customer's enrolment, issue personalized smart card, customer's transaction etc. and installations of Hardware/Software etc. for Intermediate Server & for BCs, in Pilot Project should be exactly similar to that involved in live implementation & roll-out of FIS as per the requirements of RFP.
4. Bidder to complete entire Pilot Project in a reasonable time not exceeding 30 days from the date of award of contract.
5. All necessary infrastructure including hardware, software, enrolment kit, equipments, consumables, smart cards, BCs etc. required for Pilot Project should be provided by the Bidder at its own cost. Minimum 100 customer enrolment with their different type of financial and non-financial transactions per center should be achieved for testing & evaluation during Pilot Project.
6. During the pilot project the Bank may review the technical/functional/procedural aspects of FIS requested in this RFP and come out with changes / customization which Bidder has to address/resolve/change during the period of Pilot Project without any extra cost to the Bank. All requirements of the Bank have to be complied in Pilot Project itself.
7. Upon successful completion of Pilot Project, Bank will issue acceptance certificate so that the Bidder can continue implementing the solutions at the Pilot branches as the requirements of RFP.
8. Bank will pay charges stipulated in the price bid from the date of successful implementation of Pilot Project by the Bidder & its acceptance by Bank.
9. After successful completion of Pilot Project, Bank would issue work order for rolling-out FIS in other Service areas of branches / villages / blocks / cities / zones / states identified by Bank as per the terms & conditions of RFP.

**5.6. Implementation / Roll-out of FIS at identified service areas of branches / villages / blocks / districts / cities / zones / states upon successful completion of respective Pilot Project - Requirements:**

1. Bank will issue work order for implementation of FIS systems in Service areas of identified branches / villages / blocks / districts / cities / zones / states for rolling out the solution as per the terms & conditions of RFP.
2. Roll-out of FIS in Service areas of identified branches / villages / blocks / districts / cities / zones / states should be completed within reasonable period not exceeding 15 days from the date of work order.
3. All hardware/software/database etc., licenses should be for rolling out the proposed end-to-end FIS across all the branches of the Bank with no upper limit either for branches or for equipments.
4. Upon roll-out, Bidder to station their technical support team in that area for at least 15 days to train / assist BCs & designated branch staff to handle FIS project efficiently. Bidder to submit a letter to this effect given by our designated branch, to the Bank.
5. In case Bidder encounters any problems/conditions which hamper in timely completion of FIS project and/or achieving different achievements of RFP, the Bidder should immediately inform the Bank such problems in writing with its facts/causes/duration of likely delay. Upon receipt of such communication from Bidder and evaluation / merit of the case, Bank may consider for extending the time for performance to the Bidder.

**SECTION 6: BID FORM, PRICE SCHEDULES AND OTHER FORMATS (BF)**

**INDEX**

Annexure Number	Annexure Name	Description
I	Bid Form (Technical)	Bidder's undertaking to perform the contract
II	Bid Form (Price)	Bidder's undertaking to perform the contract
III	Non-Disclosure Agreement	Non-Disclosure Agreement
IV	Price Schedule	Full Price Schedule of the Solution indicating all the components of the solution and services
V	Bid Security Form	Bid Security Form
VI	Performance Security Form	Performance Security Form
VII	Manufacturer's Authorization Form	Manufacturer's/ Producer's authorization form wherever applicable
VIII	Organizational Profile	Documentary evidence that the bidder is eligible to bid and is qualified to perform the contract
IX	Service Support Details	Service Support Details
X	Bill of Material	Details of smartcard, hand-held devices, account opening devices, data processing & storing devices, hardware/software, monitoring/managing tools, interfaces etc. with Name of the Component, Make & Model No, Principal Vendor / Manufacturer etc.

XI	Compliance to RFP Terms & Conditions	a) Compliance of Scope of Work covering all sub-clauses in compliance chart  b) Compliance of TECHNICAL & FUNCTIONAL SPECIFICATIONS (TFS) covering all sub-clauses in compliance chart
XII	Technical Specification	Technical Evaluation Sheet
XIII	Functional Specification	Functional Evaluation Sheet.

ANNEXURE – I

**BID FORM (TECHNICAL BID) (to be included in Technical Bid Envelope)**

Date.....

To  
Deputy General Manager  
UCO Bank  
Financial Inclusion Department,  
3rd Floor, Head Office,  
10 BTM Sarani, Kolkata – 700 001

Dear Sir,

Reg.: Implementation of ICT Based Financial Inclusion Project  
- Your RFP Ref: FI-xxxx/2011-12 dated xx/xx/2011.

Having examined the Bidding Documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply, installation and commissioning of Financial Inclusion Solution, in conformity with the said Bidding documents. We undertake, if our Bid is accepted, to deliver, install and commission the Solution in accordance with the delivery schedule specified in the Schedule of Requirements. If our Bid is accepted, we will obtain the guarantee of a Bank in a sum equivalent to 10 percent of the Contract Price for the due performance of the Contract, in the form prescribed by the Bank.

*We agree to abide by the Bid and the rates quoted therein for the orders awarded by the Bank up to the period prescribed in the Bid, which shall remain binding upon us.*

Until a formal contract is prepared and executed, this Bid along with all Term & Conditions, your notification of award, shall constitute a binding Contract between us. We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that you are not bound to accept the lowest or any Bid you may receive.

Dated this ..... day of ..... 20\_\_

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
(In the capacity of)

Duly authorized to sign Bid for and on behalf of \_\_\_\_\_

**PROPOSAL FORM (PRICE PROPOSAL)**  
**(to be included in Price Proposal Envelope)**

To  
Deputy General Manager  
UCO Bank  
Financial Inclusion Department,  
3rd Floor, Head Office,  
10 BTM Sarani, Kolkata – 700 001

Dear Sir,

Reg.: Implementation of ICT Based Financial Inclusion Project  
- Your RFP Ref: FI-xxxx/2011-12 dated xx/xx/2011.

We examined the Bidding Documents, the receipt of which is hereby duly acknowledged. We, the undersigned, offer to supply installation & commissioning of the Financial Inclusion solution in conformity with the said Bidding documents for the sum of ..... *(Total Proposal amount in words and figures)* or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Proposal.

We undertake, if our Proposal is accepted, to deliver, install and commission the system, in accordance with the delivery schedule specified in the Schedule of Requirements.

*We agree to abide by the Proposal and the rates quoted therein for the orders awarded by the Bank.*

Until a formal contract is prepared and executed, this Proposal, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand that you are not bound to accept the lowest or any Proposal you may receive.

Dated this ..... day of ..... 20\_\_

\_\_\_\_\_  
*(Signature)*

\_\_\_\_\_  
*(Name)*

\_\_\_\_\_  
*(in the capacity of)*

Duly authorized to sign Proposal for and on behalf of \_\_\_\_\_

**NON-DISCLOSURE AGREEMENT**

WHEREAS, we, \_\_\_\_\_, having Registered Office at \_\_\_\_\_, hereinafter referred to as the First party, are agreeable to offering the Financial Inclusion Solution and services to UCO Bank , having its head office at 10 BTM Sarani, Kolkata – 700 001, hereinafter referred to as Second party and,

WHEREAS, the First Party understands that the information regarding Second party's Financial Inclusion Solution shared by Second party in their Request for Proposal is confidential and/or proprietary to Second party, and

WHEREAS, the First Party understands that in the course of submission of the offer for the said Financial Inclusion Solution and Services and/or in the aftermath thereof, it may be necessary that the First Party may perform certain jobs/duties on Second party's properties and/or have access to certain plans, documents, approvals or information of Second party;

NOW THEREFORE, in consideration of the foregoing, the First Party agrees to all of the following conditions, in order to induce Second party to grant the First Party specific access to Second party's property/information

The First Party will not publish or disclose to others, nor, use in any services that the First Party performs for others, any confidential or proprietary information belonging to Second party, unless the First Party has first obtained Second party's written authorization to do so;

The First Party agrees that notes, specifications, designs, memoranda and other data shared by Second party or, prepared or produced by the First Party for the purpose of submitting the offer to Second party for the said Financial Inclusion Solution and Services, will not be disclosed to during or subsequent to submission of the offer to Second party, to anyone outside Second party

The First Party shall not, without Second party's written consent, disclose the contents of this Request for Proposal (Bid) or any provision thereof, or any specification, plan, pattern, sample or information (to be) furnished by or on behalf of Second party in connection therewith, to any person(s) other than those employed/engaged by the First Party for the purpose of submitting the offer to Second party and/or for the performance of the Contract in the aftermath. Disclosure to any employed/engaged person(s) shall be made in confidence and shall extend only so far as necessary for the purposes of such performance.

Place

Date:

Price Schedule

(Include in Price Bid Only - Not to be included in Technical Bid)

Format	Price Schedule For :
<b>Annexure -IV</b>	For implementation of Smart Card based end-to-end FIS as per the terms & conditions of RFP

**Assumptions for Quantities mentioned in Price Schedule (Table I & Table II):**

1. Volume of No. of accounts under Bank's FI road map: 22.75 **Lacs**
2. Estimated No. of Accounts for considering "L1" for Cards: 22.75 **Lacs**
3. Estimated No. of Financial Transactions per account per year: [Excluding Non-Financial Transactions which are part of service] **12**
4. Quantity for Financial Tran. For cards based: 336 **Lacs**
5. **Bank reserves the right to alter the quantity mentioned in the Format Annexure -IV depending upon the business requirement.**

**Assumptions for Quantities mentioned in Price Schedule (Table III & Table IV):**

1. Volume of No. of accounts under RRB's FI road map: 31.81 **Lacs**
2. Estimated No. of Accounts for considering "L1" for Cards: 31.81 **Lacs**
3. Estimated No. of Financial Transactions per account per year: [Excluding Non-Financial Transactions which are part of service] **12**
4. Quantity for Financial Tran. For cards based: 489 **Lacs**
5. **RRBs reserve the right to alter the quantity mentioned in the Format Annexure -IV depending upon the business requirement.**

Contd.

## Price Schedule (PART-1)

For implementation of **Smart Card based** end-to-end FIS in UCO Bank as per the terms & conditions of RFP

(Include in Price Bid of Smart Card FIS Only - **Not to be included in Technical Bid**)

**TABLE- I**

1	2	3	4	5	6		7
Sr. No.	Particulars	Rate Per Unit	Quantity	Price (Col.3 X Col.4)	Taxes		Total Price (Inclusive of Taxes) [5 + 6b]
A	Smart Cards	xxxx	xxxxxxxx	xxxxxxxx	Rate of Tax (a)	Taxes as applicable (b)	
	Cost of Per Smart Card (considering procurement, supply, issue, personalization with fingerprints , digital photo, other data, deliver of Smart Card to respective customer in person, Card/Key Management)		22.75 Lacs cards				
B	Cost of New Customer Enrolment	xxxx	Xxxxxxxxx	xxxxxx	Rate of Tax (a)	Taxes as applicable (b)	
	Per New Customer Enrolment (considering Identify potential customer, Complete the customer enrolment procedure as per the Bank's requirement which includes filling of account opening forms, verification of primary information/data, capturing of KYC data, photo / image of the identified customer, his/her figure prints of all fingers of both hands, De- duplication, Upload the enrolment data at Intermediate Server etc)		22.75 Lacs Enrolments				
	Total						

**Table - II**

1	2	3	4	5	6	7	
Sr. No.	Particulars	Rate Per Unit	Quantity	Price (Col.3 X Col.4)	Taxes		Total Price (Inclusive of Taxes) [5 + 6b]
A	Cost of Financial Transactions	xxxx	xxxxxxxx	xxxxxxxx xxxxxx	Rate of Tax (a)	Taxes as applicable (b)	
	Per Financial Transaction Charges (considering cost of all hardware / software / applications / devices etc. & BCs/ Facility management etc. activities at Field (for BCs) / DC / DR, Charges of BCs, etc. associated with implementation of FIS) (Financial transactions are other than the Balance Enquiry and Mini Statement which are part of the service.)		<b>336</b> Lacs				
	Total						
	<b>Total Cost of Ownership ( Gross Total of Table I and Table II)</b>						

Contd..

**Table III:**

**For implementation of Smart Card based FIS in RRBs sponsored by UCO Bank**

1	2	3	4	5	6		7
Sr. No.	Particulars	Rate Per Unit	Quantity	Price (Col.3 X Col.4)	Taxes		Total Price (Inclusive of Taxes) [5 + 6b]
A	Smart Cards	xxxx	xxxxxxxx	xxxxxxxx	Rate of Tax (a)	Taxes as applicable (b)	
	Cost of Per Smart Card (considering procurement, supply, issue, personalization with fingerprints, digital photo, other data, deliver of Smart Card to respective customer in person, Card/Key Management)		31.81 Lacs cards				
B	Cost of New Customer Enrolment	xxxx	Xxxxxxxxx	xxxxxx	Rate of Tax (a)	Taxes as applicable (b)	
	Per New Customer Enrolment (considering Identify potential customer, Complete the customer enrolment procedure as per the Bank's requirement which includes filling of account opening forms, verification of primary information/data, capturing of KYC data, photo / image of the identified customer, his/her figure prints of all fingers of both hands, De- duplication, Upload the enrolment data at Intermediate Server etc)		31.81 Lacs Enrolments				
	Total						

**Table IV**

1	2	3	4	5	6		7
Sr. No.	Particulars	Rate Per Unit	Quantity	Price (Col.3 X Col.4)	Taxes		Total Price (Inclusive of Taxes) [5 + 6b]
A	Cost of Financial Transactions	xxxx	xxxxxxxx	xxxxxxxxx xxxxxx	Rate of Tax (a)	Taxes as applicable (b)	
	Per Financial Transaction Charges (considering cost of all hardware / software / applications / devices etc. & BCs/ Facility management etc. activities at Field (for BCs) / DC / DR, Charges of BCs, etc. associated with implementation of FIS) (Financial transactions are other than the Balance Enquiry and Mini Statement which are part of the service.)		<b>489</b> Lacs				
	Total						
	<b>Total Cost of Ownership ( Gross Total of Table III and Table IV)</b>						

Signature of Bidder-----  
 Name -----  
 Business address -----  
 Place  
 Date

Contd..

**For implementation of Smart Card based end-to-end FIS in UCO Bank as per the terms & conditions of RFP**

**Additional Information (PART-2):**

**Mandatory to give, but will not be considered for reckoning „L1“**

1.	2.	3.	4.	5.
Sr.No.	Description	Rate Per Unit	Quantity	Total Price (Col.3 X Col.4)
1	BC charges included in A of PART-1 above		22.75 lacs cards	
2	BC charges included in B of PART-1 above		22.75 lacs Enrolments	
3	BC charges included in C of PART-1 above		336 lacs Transactions	
4	Charges included in B of PART-1 above for photo / image of the identified customer, his/her figure prints of all fingers of both hands & uploading the same data at Intermediate Server		22.75 lacs Enrolment	

Signature of Bidder-----

Name -----

Business address -----

Place

Date

For implementation of Smart Card based end-to-end FIS in UCO Bank's sponsored 5 RRBs as per the terms & conditions of RFP

**Additional Information (PART-2):**

**Mandatory to give, but will not be considered for reckoning ,L1<sup>a</sup>**

1. Sr.No.	2. Description	3. Rate Per Unit	4. Quantity	5. Total Price (Col.3 X Col.4)
1	BC charges included in A of PART-1 above		31.81 lacs cards	
2	BC charges included in B of PART-1 above		31.81 lacs Enrolments	
3	BC charges included in C of PART-1 above		489 lacs Transactions	
4	Charges included in B of PART-1 above for photo / image of the identified customer, his/her figure prints of all fingers of both hands & uploading the same data at Intermediate Server		31.81 lacs Enrolment	

Signature of Bidder-----

Name -----

Business address -----

Place

Date

**FORMAT OF BANK GUARANTEE**

**WHEREAS** UCO BANK a body corporate constituted under The Banking companies (Acquisition & Transfer of Undertakings Act of 1970), having its Head Office at 10, B.T.M. Sarani, KOLKATA – 700 001, (hereinafter called “**UCO BANK**”) which expression unless expressly excluded or repugnant to the context shall also include its successor, assigns, attorneys, agents, representatives, authorized officer and all and any such officer having the power and authority to represent the Bank) has released a Request For Proposal (RFP) dated.....for Implementation of ICT Based Financial Inclusion Project as mentioned in RFP document.

AND

**WHEREAS** ..... (Herein after called the **Bidder**) has responded to the request for proposal given by **UCO BANK** and has submitted a proposal for the Implementation of ICT Based Financial Inclusion Project vide its. .... Response Document dated .....

**AND WHEREAS** **UCO BANK** has agreed to accept from the **Bidder** the said proposal relating to implementation of ICT Based Financial Inclusion Project and evaluate the same for the purpose of determining the suitability of the same for implementation.

**AND WHEREAS** the **Bidder** has requested .....Bank having its head office at.....(herein after called the **Guaranteeing Bank**) to irrevocably guarantee an amount of ₹ 25 Lakh (₹ Twenty Five Lakh Only) to **UCO BANK** as Bid Security as required to be submitted the ‘**Bidder**’ as a condition for participation in the RFP evaluation process.

**AND WHEREAS**.....the **Guaranteeing Bank** has agreed to irrevocably guarantee an amount of ₹ 25 Lakh (₹ Twenty Five Lakh Only) to **UCO BANK** as Bid Security as required to be submitted the ‘**Bidder**’ as a condition for participation in the RFP evaluation process

**NOW THIS DEED OF GUARANTEE WITNESSETH AS UNDER:**

**Whereas** the ‘**Bidder**’ has submitted a proposal in response to the RFP released by **UCO BANK**, we, \_\_\_\_\_Bank (the **Guaranteeing Bank**) having our head office at \_\_\_\_\_ hereby irrevocably guarantee an amount of ₹ 25 Lakh (₹ Twenty Five Lakh only) to **UCO BANK** 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:

If the **Bidder** withdraws his proposal during the period of the proposal validity;  
or

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 & Conditions mentioned in the RFP.

We, the **Guaranteeing Bank**, undertake to pay immediately on demand to **UCO BANK** the said amount of ₹ Twenty Five lakh only 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 **Bidder**.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed ₹ 25 Lakh (₹ Twenty Five lakh only).
2. This Bank guarantee will be valid up to \_\_<sup>th</sup> \_\_\_\_\_ 2011; 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 \_\_<sup>st</sup> \_\_\_\_\_ 2011.

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

**PERFORMANCE SECURITY FORM**

To: \_\_\_\_\_(Name of Purchaser)  
WHEREAS ..... (Name of Selected Bidder)  
(hereinafter called "the Selected Bidder") has undertaken, in pursuance of  
Contract No..... dated,..... 20\_\_ to supply.....  
.....(Description of Products and Services) (hereinafter  
called "the Contract").

AND WHEREAS it has been stipulated by you in the said Contract that the  
Selected Bidder shall furnish you with a Bank Guarantee by a Scheduled  
Commercial Bank for the sum specified therein, as security for compliance with  
the Selected Bidder's performance obligations in accordance with the Contract.

AND WHEREAS we have agreed to give the Selected Bidder a Guarantee:

THEREFORE, WE hereby affirm that we are Guarantors and responsible to you, on  
behalf of the Selected Bidder, up to a total of .....  
..... (Amount of the Guarantee in Words and Figures) and we  
undertake to pay you, upon your first written demand declaring the Selected  
Bidder to be in default under the Contract and without cavil or argument, any  
sum or sums within the limit of ..... (Amount of Guarantee) as  
aforesaid, without your needing to prove or to show grounds or reasons for your  
demand or the sum specified therein.

This guarantee is valid until the .....day of.....

Signature and Seal of Guarantors

(Selected Bidder's Bank) .....

Date.....

Address: .....  
.....  
.....

**MANUFACTURER'S / PRODUCER'S AUTHORIZATION FORM**

No. \_\_\_\_\_

Date:

To:

Dear Sir:

Ref: Your RFP Ref: FI-xxxx/2011-12 dated xx/xx/2011.

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 Selected Bidder:

(a) Such Products as the Bank may opt to purchase from the Selected Bidder, provided, that this option shall not relieve the Selected Bidder 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.*

## ANNEXURE VIII

### ORGANISATIONAL PROFILE

(Include in Technical Proposal Only – Not to be included in Price Proposal)

CONSTITUTION 1. Proprietary 2. Partnership 3. Private Ltd. 4. Public Ltd	:		
Established since Commercial Production of the solution on Offer started since	:		
Address of Registered Office	:		
E-mail for communication	:		
Category	:	i. Software Producer / Developer (Principal) ii. Hardware Manufacturer (Principal) iii. Bidder / Solution Provider (Third-party) iv. Any Other ( <i>please specify</i> )	
If Consortium, then specify name of members	:	1. 2.	
		Name	Phone Nos. with STD codes
		1.	
		2.	
		3.	
Number of Engineers familiar with the solution	:		
Number of Total Employees	:		
Number of qualified Engineers permanently employed for FIS	:		
Solution being offered, Implemented in :			
Purchaser, with full address and Details of contact person (Phone, Fax and E-Mail)	Models in Use	Implementation	Whether Warranty/AMC still continues
1.			
2.			
3.			

Note : Please support the above facts with documentary evidence. Please also attach  
:Income- Tax Clearance Certificate (latest) Referral Letters from Clients mentioned  
above

Place:  
Date:

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

Service Support Details Form

City / District Location	Postal address, telephone, fax E-mail and contact details of Support personnel	Office working hours	Number of hardware/ Software Engineers capable of supporting the Hardware/ Software being offered	Own Franchisee/ Support Centers



**Compliance Chart for all terms & conditions / requirements of the RFP:**

**Please note to -**

- a. Submit your compliance for following requirements of RFP and for Smart Card based FIS.
  - i. Pre-Eligibility Criteria (Clause 3.2)
  - ii. Broad Scope of Work (Section 3)
  - iii. Technical & Functional Specifications (TFS) of Section 5
  - iv. Any Other Terms & Conditions of RFP
- b. Confirm that all terms & conditions / requirements / clauses / sub-clauses of RFP appearing in the compliance chart and compliance status (YES/NO) is mentioned.
- c. Your compliance will be considered as "NO" for the terms & conditions / requirements / clauses / sub-clauses of RFP not appeared in compliance chart or appeared but compliance "YES/NO" is not mentioned.

Please Mention: Compliance for: \_\_\_\_\_

Sl.No.	RFP Clause No.	RFP Page No.	Particulars as per RFP	Complied YES / NO	Reference Number / Page Sr.No. of supporting document if any submitted	Remarks
1						
2						

We certify that the end-to-end FIS proposed by us conform to the Scope of work stipulated in this RFP and comply with technical & functional specifications stipulated in section 5 of this RFP. We commit to provide services for implementation/rolling-out/support/maintenance of proposed FIS for a minimum period of 5 years. We also confirm that we agree to all the terms and conditions of this RFP.

Signature of Bidder: \_\_\_\_\_

Name: \_\_\_\_\_

Place:

Date:

S.N	Technical Evaluation Sheet	Response (S/A/C/U)
<b>Smart Cards Requirements</b>		
1	Smart Card should be Contact	
2	The Smartcard must conform to the latest version of Open Standards for Smartcard based Solutions for Financial Inclusion	
3	Interface should be ISO/TEC 7816 (T=0 or T=1) compliant as per Smart Card standards issued by IDRBT and should support read write operations.	
4	Should be of standard dimension and must comply to ISO 7816 Part 1 so that it should be inter operateble to all the smart card readers.	
5	Memory: as per Smart Card standards issued by IDRBT.	
6	Minimum 10 years data retention	
7	Min 3,00,000 EEPROM write cycles	
8	Operating system must comply to SCOSTA-1.2b or SCOSTA – CL 1.2	
9	Operating ambient temperature range $-25^{\circ}\text{C}$ to $+70^{\circ}\text{C}$	
10	Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported minimum 128 bit.	
11	Material of Card Body: Standard Material as per standards issued by IDRBT.	
12	Finger prints: Store finger prints of all fingers of both the hand, Image Size as per standards issued by IDRBT.	
13	Photo: standard storage format for storing in Intermediate Server and to be printed on the smart card as prescribed by IDRBT.	
14	Card Serial Number: as per standards issued by IDRBT.	
15	Should specify the breakup of the space allocated in the smart card for various requirements like User Certificates, Smart Card Operating system, Applications provided by the smart card Bidder, Customized application and future applications.	
16	Smart Card should be branded and personalize as per Bank's Specifications	
<b>Hand-Held Devices [like Point-of-Terminal (POT) etc.] and other peripherals (printers, laptops, web/digital-camera etc.) for BCs – Requirements:</b>		
17	Must have capablitiy to be upgraded to Micro ATMs standards as specified by IBA/RBI.	
18	RAM: As per standards set by IDRBT.	

19	Storage: As per standards set by IDRBT.	
20	Display: As per standards set by IDRBT.	
21	Connectivity with backend / Intermediate Server: GSM / GPRS / CDMA, Ethernet and PSTN, Wireless like RF, VSAT etc.	
22	Suitable: connectors for Console / Serial Port, PSTN / LAN, Power connector, Power adaptor, Battery, in-built GSM/GPRS modem etc.	
23	Does solution support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported minimum 128 bit. Connectivity to backend systems to be protected through SSL/PKI.	
24	Battery backup of minimum 8 hours operation with 24 hours standby.	
25	Provision to charge batteries from motor cycle/car Batteries or any other source of energy like solar.	
26	Smart card Scanner/Reader : Contact Card – as per standards set by IDRBT	
27	Finger Print Scanner: Bio-metric module, Optical, Image size – as per standards set by IDRBT.	
28	Finger print matching (1:1): Finger print algorithm should be of high level of accuracy to match finger prints stored in the card. (As per standards set by IDRBT)	
29	Voice enabled – Audio Speaker (As per standards set by IDRBT)	
30	Language: should support multiple Indian languages (minimum 14) including English for Voice guidance and for printing receipts/reports.	
31	<b>Printer:</b> Impact (Optional Thermal), 10 lines/second, 57 mm (2.25 in) wide paper, 8 dots/mm resolution, Auto Paper Feeder	
32	<b>Laptop:</b> Standard laptop as required for the proposed solution	
33	<b>Web/Digital-Camera:</b> standard web/digital-camera as required for the proposed solution.	
<b>Intermediate Server Requirements (At DC &amp; DR):</b>		
34	Provide, install & maintain necessary Application / Database / Test / Development Server, hardware, software, middleware, Databases, routers, modems, switches Application Software, Firewall, Anti Virus, third party utilities etc. as required for setting up Intermediate Server at Bank's Data Center (DC) in Bangalore & Disaster Recovery Center (DR) in Kolkata.	
35	DC& DR would be 1:1.	
36	Updation between DC & DR should be as per RTO set by the Bank	

37	Provide & maintain replication application/software for updation between DC & DR	
38	Provide & maintain links/connectivity between DC & DR	
39	Provide, install & maintain Management Systems Tools like customer enrolment , BC Management, Card (Inventory/Key/Life) Management, MIS Report Management etc. with the necessary hardware/software	
40	Provide & maintain Facility Management System on 24 X 7 X 365 days at DC	
41	Provide & maintain interface with Bank's CBS (Finacle) System for updating account level information/enrolment information /transactions details, etc in Bank's CBS (Finacle) Server directly.	
42	Disaster Recovery Plan should be in place for DC & DR and conformed to Bank's Disaster Recovery Policy	
43	Bank will provide space, rack & power only for Intermediate Server at Bank's DC and DR.	

S.N	Functional Evaluation Sheet	Response (S/A/C/U)
<b>Smart Cards Requirements</b>		
1	Card should be capable to hold data of at least 10 to 12 different accounts like SB, KCC, Recurring Deposit, Demand Loan etc. with the particulars of the last 10 transactions for each account.	
2	Bidder to supply, issue personalized Smart Card to the customers. Unique card serial number, Name, Father's name, village, date of birth, date of issue, date of expiry, validity period, residential address, instruction to return the card if found lost, PAN or ration card number, bank's account number (14 digit), photograph of the customer with bank's logo would be printed on the smart card visible for verification when presented at BC or designated branch for any transaction. Bidder to get the design/look of the card approved by the Bank and personalization of smart card is as per standards issued by IDRBT.	
3	Smart Card Printer should be in Bank's premises or other premises as approved by the Bank.	
4	Bidder to ensure that the personalization of Smart Card is done only after the authorization of concerned customer's enrolment data by the designated branch.	
5	Such personalized cards are to be handed over to the respective customer in person within 10 days of enrolment.	
6	Smart Card to be delivered to the concerned customer in person, with proper records. Due care to be taken in avoiding landing of cards into the wrong hands. Any loss arising out of wrong delivery has to be borne by the Bidder only.	
7	Personalized Smart cards issued / in transit / in stock would be the exclusive property of the Bank. Whenever the account is closed or card gets damaged/mutilated/replaced the same should be taken back by BCs and returned to Bank with proper records.	
8	Technical specifications & Functionality of smart cards offered should conform to the guidelines if any, issued by Government / RBI / IBA / IDRBT or any other statutory authorities.	
9	Financial Inclusion solution should be compatible with UIDAI standards	

10	There should be provision in the smart card to store UIDAI number to communicate with UID server for getting Biometric authentication.	
<b>Hand-Held Devices [like Point-of-Terminal (POT) etc.] and other peripherals (printers, laptops, web/digital-camera etc.) for BCs – Requirements:</b>		
11	It is should be a single integrated system for BCs, portable and easy to handle.	
12	Hand-held devices & its peripherals provided by the Bidder to BCs should be robust, reliable and easy-to-use and customized to Indian rural conditions. Bidder to ensure its proper maintenance and prompt replacement of obsolete/faulty equipments. Bidder should maintain adequate stocks and spares of all such equipments at each of his support centers (owned/franchisee).	
13	Hand-held devices, its peripherals & their applications should support customers enrolment system, authentication of customers & BCs, secured communication, transaction processing through fingerprint matching, uploading / downloading of transactions data through online or offline mode, generation of printed acknowledgement for completed transactions, etc.	
14	Hand-held devices (Card Scanner / Reader) should be capable to use both the type of Smart Cards viz Contact Card & Contact-Less Cards as per the specifications mentioned above for customer & BCs authentication.	
15	Hand-held Devices should support both offline and online modes of operations. In case of off-line transactions stand-in payment facility should be available.	
16	One Hand-held device should support services to around 1500 customers.	
17	Hand-held devices & its application should be capable to configure BC based rule definitions.	
18	For supporting the off-line functionality, Hand-Held devices should be capable to hold the data of transactions since last upload / synchronization till next upload / synchronization of data into backend systems. In case of any communication failure, it should ensure that no data is lost during transmission.	
19	Operations in Hand-held Devices should get initialized / commenced by the authorized BCs through biometric authentication process only. Feature to activate Hand-held devices by either of two identified BC operators (Primary Operator and Standby Operator), to be provided.	

20	Hand-held Devices should go to sleep / passive mode when they are left idle for more than 5 minutes so as to avoid its misappropriation. It should get back to active mode only through fresh biometric authentication by BC.	
21	Biometric in Hand-held devices should be read only for reading the figure impressions of the customer & matching the same with card stored fingerprints while transacting. <u>Whereas for enrolment of customer it should be both read &amp; write.</u>	
22	Any activity through the Hand-held devices should be processed only on the biometric authentication of the BC and the user, jointly.	
23	Hand-held devices & its application should support customer's authentication at the beginning & end of any transaction initiated by him with proper voice guidance at each activity step.	
24	Devices should be capable to generate & print transaction slip for customers for deposits, withdrawal, remittances, balance enquiry, mini statement, etc. on the spot. Reports required for BCs like transaction summary slip, day end reports etc. should be generated & printed as when required. Language for transaction slip / reports is English.	
25	Hand-held devices & its application should support transactions, generation of reports, voice guidance in <u>maximum</u> of three languages viz. Hindi, English and one regional Indian language depending on the District/State where the FIS is to be implemented.	
26	Hand-held devices & its application software should have also functionality as stated in document issued by IDRBT such as ADMIN functions, Beginning-of-day (BOD), End-of-day (EOD), etc.	
27	Devices System date should get synchronized with Intermediate Server during BOD.	
28	Hand-held devices & its applications should be capable to fetch software upgrades, revision in business rules etc from Intermediate FIS Central Server at the time of BOD for having the latest version of the software as well as business rules.	
29	Technical specifications & Functionality of equipments offered should conform to the guidelines if any, issued by Government / RBI / IBA / IDRBT / UIDAI or any other statutory authorities.	

30	Additional Hand held device to be kept at the base branch to facilitate FI customer's transaction	
<b>Intermediate Server Requirements (At DC &amp; DR):</b>		
31	The demographic & biometrics details of BCs & Customers like enrolment data, Cards details, Fingerprints etc. should get uploaded at Intermediate Server, through on-line/off-line-mode.	
32	Designated branches should have secured access to Intermediate Servers to authenticate the enrolment & other data and generate available / required MIS reports.	
33	Other data related to Accounts like KYC details, financial & non-financial Transactions etc., should be accessed / updated online / offline from / to Bank's CBS (Finacle) server. In other words, upon authorization of enrolment data, account should get opened immediately in our CBS (Finacle) Server and thereafter all customer transactions should take place in CBS (Finacle) directly through online & offline mode.	
34	Intermediate Server should have seamless interface with Smart card Management System, BC Management Systems and Bank's CBS (Finacle) system.	
35	Necessary standard interface with Bank's CBS (Finacle) System is to be done by the successful Bidder, in co-ordination with the existing Bank's software / network vendor.	
36	De-duplication check is to be carried out by the Bidder at the time of customer enrolment.	
37	The entire activity with regard to card management, BC Management Facility Management, Cash Management etc. will be handled by the Bidder and all necessary hardware and software associated with the systems would be provided by the Bidder.	
38	Entire data in any format available in Intermediate Server, Hand-held devices & its peripherals, Smart Card etc. would be owned by the Bank and cannot be used by bidder/Service Provider for any other purpose.	
39	All hardware / software / equipments / database / application software etc., provided at Intermediate Server, DC, DR & BCs for implementation of end-to-end FIS in the Bank should exclusively be used for Bank only.	
40	Intermediate Server should be capable of following major functionalities –	
A	Only authorized & registered devices should get connected.	

B	Only authorized & registered BCs should be able to communicate.	
C	Pushing of software upgrades/revised business rules etc to Hand-held devices during every BOD and ensure that the devices are having latest software version/ business rules.	
D	All upload (enrolment/transaction data etc.) done from various devices are properly accounted.	
E	Parameterization setting - upper/lower limits for withdrawal/deposit at account level, upper/lower limit of transaction based on per card per day basis etc.	
F	Provision for Maintenance of full traceability and audit trail of the transactions from Intermediate Server.	
41	No further operations on card allowed unless BC uploads the day's transactions to the Intermediate Server at the end of day or after reaching the permissible limit of transactions.	
<b>Facility Management System:</b>		
42	It should be managed by qualified engineers with adequate experience for 24 X 7 X 365 days	
43	Support engineers should be responsible for resolving any functional / technical (Hardware/Software, etc.) issues with Intermediate Server, Field Devices, Card Management etc.	
44	Support engineers should be responsible for log shipment, Backups, DC/DR cut-over drill, Restore / implementation of Disaster Recovery Plan if required, etc. Backup, Restore, Disaster Recovery Plan procedures to be conformed to Bank's policies in this regard.	
45	Support engineers should be responsible for field level functional / technical assistance to BCs, Designated branches etc.	
46	Support engineers should provide required MIS/Reports etc to Bank as per the Bank's requirements	
<b>BC Management System</b>		
47	Registration of BCs & equipments provided to them	
48	Monitoring of BCs performance, settlement of their account with designated branch etc.	
49	Prompt retrieval of required BCs information as per Bank's requirements	

<b>Card / Key Management System</b>		
50	Capable to keep proper details of card inventory, issuing of cards, personalization of cards, delivery of cards to the customer & its acknowledgement, record of damaged/mutilated cards & its replacement etc.	
51	Prompt retrieval of required card information as per Bank's requirements	
<b>MIS / Report Management System</b>		
52	Bidder to provide & make available / customize all MIS reports in the solution as required by the Bank.	
53	Solution should support generation of minimum following reports -	
54	Audit trails for all transactions including changes, failed transactions etc. with date/time/user stamp as & when required and accessible to the Bank's authorized official	
55	Detailed Report, Statistics on BCs performance on monthly basis to be provided by Bidder	
56	Detailed report, statistics on enrolment / registration of the customers , inventory of equipments given to BCs etc., as & when recovered	
57	Detailed report , statistics on inventory / issue etc. of Smart Card, as & when required	
58	Detailed report , statistics on day-wise financial / non-financial transactions with details like account number, name, no of transactions for withdrawal, deposit, balance enquiry etc., as & when required for a given period	
59	Details of calls logged by Bank, BCs with the Bidder and time taken by the Bidder to resolve the issues, defects etc.	
60	Any other MIS / Reports as required by Bank from time to time.	

**OTHER TERMS AND CONDITIONS (OTC)**

- 7.1. Bid Security Amount: ₹ 25 lakh/- (Applicable exemption would be allowed as per NSIC rules for submission of EMD. However, these would not be any preference/ exemption of commercial price.)
- 7.2. Bid Validity Up to: minimum period of 180 days from the date of opening of the Bid.
- 7.3. Period within which Performance Security or Amendment thereto 21 Days is to be submitted by the Successful Bidder upon notification of Award of Contract.
- 7.4. Period within which the successful Bidder should Sign the 7 days Contract after receipt of the notification of award.
- 7.5. Period of Performance Security: 61 months from the Date of Execution of Contract (1 month Pilot Project + 5 years of contract), In case the period of Pilot Project and / or Contract get extended beyond stipulated period, the Bidder/vendor to give performance security for such extended period, immediately.
- 7.6. Performance Security Amount: 10% of Amount of Total Contract amount for Smart Card based FIS. (Amount of Contract would be the volume of smart cards & number of customer enrolments set for the bidder / vendor & its estimated number of financial transactions at the rate of "L1" price, for every work order)
- 7.7. Minimum Contract / Warranty period: 5 years from the successful implementation of Pilot Project & its acceptance by the Bank.
- 7.8. User Acceptance tests: Refer: 7.19
- 7.9. Bidder to ensure that faults/issues/defects etc. and failures intimated by Bank through any mode of communication like call/e-mail/fax etc. are to be set right as under:
  - 1) **At Intermediate Server** (at DC & DR):
    - d. The uptime requirements for the Intermediate Server at the DC & DR will be 99.5% calculated on quarterly basis. This will be governed by a ceiling of not more than 30 minutes for every occasion of outage.
    - e. The uptime requirement for "End-to-End" network link between each of the Customer Service Point and the Intermediate Server at DC & DR will be 99.5% calculated on quarterly basis. This will be subject to a ceiling of not more than 60 minutes for every occasion of outage.

2) **At Field Activities for BCs etc:**

- c. Problem related to any on-field equipments (viz. Hand Held Device, laptops, printers, Web Camera/Digital Camera, Scanner etc.) same day; if reported before or during business hours of the branch/office.
- d. Otherwise, it should be before the start of business of the next working day.

**7.10.** Required period of validity of the Performance Security after the completion of performance (Claim period 90 days).

**7.11.** Period within which Bank will return the Performance Security subject to terms mentioned in RFP: 90 days.

**7.12.** The selected bidder should provide training to Bank's personnel at each location on functional, operational and administration of FIS including handling of devices.

**7.13.** The vendor should provide the following trainings:

- User Training
- On-site Training to be provided with sufficient duration to the end-user's satisfaction
- System Administration & Maintenance Training (include training in system administration, operation and management of FIS including handling of devices. Trouble shooting, interpretation of error message, etc.).

**7.14.** Training should include training material like user manual etc.

**7.15.** Commitment period for the proposed FIS should be minimum 5 years of contract period from the date of Bank's acceptance of successful implementation of Pilot Project.

**7.16.** Installation / Commissioning / Testing / Acceptance should be completed within 30 days from the date of purchase order

**7.17.** Contract Period: minimum period of 5 years from the date of successful implementation of Pilot Project by the selected bidder & its acceptance by the Bank.

**7.18. Payment Terms**

**a. For Implementation of ICT based Financial Inclusion in UCO Bank**

100% Payment will be made on monthly basis upon completion of a month as per the terms & conditions of RFP for the number of new smart cards issued, new customer enrolments & new financial transactions taken place during the month after recovering the full amount of penalty if any, imposed on the selected bidder by Bank.

A comprehensive statement as per the Bank's requirements and Bank's controlling authority wise showing the number of enrolments, number of personalized cards issued / delivered & financial / non-financial transactions

taken place during the month etc., to be submitted to Bank's controlling authorities / Designated Branches. Payments will be made by the Bank's controlling authorities / designated branches as identified by Bank.

**b. For Implementation of ICT based Financial Inclusion in UCO Bank sponsored 5 RRBs.**

100% Payment will be made on monthly basis upon completion of a month as per the terms & conditions of RFP for the number of new smart cards issued, new customer enrolments & new financial transactions taken place during the month after recovering the full amount of penalty if any, imposed on the selected bidder by Bank.

A comprehensive statement as per the Bank's requirements and each RRB wise showing the number of enrolments, number of personalized cards issued / delivered & financial / non-financial transactions taken place during the month etc., to be submitted to each RRB's controlling office. Payments will be made by the controlling authorities of corresponding RRBs.

**7.19. Acceptance Tests**

The User acceptance test will be carried out as per mutually agreed Acceptance Test Plan (ATP) against the systems requirements. The system will be considered accepted (supplied, installed and operationalised) only after ATP is completed as per the agreed plan and is duly signed/certified by the Bank and the selected bidder. Some of features required to be completed are enumerated below:

- The FIS should correspond to what is stated in the purchase order without deviation except where mutually agreed upon
- The equipment is fully installed, commissioned and operational.
- The main features specified in the TFS / mutually agreed for implementation should be demonstrated.
- The final acceptance of the system will be based on successful processing under live demonstration in each location.

**7.20. Uptime** The entire solution is required to be up and running for 99.5% on a quarterly basis barring scheduled and mutually agreed upon downtime for maintenance or training purposes. That is, the Services of the complete FIS should be available to the Bank through all the working days.

The percentage of uptime will be calculated based on the time taken to repairs & rectify the fault from the time the complaint is lodged till it get resolved/rectified satisfactorily.

**7.21. Penalties for not achieving various achievements of RFP:**

Bank will impose following penalties apart from the liquidity damages; Termination of Contracts etc. mentioned in the RFP and will be recovered from the Bidder from his payments.

Sr.No	Different Achievements of RFP	Maximum permissible Level	Penalty Charges
1	Completion of Pilot Project as per clause 5.5	To be completed as per RFP	₹ 25,000/- per 5 days or a part thereof for delay beyond 30 days upto total period of 60 days. Thereafter Bank may cancel the contract and forfeit the Bid Security.
2	Monthly / target volume of customer enrolment etc.	80% of monthly / target volume. The balance will be added to next month's / target volume	10% of the cost of number of smart card short to achieve the respective monthly / target volume
3	The most complex transaction under peak load should be completed within reasonable time not exceeding 13 seconds, with the CPU & memory utilization not crossing 70%.	Mandatory to maintain the appropriate sizing of hardware / software etc. as required from time to time as per RFP	Average Utilisation for a week 2) Between 70% to 80% - ₹5,000/- per day for no. of days exceeded the limit 3) Between 80% to 90% - ₹15,000/- per day for no. of days exceeded the limit 4) Between 90% & above - ₹50,000/- per day for no. of days exceeded the limit In case the desired utilisation limit is not maintained for a month, Bank may cancel the contract and invoke Performance Guarantee.
4	Resolve reported issues, defects, bugs etc. at Intermediate Server as per sub clause (i). of clause 7.9	To be resolved as per RFP	₹10,000/- per hour would be charged, if it is beyond 30 minutes. Thereafter Bank may cancel the contract and invoke Performance Guarantee.

5	Resolve reported issues related to field level activities as per sub clause (ii). of clause 7.9	To be resolved as per RFP	₹500/- per day per device /services would be charged for 30 days from the date of reporting the issues etc. Thereafter Bank may cancel the contract and invoke Performance Guarantee.	
6	Uptime as per clause 7.20	To be maintained as per RFP	Uptime in %	Penalty in % of Total Quarterly Payment
			>=99.5	0
			>97.5 to < 99.5	2
			>95.5 to < 97.5	4
			>93.5 to < 95.5	6
			>91.5 to < 93.5	8
			>90.0 to < 91.5	10
< 90%	100			
7	Personalization & delivery of Smart Card as per sub clause 2 d of clause 5.1	Within 10 days from the date of authorization of enrolment data by the Bank's Official	5% of the cost of Smart Card per day for next 7 days delays. Thereafter 10% of cost of Smart Card per day for further next 7 days and beyond that 20% of the cost of Card per day.	
8	Settlement / reconciliation of Funds between BCs / BCs sub-agent and Banks as per clause 5.4 b	To be settled as per RFP	Interest at the rate of Bank's Base Rate PLUS 4% beyond stipulated time.	

## 7.22. Project Reporting

7.22.1. Bidder should submit a weekly report on the development of the project along with reasons of delay, if any till date of full commissioning.

7.22.2. Periodical meetings will be held between the Selected Bidder and BANK to review the progress and the Selected Bidder will be required to attend all such meetings.

### 7.23 Schedule of Implementation

- 1) The period of contract will start from the date of signing off the Acceptance Test of Pilot project.
- 2) System maintenance and support.
- 3) The Bidder should fix all the FIS problems and provide and implement upgrades during the contract period free of cost.
- 4) The bidder should provide changes and upgrades with regard to changes in statutory requirements at the earliest and free of cost during the contract period.
- 5) The bidder should provide and implement functionality change as required by the end user during the contract period.
- 6) The bidder should be able to comply with the service level requirements.

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