

**Request for Proposal (RFP)
For
Supply & Installation of Digital Signature Based 2nd Factor
Authentication Solution for Internet Banking**



**Head Office-2
Department of Information Technology
7th Floor, 3 & 4 DD Block, Sector -1
Salt Lake, Kolkata-700 064**

RFP REF NO: UCO/DIT/27/2015-16 Date: 06/04/2015

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

This document is prepared by UCO Bank for its requirement for Supply & Installation of Digital Signature based 2nd Factor Authentication Solution for Internet Banking.

Disclaimer

While the document has been prepared in good faith, no representation or warranty, express or implied, is or will be made, and no responsibility or liability will be accepted by UCO BANK or any of its employees, in relation to the accuracy or completeness of this document and any liability thereof expressly disclaimed. The RFP is not an offer by UCO BANK, but an invitation for bidder's responses. No contractual obligation on behalf of UCO BANK, whatsoever, shall arise from the offer process unless and until a formal contract is signed and executed by duly authorized officials of UCO BANK and the Bidder.

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CONTROL SHEET TABLE

1.	Tender Reference	UCO/DIT/ 27 /2015-16
2.	Cost of Tender Document	Rs. 10,000/- (Rupees Ten Thousand only)
3.	<i>Date of issue of RFP</i>	06/04/2015
4.	<i>Earnest Money Deposit (EMD)</i>	Rs.5,00,000/- (Rupees Five Lacs only, in the form of Bank Guarantee favoring UCO Bank)
5.	<i>Date of commencement of sale of tender document</i>	06/04/2015
6.	<i>Pre-Bid queries</i>	On or before 17/04/2015
7.	<i>Last Date and Time for receipt of tender bids</i>	05/05/2015 at 4:00 PM
8.	<i>Opening of Eligibility and Functional and Technical Bids</i>	05/05/2015 at 4:30 PM
9.	Opening of Commercial Bid	Will be informed subsequently to technically qualified bidders.
10.	Address of Communication	UCO BANK, Head Office-2, Department of Information Technology, 7th Floor,3 & 4 DD Block, Sector -1, Salt Lake, Kolkata-700 064.
11.	Email- ID	hocbs.calcutta@ucobank.co.in hoe_banking.calcutta@ucobank.co.in
12.	Contact Telephone / Fax Numbers	Tel : 033-44559758 / 45 Fax : 033-23345013
13.	Bids to be submitted	Tender box placed at: UCO BANK, Head Office-2, Department of Information Technology, 5th Floor, 3 & 4, DD Block, Sector -1, Salt Lake, Kolkata-700 064.

Note: Bids will be opened in presence of the bidders' representatives (maximum two representatives per bidder) who choose to attend. In case the specified date of submission & opening of Bids is declared a holiday in West Bengal under the NI act, the bids will be received till the specified time on next working day and will be opened at 4:30 P.M.

1. INTRODUCTION

UCO Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head Office at 10, B.T.M. Sarani, Kolkata-700001, India, and its Department of Information Technology at 3 & 4, DD Block, Sector-1, Salt Lake, Kolkata - 700064, hereinafter called "the Bank", is one of the leading public sector Banks in India having more than 3000 branches and more than 2100+ ATMs (including Biometric enabled ATMs), spread all over the country. All the branches of the Bank are CBS enabled through Finacle(Ver. 7.0.25) as a Core Banking Solution. Bank is having tie up with Visa & NPCI and distributes VISA and RuPay enabled debit cards to the customers. Bank has also installed some machines for cash deposit, cheque deposit and passbook printing. The existing Cash Deposit Kiosks, Cheque Deposit Machines and Self-Service Passbook Printing Kiosks are directly integrated with Bank's Core Banking System. Bank is using Internet Banking Solution provided by Infosys to the Bank and it is on MS dot net platform).

2. OBJECTIVE

As on date Bank is having approx 4 Lacs of Internet Banking Users (75,000 Corporate Users and 3.25 Lacs of Retail Users). In terms of the RBI empowered Group, Banks have been advised for enabling PKI in Payment Systems Applications has advised that all Bank's Internet Banking Applications should mandatorily create authentication environment for password based two factor authentication as well as PKI- based system for authentication and transaction in Online Banking Transaction. Against the above backdrop, UCO BANK invites Request for Proposal (RFP) from the prospective bidders having proven past experience and competence in the field for Supply & Installation of Digital Signature based 2nd Factor Authentication Solution for Internet Banking.

3. SUBMISSION OF OFFER – TWO BID SYSTEM

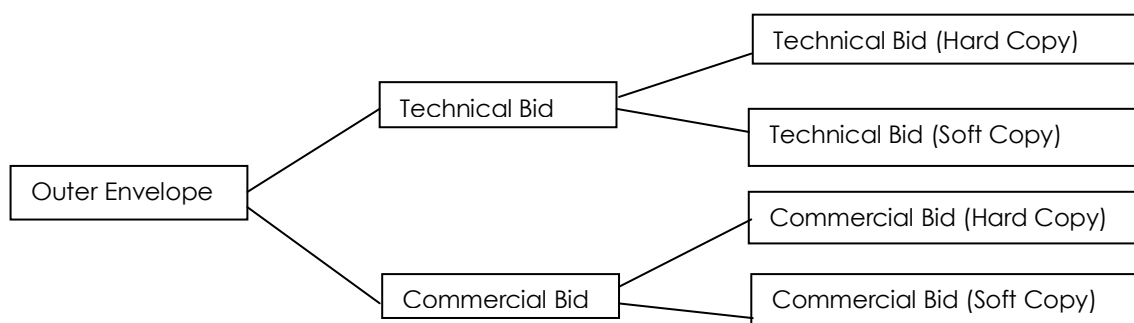
Separate Technical and Commercial Bids duly sealed and superscribed as "Technical bid" and "Commercial bid" respectively should be put in a single sealed outer cover duly sealed and superscribed "Bid for Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking – (Main Copy)" as per bid details given in the RFP. Similarly Bidders shall also submit a copy of the total bid in a separate single sealed outer cover duly sealed and superscribed "Bid for Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking – (Duplicate Copy)" as per the below mentioned diagram and as per bid details given in the RFP

The bids (Main copy along with soft copy) shall be dropped/submitted at UCO Bank's address given in Bid Detail- Control Sheet Table, on or before the date specified therein. Any Bid received by the Bank after deadline for submission of Bids prescribed, will be rejected and returned unopened to the System Integrator or Bidder.

All envelopes must be superscribed with the following information:

- Name of the Bidder
- Offer Reference

➤ Type of Offer (Technical or Commercial)



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

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

Note:

- If the outer cover / envelop are not sealed & superscribed as required, the Bank will assume no responsibility for bid's misplacement or premature opening.
- If any inner cover / envelop of a bid is found to contain both technical & commercial bids then that bid will be rejected summarily.
- If any outer envelope is found to contain only the technical bid or commercial bid, it will be treated as incomplete and that bid will be liable for rejection.
- If commercial bid is not submitted in a separate sealed envelope duly marked as mentioned above, this will constitute grounds for declaring the bid non-responsive.

4. ELIGIBILITY CRITERIA FOR THE BIDDER

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

Sl. No.	Criteria	(Proof of documents must be submitted)
1	Bidder should be a company registered in India under the Companies Act, 1956 for a minimum period of three years as on RFP issue date.	Certificate of Incorporation & Commencement of Business (whichever applicable) should be submitted.
2	The bidder submitting the offer should be profit making company (profit after tax) for the last three years i.e 2011-2012, 2012-2013 and 2013-2014	Copy of the audited balance sheet of the company showing networth of the company for the consecutive last three years should be submitted.

3	The bidder should have a minimum annual turnover of Rs. 2 Crores per year during last three years i.e 2011-2012, 2012-2013, 2013-14	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three years should be submitted.
4	The bidder should have implemented the proposed Digital Certificate/Signature based Authentication solution for Internet Banking in at least one schedule commercial bank in India.	Copy of Purchase Order and Reference Letter from the Bank where proposed solution has been deployed to be submitted.
5	The bidder submitting the offer should have Service/Technical Support Infrastructure in India. Bidder shall ensure back to back availability of support from OEM / OSD (Original Solution Developer).	Letter from bidder and OEM / OSD to this effect with full address of service centers should be submitted.
6	The bidder shall be the OEM/ certified or authorized agent / reseller / partner of the solution offered.	Reference Letter from the Solution Owner authorizing the Bidder to participate in the tender to be submitted.
7	Bidder should not have been debarred/black-listed by any Bank or Financial Institutions in India as on date of RFP submission.	Self-declaration to that effect should be submitted on company letter Head.

Note: - In this tender process, either the Indian agent on behalf of Principal OEM (Original Equipment Manufacturer) or Principal OEM / OSD itself can bid but both cannot bid simultaneously. If an agent submits bid on behalf of the Principal OEM, the same agent shall not submit a bid on behalf of another Principal OEM / OSD in the same tender for the same item or product.

5. BROAD SCOPE OF THE WORK

Bank intends to implement integration of Signature Certificate (PKI) base system of authentication as an optional feature for Internet Banking Customers.

The selected bidder shall:-

- 5.1 Bidder should supply, install, test, commission and maintain "Digital Signature Based 2nd Factor Authentication Solution for Internet Banking" with One year comprehensive warranty & 2nd, 3rd, 4th Year comprehensive AMC / ATS support, at the Kolkata & Bengaluru Offices.
- 5.2 Vendor has to provide end to end solution to support user base of atleast 10 Lacs with concurrency of 5000 users during the contract period. Therefore the hardware / software / database sizing to be done as per the requirement.
- 5.3 The bidder shall be responsible for complete end-to-end implementation of the solution, including the necessary changes, configurations, & customizations etc. in the existing internet Banking Solution provided by Infosys to the Bank (Current Internet Banking solution is on MS dot net platform). However, Bank may change the Internet Banking application to any other platform e.g Java etc during the contract period and selected vendor has to integrate and make the proposed application compatible with the new Internet Banking application without any additional cost to Bank.

- 5.4 The proposed solution should be provided with High Availability (Active/ Passive) in Primary Site and DR site. The bidder should also configure the system/solution for data replication between primary site and DR site. The configuration should ensure log replication, policies, history data etc. from DC to DR and DR to DC in case system works from DR. There should be asynchronous replication between DC and DR under Bank's specified RTO and RPO (90 Minutes and 30 Minutes respectively).
- 5.5 The solution should offer the Customer certificate registration process to be managed through a separate Certificate Administration/ Registration module involving multiple stage, controlled, monitored and verifiable application and activation methodology to help prevent mistake/fraudulent registration of Digital Signature Certificate in the Bank system. This solution/module should be able to keep track of the registration of Digital certificates/signature with Bank's Internet Banking system.
- 5.6 The solution should allow the registration and subsequent digital signature based operation on Bank's Internet Banking using digital signatures issued by any of the certifying authority as approved by CCA in India from time to time. It may be noted that Digital Signatures would be arranged by the customers themselves from any of the CCA certified authority and the offered solution should be compatible with all such digital signatures devices. It should also be in conformity with the clause 5.15 given below under scope of work.
- 5.7 The system should verify the authenticity and usability of Digital Signature in every login more particular about cancellation / revocation / expiry of the certificate being used. In case of invalid Digital Signature, User login should be denied for registered users.
- 5.8 In case of cancellation / revocation / expiry of digital signature, system should prompt for fresh registration using valid digital signature issued by certifying authority.
- 5.9 The Certificate Administration/Registration module should display statistical parameters to keep track of the number of registration request/activation for supervisory reports and monitoring.
- 5.10 Customer shall view the content of certificates while signing digitally.
- 5.11 Digital signature component shall be compatible with mostly used browser like Internet Explorer, Mozilla Firefox, Google Chrome, Netscape Navigator, Safari and any new browser that comes in market (with all existing versions).
- 5.12 The digital signature verification component shall be compatible with major operating systems like Windows, Unix, Linux, Mac etc with all versions/types. The solution should also be compatible with Web servers/Application Servers and Database Servers presently deployed in the bank. At present Bank is having Four Web Servers (IIS7.0) with Network Load balancer, two physical Application Servers and two physical DB Servers in high availability cluster (SQL 2008 Ent. 64-bit) (DC and DR Site).
- 5.13 The solution should work on all existing types of Desktop PC/Laptop iPad/Tablet/Smart Phone provided the devices support USB crypto token/

device/certificate and should work on all new models of the devices coming in the market during the entire contract period.

5.14 Further for the purpose of validation of these class-2/class-3 digital certificates the Bank would like to implement "Digital Certificate Validation Software" that can easily integrate with the Internet Banking solution. This solution is expected to be a ready Off the Shelf Software (OTSS) and should be an independent API based solution with all the required functionalities and must be easily integrated with the Internet banking solution for Retail and Corporate Customers.

5.15 The proposed PKI solution should be compatible and provide for interoperability as prescribed by the Guidelines of CCA, Govt. of India / RBI.

The security channel of PKI should support:

PKCS#1, PKCS#5, PKCS#7, PKCS#11, PKCS#12 CMS

X.509v3 and CRL

OCSP, LDAP

Algorithm Standards: RSA, RC4 SHA-1 and 2 Families at least.

5.16 The vendor shall provide support for troubleshooting and enhancements in the services during the contract. Enhancement would include inclusion of all the new Operating systems/Net Banking application versions/Computer devices coming up in the market and also inclusive of new market related requirement.

5.17 The solution should comply with IT Act 2008 and subsequent amendments, information security policy of Bank and RBI recommendations applicable from time to time pertaining to use of digital signatures. Bank's security policy is in-line with RBI guidelines and industry best practices.

5.18 The solution offered should comply with all the Operative Guidelines for Digital Signature authentication in India issued by RBI more particularly vide circular no. RBI/2010-11/494 DBS.CO.ITC.BC.No.6/31.02.008/2010-11 dated April 29, 2011 and notification vide circular no. RBI/2012-13/424 DPSS (CO) PD No.1462/02.14.003/2012-13 dated February 28, 2013. The solution should also comply with any further guidelines and mandates issued by RBI for Digital Signature authentication during the entire contract period at no additional cost to Bank. The bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with IT ACT or any new rules of Indian Law or new rules from Bank/RBI/IBA/MFI/TRAI/Govt. of India and other Regulators for providing the Digital Signature authentication services.

5.19 The bidder should be able to deliver and install the software solution within 6 weeks from the date of purchase order.

5.20 The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within 6 weeks from the date of purchase order. Non implementations of the

Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty.

- 5.21 Any customization requirement in integration of the proposed solution would be responsibility of the selected vendor.
- 5.22 Banking is 24 hours service oriented sector and hence any technical problem should be resolved within 2 hours from the time of lodgment of the complaint.
- 5.23 For immediate resolution of the issues reported by the Bank, adequate support staff should be available at Kolkata to resolve the problem.

6. HARDWARE SIZING

The bidder will be responsible for sizing of all required hardware, software, applications, utility soft./tools, database, storage, network devices/equipments, internet bandwidth' requirement, power and space requirements etc adequately. The sizing of above specified items shall be specifically listed out by the bidder at the time of submission of the RFP response under technical proposals as per the format provided in Annexure-IX. Please note that Bank will arrange the required Hardware & Operating System only. The Software, Database and necessary licenses will be the responsibility of the selected bidder. The bidder is required to indicate and enclosed sizing of hardware and operating system required based on concurrency of 5000 users.

7. SINGLE POINT OF CONTACT

The selected bidder shall appoint a single point of contact, with whom Bank will deal, for any activity pertaining to the requirements of this RFP.

8. SCHEDULE OF IMPLEMENTATION

- 8.1 The Vendor should note that the implementation period for carrying out installation and implementation of Digital Certificate/Signature based authentication solution for Internet Banking along with all of its features must be completed as per Bank's requirement within 6 weeks of acceptance of purchase order.
- 8.2 The Selected Bidder should provide the detailed Project Implementation plan within a week from the date of purchase order with following details:
 - a. Project Implementation timelines
 - b. Project Team Composition -project Team must comprise of Project Manager, who will act as an intermediary between vendor and the Bank.
 - c. Escalation Matrix.
 - d. Mutually agreeable Acceptance Criteria.
- 8.3 The vendor should provide Post Implementation Support Plan to capture the details of the support framework that Vendor is proposing to meet the desired objectives and the SLA Matrix.

8.4 The System Integrator (SI), including Original Equipment Manufacturers (OEM) will be required to submit a written undertaking, explicitly stating their commitment and liability to provide full technical, spares, operational and maintenance support to the Bank for the period of Warranty / AMC / ATS. Failure to do so can lead to rejection of the technical bid.

8.5 Customization: Selected bidder shall customize the system as per the requirements of the bank without any additional cost to the Bank. Customization of the solution must be completed before User Acceptance Test. The Bank team shall be included in the process so that they are able to understand the details of the system and process

8.6 The Project should be signed-off by the Bank only after the above referred implementation process gets completed.

8.7 Software / licenses etc, purchased for implementation and installation of digital signature will be owned by the Bank.

9. PAYMENT TERMS

- a. No advance payment will be made.
- b. 70% payment of implementation cost of the solution will be made on successful implementation of solution and sharing of interface with bank.
- c. 20% payment of the implementation cost will be made after satisfactory working of solution for 3 months post go live.
- d. 10% payment of the Implementation cost will be made after one year of successful implementation or on the submission of Performance Bank Guarantee of equivalent amount for the period of One year or yearly in arrears.

10. PAYING AUTHORITY

10.1 The payments as per the Payment Schedule covered hereinabove shall be paid by BPR & BTD, Head Office. However, Payment of the Bills would be released, on receipt of advice / confirmation for satisfactory delivery and commissioning, live running and service report etc.

10.2 Following Documents are to be submitted for Payment:

- Invoice in Triplicate
- Duly receipted Delivery Challans
- Original Octroi Receipts, if any
- Installation Report, counter signed by an authorized official from the delivery site
- Site not ready (SNR) Certificate from concerned branch / regional office (in case site is not ready).

11. WARRANTY AND MAINTENANCE

- 11.1 The selected bidder must provide One (01) year on-site comprehensive warranty and 3 years comprehensive AMC / ATS for all items including Software applications , Database etc. to be supplied under this RFP covering all parts & labour from the date of acceptance of the systems by UCO Bank at the respective locations mentioned in the RFP.
- 11.2 During the Warranty period, the vendor will have to undertake comprehensive maintenance of the entire systems software and accessories supplied by the vendor. This service is to be provided on all the working days of the Bank between 8 a.m. to 8 p.m. notwithstanding the fact whether on such days the selected vendor's office remains closed or not. A minimum uptime of 99.95% during the working hours per equipment has to be guaranteed on quarterly basis. The request for support shall have to be attended by the vendor even if the request is made over telephone/ SMS or by e-mail / fax by the respective sites within one hour. All the Items supplied should be repaired within 24 hours (Resolution time). In case of vendor failing above standards, a standby arrangement should be provided till the machine is repaired.
- 11.3 The Bidder shall be fully responsible for the manufacturer' s warranty for all equipment, accessories, spare parts etc. against any defects arising from design, material, manufacturing, workmanship, or any act or omission of the manufacturer / Bidder or any defect that may develop under normal use of supplied equipment during the warranty period.
- 11.4 Warranty shall not become void even if UCO Bank buys any other supplemental hardware / Software from a third party and installs it with / in these machines. However, the warranty will not apply to such hardware installed. Besides the above, the vendor will have to enter into Service Level Agreement with the Bank.

12. TENDER DOCUMENT AND FEE

A complete set of tender document can be obtained from the following address during office hours on all working days on submission of a written application along with a non-refundable fee of Rs 10,000/- (Rupees Ten Thousand Only) in the form of Demand Draft or Banker's Cheque in favor of UCO BANK, payable at Kolkata .

UCO Bank, Head Office-2
3 & 4 DD Block, 5th Floor
Sector-I, Salt Lake,
Kolkata – 700064
Phone no: 033-44559739/44559720
Fax no: 033-23345013
E-Mail: hocbs.calcutta@ucobank.co.in

The tender document may also be downloaded from the bank's official website www.ucobank.com. The bidder downloading the tender document from the website is required to submit a non-refundable fee of Rs10,000/- (Rupees Ten Thousand Only) in the form of Demand Draft or Banker's Cheque in favor of UCO BANK, payable at Kolkata, at the time of submission of the technical bid, failing which the bid of the concerned bidder will be rejected.

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

13. EARNEST MONEY DEPOSIT

The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 180 days in favor of UCO Bank payable at Kolkata for an amount mentioned hereunder:

Particulars of Job to be undertaken	EMD
Supply & Installation of Digital Signature Based 2 nd Factor Authentication Solution for Internet Banking	Rs 5,00,000/-

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

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

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

14. PERFORMANCE GUARANTEE

The Bank will require the selected bidder to provide a Performance Bank Guarantee, within 15 days from the date of acceptance of the order or signing of the contract whichever is earlier, for a value equivalent to 10% of the total cost of ownership. The Performance Guarantee should be valid for a period of 48 months and 3 months claim period. The Performance Guarantee shall be kept valid till completion of the project and Warranty period. The Performance Guarantee shall contain a claim period of three months from the last date of validity. The selected bidder shall be responsible for extending the validity date and claim period of the Performance Guarantee as and when it is due on account of non-completion of the project and Warranty period. In case the selected bidder fails to submit

performance guarantee within the time stipulated, the bank at its discretion may cancel the order placed on the selected bidder without giving any notice. Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Vendor's negligence in carrying out the project implementation as per the agreed terms & conditions.

15. CLARIFICATIONS ON AND AMENDMENTS TO RFP DOCUMENT

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

16. ERASURES OR ALTERATIONS

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

17. LANGUAGE OF BID

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

18. LATE BIDS

Any bid received after the due date and time for receipts of bids as prescribed in this RFP will be rejected and returned unopened to the Bidder.

19. BID OPENING AND EVALUATION CRITERIA

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

TECHNICAL EVALUATION

- a) The proposals will be evaluated in two stages. In the first stage, i.e. Technical Evaluation as mentioned in Annexure – II, the bidders will be shortlisted, based on bidder's responses. In the second stage, the commercial bids would be evaluated.

- b) The Bank will evaluate the technical response to the RFP of bidder who are found eligible as per the eligibility criteria mentioned in the RFP. There will be no scoring involved in the eligibility evaluation of the bidders.
- c) During the period of evaluation, bidders may be asked to provide more details and explanations about information provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter / fax / e-mail seeking clarification / explanation.

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

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

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

COMMERCIAL EVALUATION

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

Bank will finalize the L-1 vendor based on the TCO quoted by the bidder in commercial bid.

20. CLARIFICATION OF OFFERS

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

21. AWARD OF CONTRACT

The bidder who will qualify in the technical evaluation will qualify for the commercial evaluation. The bidders whose commercial were opened and quoted least price will be treated as L1 Bidder. Bank will award the contract to the L1 bidder.

22. SELECTION PROCESS

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

23. CONTRACT PERIOD

The contract period will be initially for a period of 4 years that includes One Year comprehensive Warranty and 3 Years comprehensive AMC / ATS. The selected

vendor would be required to execute a Service Level Agreement with the Bank to this effect.

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

24. ORDER CANCELLATION (TERMINATION)

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

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

25. CONSEQUENCES OF TERMINATION

- a. In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], UCO BANK shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the service(s) which the selected vendor shall be

obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

- b. In the event that the termination of the contract is due to the expiry of the term of the contract, a decision not to grant any (further) extension by UCO BANK, the Vendor herein shall be obliged to provide all such assistance to the next successor bidder or any other person as may be required and as UCO BANK may specify including training, where the successor(s) is a representative/personnel of UCO BANK to enable the successor to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.
- c. The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.

26. LIQUIDATED DAMAGES

Notwithstanding the UCO Bank's right to cancel the order, liquidated damages for late delivery at 1% (One Percent) of the cost of services and product per week will be charged for every weeks delay in the installation of the Solution beyond the stipulated period subject to maximum of 10% of the value of total payout for the first year. Liquidated damages for late commissioning at 1% (One percent) of the order value per week will be charged for every week's delay in commissioning to a maximum of 10% of the value of the order value.

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

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

27. ACCEPTANCE TESTS

The selected bidder in presence of the Bank authorized officials will conduct acceptance test of the solution. The test will involve installation and commissioning and successful operation of the complete digital signature based solution for Internet Banking. No additional charges shall be payable by the Bank for carrying out these acceptance tests.

28. UPTIME

The bidder shall guarantee an uptime of 99.95% for the hardware equipments which shall be calculated on quarterly basis. The 'Uptime' is equal to total contracted hours in a quarter less Downtime. The 'Downtime' is the time between the time of report by the Bank and time of restoration of service within the contracted hours. 'Restoration' is the condition when the selected bidder demonstrates that the solution is in working order and the Bank acknowledges the same. For SLA purpose a quarter will be treated as 90 days. If the bidder fails to maintain guaranteed uptime on quarterly

basis, Bank shall impose penalty. If the uptime is below 98%, the Bank shall have full right to terminate the contract under this RFP.

29. PENALTY

- The selected Bidder shall perform its obligations under the agreement entered into with the Bank, in a professional manner.
- In the event of failure of maintaining the uptime (based on the report mentioned under clause no.28 above and Warranty Terms), In case of vendor failing above standards, a standby arrangement should be provided till the machine is repaired (of equivalent or higher configuration). Down time will be calculated from the time of break-down message over telephone/SMS or by e-mail/fax till the system becomes functional or standby is provided. Public Holidays as declared at the respective centers are excluded for the above downtime calculation. The selected bidder will provide onsite service of the equipment (except spares) once every 3 months during the warranty period. In case the selected bidder fails to meet the above standards of maintenance, there will be a **penalty of half a percent (.5%) of the total cost of the solution as per contract for each day of delay**. The maximum of the penalty may go up to 10% of the order value. These penalty charges will be deducted from the Bank guarantee offered as security deposit or from any Bill payable to the Vendor.
- Bank may recover such amount of penalty from any payment being released to the vendor, irrespective of the fact whether such payment is relating to this contract or otherwise.
- If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.
- Bank may impose penalty to the extent of damage to its any equipment, if the damage was due to the actions directly attributable to the staff of Bidder.
- The Bank shall implement all penalty clauses after giving due notice to the bidder.
- If the Bidder fails to complete the due performance of the contract in accordance with the specification and conditions of the offer document, the Bank reserves the right either to cancel the order or to recover a suitable amount as deemed reasonable as Penalty / Liquidated Damage for non-performance.

30. DISPUTE RESOLUTION MECHANISM

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

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

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

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

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

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

31. JURISDICTION

The jurisdiction of the courts shall be Kolkata.

32. NOTICES

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

33. AUTHORIZED SIGNATORY

The selected bidder shall indicate the authorized signatories who can discuss and correspond with UCO BANK, with regard to the obligations under the contract. The selected bidder shall submit at the time of signing the contract a certified copy of the resolution of their board, authenticated by the company secretary, authorizing an official or officials of the bidder to discuss, sign agreements/contracts with UCO

BANK, raise invoice and accept payments and also to correspond. The bidder shall provide proof of signature identification for the above purposes as required by UCO BANK.

34. CANCELLATION OF TENDER PROCESS

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

35. PUBLICITY

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

36. FORCE MAJEURE

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

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

Provided either party shall within 10 days from occurrence of such a cause, notify the other in writing of such causes. The bidder or UCO BANK shall not be liable for delay in performing his/her obligations resulting from any force majeure cause as referred to and/or defined above. Any delay beyond 30 days shall lead to termination of contract by parties and all obligations expressed quantitatively shall be calculated as on date of termination. Notwithstanding this, provisions relating to indemnity, confidentiality survive termination of the contract.

37. CONFIDENTIALITY

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

- To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by UCO BANK.
- To only make copies as specifically authorized by the prior written consent of UCO Bank and with the same confidential or proprietary notices as may be printed or displayed on the original;
- To restrict access and disclosure of Information to such of their employees,

agents, strictly on a “need to know” basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause and

- To treat all Information as Confidential Information.
- Conflict of interest: The selected Bidder shall disclose to UCO BANK in writing, all actual and potential conflicts of interest that exist, arise or may arise (either for the Vendor or the Bidder's team) in the course of performing the Service(s) as soon as practical after it becomes aware of that conflict.

38. NON-TRANSFERABLE OFFER

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

39. PERIOD OF VALIDITY OF BID

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

40. ADDRESS OF COMMUNICATION

Offers / bid should be addressed to the address given in control sheet.

41. PRELIMINARY SCRUTINY

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

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

42. NO COMMITMENT TO ACCEPT LOWEST OR ANY OFFER / BID

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

regard shall be final, conclusive and binding upon the bidder.

43. FORMAT FOR TECHNICAL OFFER / TECHNICAL BID

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

- i. Index
- ii. Covering Letter (Annexure – I)
- iii. Undertaking to be submitted by authorized signatory in Bidder's letter head stating that the user requirements as per scope of work mentioned in RFP is clearly understood by the bidder. Letter for acceptance and compliance of all the Terms and Conditions of RFP.
- iv. Technical Offer / Technical bid with Specifications (Annexure – II)
- v. General Details of the bidder (Annexure – III)
- vi. Copy of Manufacturer's Authorization letter (if applicable) (Annexure –IV)
- vii. Letter confirming bid is signed by authorized signatory.
- viii. Valid Bank Draft / Bank Guarantee as EMD.
- ix. Valid Bank Draft as Bid price if tender document is downloaded from Bank's website.
- x. Bidder's Financial Details (audited balance sheets etc.) and other supporting documents, as stipulated in the RFP.
- xi. Copy of this RFP duly signed by the authorized signatory.

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

44. FORMAT FOR COMMERCIAL OFFER

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

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

45. SIGNING OF THE BID

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

46. COSTS OF PREPARATION & SUBMISSION OF BID

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

47. CONFIDENTIALITY OF THE BID DOCUMENT

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

48. RIGHT TO ALTER QUANTITIES

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

49. OWNERSHIP AND RETENTION OF DOCUMENTS

- UCO BANK shall own the documents, prepared by or for the selected bidder arising out of or in connection with the Contract.
- Forthwith upon expiry or earlier termination of the Contract and at any other time on demand by UCO BANK, the Vendor shall deliver to UCO BANK all documents provided by or originating from UCO BANK/ Purchaser and all documents produced by or from or for the Vendor in the course of performing the Service(s), unless otherwise directed in writing by UCO BANK at no additional cost.
- The selected bidder shall not, without the prior written consent of UCO BANK/ Purchaser store, copy, distribute or retain any such Documents.
- The selected bidder shall preserve all documents provided by or originating from UCO BANK/ Purchaser and all documents produced by or from or for the Vendor in the course of performing the Service(s) in accordance with the legal, statutory, regulatory obligations of UCO BANK/Purchaser in this regard.

Encl: Annexures I, II, III, IV, V, VI, VII, VIII, IX and X.

(Tender Offer Forwarding Letter)

Tender Reference No.:__

Date: XX. XX. 2015

The Deputy General Manager (IT, BPR & BTD)
UCO Bank,
Department of Information Technology (DIT),
Head Office - II, 5th Floor, 3 & 4 DD Block,
Sector -1, Salt Lake City, Kolkata -700064
Dear Sir,

Sub: Your RFP for “Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking”

RFP Ref. No. UCO/DIT/27/2014-15 Dated 06/04/2015

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking mentioned in the RFP document forming Technical as well as Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by the bank we undertake to *Supply & Install Digital Signature Based 2nd Factor Authentication Solution for Internet Banking as per your purchase orders.*

In the event of our selection by the Bank for Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking, we will submit a Performance Guarantee for a sum equivalent to 10% of the project cost for a period of 4 (Four) years and 3 (Three) months effective from the month of execution of the Agreement in favor of UCO Bank.

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

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

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

We enclose the following Demand Drafts:

1. DD No. _____ dated for ₹ XXXXXX/- (Rupees XXXXX only) as Cost of RFP Document &
2. BG No _____ dated _____ as EMD .

Both DD / BG are issued in favour of UCO Bank by..... Bank ,..... Branch payable at Kolkata.

Dated this __ day of _____ 2015

Signature: _____

(In the Capacity of) _____

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

TECHNICAL SPECIFICATION

S. No.	Technical Features of the Product	Compliance (Yes/No)
1.	Bidder should supply, install, test, commission and maintain "Digital Signature Based 2 nd Factor Authentication Solution for Internet Banking" with One Year Comprehensive warranty & 3 Years Comprehensive AMC / ATS support, at the Kolkata & Bengaluru Offices.	
2.	Vendor has to provide end to end solution to support user base of atleast 10 Lacs with concurrency of 5000 users during the contract period. Therefore the hardware / software / database sizing to be done as per the requirement.	
3.	The bidder shall be responsible for complete end-to-end implementation of the solution, including the necessary changes, configurations, & customizations etc. in the existing internet Banking Solution provided by Infosys to the Bank (Current Internet Banking solution is on MS dot net platform).	
4.	The proposed solution should be provided with High Availability (Active/ Passive) in Primary Site and DR site. The bidder should also configure the system/solution for data replication between primary site and DR site. The configuration should ensure log replication, policies, history data etc. from DC to DR and DR to DC in case system works from DR. There should be asynchronous replication between DC and DR under Bank's specified RTO and RPO (90 Minutes and 30 Minutes) respectively.	
5.	The solution should offer the Customer certificate registration process to be managed through a separate Certificate Administration/ Registration module involving multiple stage, controlled, monitored and verifiable application and activation methodology to help prevent mistake/fraudulent registration of Digital Signature Certificate in the Bank system. This solution/module should be able to keep track of the registration of Digital certificates/signature with Bank's Internet Banking system.	
6.	The solution should allow the registration and subsequent digital signature based operation on Bank's Internet Banking using digital signatures issued by any of the certifying authority as approved by CCA in India from time to time.	
7.	The system should verify the authenticity and usability of Digital Signature in every login more particular about cancellation / revocation / expiry of the certificate being used. In case of invalid Digital Signature, User login should be denied for registered users.	
8.	In case of cancellation / revocation / expiry of digital signature, system should prompt for fresh registration using valid digital signature issued by certifying authority.	
9	The Certificate Administration/Registration module should display statistical parameters to keep track of the number of registration request/activation for supervisory reports and monitoring.	
10	Customer shall view the content of certificates while signing digitally.	
11	Digital signature component shall be compatible with mostly used browser	

	like Internet Explorer, Mozilla Firefox, Google Chrome, Netscape Navigator, Safari and any new browser that comes in market (with all existing versions).	
12	The digital signature verification component shall be compatible with major operating systems like Windows, Unix, Linux, Mac etc with all versions/types. The solution should also be compatible with Web servers/Application Servers and Database Servers presently deployed in the bank. At present Bank is having Four Web Servers (IIS7.0) with Network Load balancer, two physical Application Servers and two physical DB Servers in high availability cluster (SQL 2008 Ent. 64-bit) (DC and DR Site).	
13	The solution should work on all existing types of Desktop PC/Laptop iPad/Tablet/Smart Phone provided the devices support USB crypto token/device/certificate and should work on all new models of the devices coming in the market during the entire contract period.	
14	Further for the purpose of validation of these class-2/class-3 digital certificates the Bank would like to implement "Digital Certificate Validation Software" that can easily integrate with the Internet Banking solution. This solution is expected to be a ready Off the Shelf Software (OTSS) and should be an independent API based solution with all the required functionalities and must be easily integrated with the Internet banking solution for Retail and Corporate Customers.	
15	The proposed PKI solution should be compatible and provide for interoperability as prescribed by the Guidelines of CCA, Govt. of India / RBI. The security channel of PKI should support: PKCS#1, PKCS#5, PKCS#7, PKCS#11, PKCS#12 CMS X.509v3 and CRL OCSP, LDAP Algorithm Standards: RSA, RC4 SHA-1 and 2 Families at least.	
16	The vendor shall provide support for troubleshooting and enhancements in the services during the contract. Enhancement would include inclusion of all the new Operating systems/Net Banking application versions/Computer devices coming up in the market and also inclusive of new market related requirement.	
17	The solution should comply with IT Act 2008 and subsequent amendments, information security policy of Bank and RBI recommendations applicable from time to time pertaining to use of digital signatures. Bank's security policy is in-line with RBI guidelines and industry best practices.	
18	The solution offered should comply with all the Operative Guidelines for Digital Signature authentication in India issued by RBI more particularly vide circular no. RBI/2010-11/494 DBS.CO.ITC.BC.No.6/31.02.008/2010-11 dated April 29, 2011 and notification vide circular no. RBI/2012-13/424 DPSS (CO) PD No.1462/02.14.003/2012-13 dated February 28, 2013. The solution should also comply with any further guidelines and mandates issued by RBI for Digital Signature authentication during the entire contract period at no additional cost to Bank. The bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with IT ACT or any new rules of Indian Law or new rules from	

	Bank/RBI/IBA/MFI/TRAI/Govt. of India and other Regulators for providing the Digital Signature authentication services.	
19	The bidder should be able to deliver and install the software solution within 6 weeks from the date of purchase order.	
20	The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within 6 weeks from the date of purchase order. Non implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty.	
21	Any customization requirement in integration of the proposed solution would be responsibility of the selected vendor.	
22	Banking is 24 hours service oriented sector and hence any technical problem should be resolved within 2 hours from the time of lodgment of the complaint.	
23	For immediate resolution of the issues reported by the Bank, adequate support staff should be available at Kolkata to resolve the problem.	

General Details of the Bidder**A. Profile of Bidder****Name of bidder:****1. Location**

Regd. Office:

Controlling Office:

2. Constitution**3. Date of incorporation & Date of Commencement of business:****4. Major change in Management in last three years****5. Names of Banker /s****B. Financial Position of Bidder for the last three financial years**

	2011-12	2012-13	2013-14
Net Worth			
Turnover			

N.B. Enclose copies of Audited Balance Sheets along with enclosures**C. Proposed Service details in brief**

- Description of service :
- Details of similar service provided to PSU organisation/BFSI in India specifying the number of Banks and branches

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

PSU Organisation/BFSI		
Name of Organisation	Period	
	From	To

N.B. Enclose copies of Purchase Orders as references

Signature of Bidder: _____

Place:

Name: _____

Date:

Business Address: _____

Manufacturer's Authorization Form (MAF)

To,

The Deputy General Manager (IT, BPR & BTD)
UCO BANK, Head Office,
Department of Information Technology
7th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata - 700064

Dear Sir,

We (*Name of the Manufacturer*) who are established and reputable manufacturers of having factories at,, and do hereby authorize M/s (who is the bidder submitting its bid pursuant to the Request for Proposal issued by UCO BANK on behalf, to submit a Bid and negotiate and conclude a contract with you for supply of equipments manufactured by us against the Request for Proposal received from your bank by the Bidder and we have duly authorised the Bidder for this purpose.

We hereby extend our guarantee/ warranty and AMC as per terms and conditions of the RFP No and the contract for the equipment and services offered for supply against this RFP No..... by the above-mentioned Bidder, and hereby undertake to perform the obligations as set out in the RFP No..... in respect of such equipments and services.

Yours Faithfully

Authorised Signatory

(Name:

Phone No.:

Fax:

E_mail:)

(This letter should be on the letterhead of the Manufacturer duly signed by an authorized signatory)

Commercial Bid Template

Sl No	Item Description	Cost (A)	Type of Applicable Tax (B)	Applicable Tax (%) (C)	(Amount in Rs.)	
					Tax Amount (In Rs) (D)	Total Cost (in RS) E=A + D
1	Cost Of Digital Signature Based 2 nd Factor Authentication Solution Module to be deployed at Kolkata and Bangalore with One Year Comprehensive Warranty					
2	Cost of proposed database for DC & DR with One Year Warranty					
3	One time Implementation cost for DC & DR (It should include implementation cost, cost for customization, Integration with Internet Banking)					
4	Comprehensive AMC / ATS for 2 nd Year (Application + Database (DC & DR)					
5	Comprehensive AMC / ATS for 3 rd Year (Application + Database (DC & DR)					
6	Comprehensive AMC / ATS for 4 th Year (Application + Database (DC & DR)					
7	Total Cost of Ownership in Figures					
Total Cost of Ownership in Words						

Place:

Date:

AUTHORISED SIGNATORY
Name & Designation**Note:**

1. The L1 bidder would be determined based on the lowest Total Cost of Ownership as per Sr No. 7 Column E given above.
2. Bank may or not purchase the database from the selected bidder, if the same is already available with the Bank.
3. In case of discrepancy between figures and words, the amount in words shall prevail.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

Checklist of Documents for Eligibility Criteria

Sl No.	Criteria	(Proof of documents must be submitted)	Compliance (Yes/No)
1	Bidder should be a company registered in India under the Companies Act, 1956 for a minimum period of three years as on RFP issue date.	Certificate of Incorporation & Commencement of Business (whichever applicable) should be submitted.	
2	The bidder submitting the offer should be profit making company (profit after Tax) for the last three years i.e 2011-2012, 2012-2013 and 2013-2014	Copy of the audited balance sheet of the company showing networth of the company for the consecutive last three years should be submitted.	
3	The bidder should have a minimum annual turnover of Rs. 2 Crores per year during last three years i.e 2011-2012, 2012-2013.	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three years should be submitted.	
4	The bidder should have implemented the proposed Digital Certificate/Signature based Authentication solution in at least one schedule Commercial Bank in India.	Purchase Order or Reference Letter from the respective Bank where proposed solution has been deployed to be submitted.	
5	The bidder submitting the offer should have Service/Technical Support Infrastructure in India. Bidder shall ensure back to back availability of support from OEM / OSD (Original Solution Developer).	Letter from bidder and OEM / OSD to this effect with full address of service centers should be submitted.	
6	The bidder shall be the OEM/ certified or authorized agent /reseller / partner of the solution offered.	Reference Letter from the Solution Owner authorizing the Bidder to participate in the tender.	
7	Bidder should not have been debarred/black-listed by any Bank or Financial Institutions in India as on date of RFP submission.	Self-Declaration to that effect should be submitted	

Note: - In this tender process, either the Indian agent on behalf of Principal OEM (Original Equipment Manufacturer) or Principal OEM / OSD itself can bid but both cannot bid simultaneously. If an agent submits bid on behalf of the Principal OEM, the same agent shall not submit a bid on behalf of another Principal OEM / OSD in the same tender for the same item or product.

Signature of Bidder: _____

Place:

Name: _____

Date:

Business Address: _____

Format for Bid Security (EMD)

To,

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

Dear Sir,

In response to your invitation to respond to your RFP for Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking. M/s _____ having their registered office at _____ (hereinafter called the 'Bidder') wish to respond to the said Request for Proposal (RFP) for self and other associated vendors and submit the proposal for Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking and to provide related services as listed in the RFP document.

Whereas the 'Bidder' has submitted the proposal in response to RFP, we, the _____ Bank having our head office _____ hereby irrevocably guarantee an amount of **Rs. 5 Lacs** (Rupees Five Lacs Only) as bid security as required to be submitted by the 'Bidder' as a condition for participation in the said process of RFP.

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

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

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

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed **Rs 5 lacs** (Rupees Five Lacs Only).
2. This Bank guarantee will be valid upto _____; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank

guarantee only upon service of a written claim or demand by you on or before_____ .

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this _____day of_____at _____.

Yours faithfully,

For and on behalf of

_____ Bank

Authorised Official

Note: This guarantee will require stamp duty as applicable and shall be signed by the official whose signature and authority shall be verified. The signatory shall affix his signature, name and designation.

PROFORMA FOR PERFORMANCE BANK GUARANTEE

(To be stamped in accordance with the stamp act)

1. In consideration of UCO BANK, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1970, having its head office at 10 BIPLABI TRILOKYA MAHARAJ SARANI (BRABOURNE ROAD), Kolkata-700001 (hereinafter called "UCO BANK") having agreed to exempt M/s (Name of the vendor Company) a Company incorporated under the Companies Act, 1956 having its registered office at (Address of the vendor company) (hereinafter called "the said VENDOR") from the demand, under the terms and conditions of UCO BANK's purchase order/ Letter of Intent bearing no.dated..... issued to the Vendor and an Agreement to be made between UCO BANK and the Vendor for a period of In pursuance of Request For Proposal no.....dated..... , as modified, (hereinafter called "the said Agreement"), of security deposit for the due fulfillment by the said VENDOR of the Terms and conditions contained in the said Agreement, on production of a Bank Guarantee for Rs..... (Rupees..... Only).

We,.....[indicate the name of the bank ISSUING THE BANK GUARANTEE] (hereinafter referred to as "the Bank") at the request of [VENDOR] do hereby undertake to pay to UCO BANK an amount not exceeding Rs.....against any loss or damage caused to or suffered or would be caused to or suffered by UCO BANK by reason of any breach by the said VENDOR of any of the terms or conditions contained in the said Agreement.

2. We [indicate the name of the bank ISSUING THE BANK GUARANTEE] do hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from UCO BANK stating that the amount claimed is due by way of loss or damage caused to or breach by the said VENDOR of any of the terms or conditions contained in the said Agreement or by reason of the VENDOR'S failure to perform the said Agreement. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs.....

3. We undertake to pay to UCO BANK any money so demanded notwithstanding any dispute or disputes raised by the VENDOR in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal.

The payment as made by us under this bond shall be a valid discharge of our liability for payment there under and the VENDOR for payment there under and the VENDOR shall have no claim against us for making such payment.

4. We, [indicate the name of the bank ISSUING THE GUARANTEE] further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said Agreement and that it shall continue to be enforceable till all the dues of

BANK under or by virtue of the said Agreement have been fully paid and its claims satisfied or discharged or till UCO BANK certifies that the terms and conditions of the said Agreement have been fully and properly carried out by the said VENDOR and accordingly discharged this guarantee. Unless a demand or claim under this guarantee is made on us in writing on or before(Expiry of claim period), we shall be discharged from all liabilities under this guarantee thereafter.

5. We [indicate the name of bank ISSUING THE GUARANTEE] further agree with UCO BANK that UCO BANK shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance by the said VENDOR from time or to postpone for any time, or from time to time any of the powers exercisable by UCO BANK against the said VENDOR and to forebear or enforce any of the terms and conditions relating to the said agreement and we shall not be relieved from our liability by reason of any variation, or extension being granted to the said VENDOR or for any forbearance, act or omission on the part of UCO BANK of any indulgence by UCO BANK to the said VENDOR or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

6. This guarantee will not be discharged due to the change in the constitution of the Bank or the VENDOR.

7. We, [indicate the name of Bank ISSUING THE GUARANTEE] lastly undertake not to revoke this guarantee during its currency except with the previous consent of UCO BANK in writing.

Notwithstanding anything contained herein:

i) Our liability under this Bank Guarantee shall not exceed Rs..... (Rupees.....) only.

ii) This Bank Guarantee shall be valid upto and

iii) We are liable to pay the guaranteed amount or any part thereof under this Bank Guarantee only and only if you serve upon us a written claim or demand on or before(date of expiry of Guarantee including claim period).

8. Dated the day of for..... [indicate the name of Bank]

Yours' faithfully,

For and on behalf of

_____ Bank

Authorised Official

Note:

1. Selected bidder should ensure that the seal and Code No. of the signatory is put by the bankers, before submission of the bank guarantee.

2. Bidder guarantee issued by banks located in India shall be on a Non-Judicial Stamp Paper of requisite value as applicable to the place of execution.

DETAILS OF HARDWARE AND OPERATING SYSTEMS

All Bidders are required to specify the **Hardware Sizing** to meet the requirements as per RFP required by the Bidder.

Sl. No.	Description	Qty.	Complete Configuration/Details)
1.	Hardware Specifications in detail required at DC and DR Sites(Please specify the Server Configuration)		
2.	Operating System Details		
3.	Application Details, if		
3.	Any Other, Please specify		

Note: Bank will arrange to provide the required Hardware and Operating System Licenses, however Bank may get the opinion of any third party to check the sizing of proposed hardware and resize the requirement accordingly.

Bill of Material

Sr.	Description	Quantity with detail
1	Digital Signature based 2 nd Factor Authentication Solution Module to be deployed at Kolkata and Bangalore with One Year Comprehensive Warranty	
2	Proposed database for DC & DR with One Years Warranty	
3	Comprehensive AMC / ATS for 2 nd Year (Application + Database (DC & DR)	
4	Comprehensive AMC / ATS for 3 rd Year (Application + Database (DC & DR)	
5	Comprehensive AMC / ATS for 4 th Year (Application + Database (DC & DR)	