

Request for Proposal (RFP)

For Implementation of EFRMS



**Head Office-2
Department of Information Technology
5th Floor, 3 & 4 DD Block, Sector -1
Salt Lake, Kolkata-700 064**

RFP Ref. No: DIT/BPR&BTD/OA/5506/2019-20 Date: 11.02.2020

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 Implementation of EFRMS. It should not be reused or copied or used either partially or fully in any form.

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Bid Control Sheet

Tender Reference	RFP Ref No: DIT/BPR&BTD/OA/5506/2019-20 Date: 11.02.2020
Cost of Tender documents	Rs.20,000/- (Rupees Twenty Thousand Only)
Date of issue of RFP	11.02.2020
Earnest Money Deposit (EMD)	Rs.4,00,000/- (Four Lakhs only)
Date of commencement of sale of tender document	11.02.2020
Last date for submitting queries for the Pre-bid Meeting	18.02.2020 (On or before 5:00 PM)
Pre-Bid meeting /Venue	20.02.2020 at 11.30 A.M. at Head Office-2 Department of Information Technology 5th Floor, Conference Room, 3 & 4 DD Block, Sector -1, Salt Lake, Kolkata-700 064
Last Date and Time for receipts of tender bids	06.03.2020 at 04:00 PM
Opening of technical bids	06.03.2020 at 04:30 PM
Opening of Price Bid	Will be informed subsequently to technically qualified bidders.
Address of Communication	Head Office-2 Department of Information Technology 5th Floor, 3 & 4 DD Block, Sector -1 Salt Lake, Kolkata-700 064
Email address	hodit.proc@ucobank.co.in
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 04:30 PM. UCO Bank is not responsible for non-receipt of responses to RFP within the specified date and time due to any reason including postal holidays or delays. Any bid received after specified date and time of the receipt of bids prescribed as mentioned above, will not be accepted by the Bank. Bids once submitted will be treated as final and no further correspondence will be entertained on this. No bid will be modified after the specified date & time for submission of bids. No bidder shall be allowed to withdraw the bid.

PART – I

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+ Domestic Branches, four Overseas Branches two each at Singapore & Hong Kong Centres and 2500+ 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) and soon going to be upgraded to Finacle (Ver. 10.X) as a Core Banking Solution.

2. Overview or Objective

Bank intends to implement Fraud Risk Management System. Detailed scope is mentioned in Part – IV (Scope of Work) and Annexure – IX.

Note:- Scope of supply also includes components, materials, accessories required to render the system offered complete in all respects even though every individual item may not have been specifically mentioned in the RFP. Bank will award the contract to the successful selected bidder who should deliver the solution with the detailed scope mentioned in the Technical Requirement in Part – IV (Scope of Work) and Annexure – IX.

3. Eligibility Criteria

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

SI No	Criteria	Proof of documents to be submitted
1.	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956/2013 for the last 3 years as on RFP issuance date.	Certificate of Incorporation, Memorandum of Association and Article of Association, PAN, TAN, GSTIN Certificate and any other tax related document if applicable.
2.	Bidder should be OEM / OSD of the offered solution or their authorized representative in India. In case OEM / OSD participates in the tender process directly, authorized	Undertaking / Power of Attorney (PoA) from the OEM mentioning a clause that OEM will provide support services during warranty period if the bidder authorized

	representative will not be permitted to participate in the same tender process.	by them fails to perform. In case of an authorized representative, a letter of authorization (MAF) / OSD Authorization Form from original manufacturer / solution developer in original duly signed & stamped (As per Annexure – III). In case the bidder is not OEM / OSD of the offered solution [Hardware + Software + Licenses], then a certificate from OEM (Hardware, Software and Licenses) certifying that if the authorized distributor (bidder) is not able to perform obligations as per contract during contract period, the OEM / OSD shall ensure continuity of the services directly or through authorized partner.
3.	The bidder submitting the offer should be profit making company (profit after Tax) in:- Last financial year i.e. 2018-19 and any one of the previous two financial years i.e., 2016-17 and 2017-18.	Copy of the audited balance sheet of the company showing profit, networth and turnover of the company for the consecutive last three financial years i.e. 2016-17, 2017-18 and 2018-19. Provisional balance sheet for 2018-19 for those bidders who do not have audited balance sheet for 2018-19.
4.	The bidder should have a minimum annual turnover of Rs.50 Crores per year during the last three financial years i.e. 2016-17, 2017-18 and 2018-19.	
5.	The Bidder should have experience of implementation of E-FRM Solution and integration with CBS Application (Finacle) and any two out of following five applications in at least one Public/Private Sector Bank (excluding RRBs & Co-operative Bank) in India in last two years having business mix of minimum Rs. 1 lakh crore 1. Internet Banking 2. Mobile Banking 3. UPI / IMPS	Copies of Purchase Order along with satisfactory implementation and working certificate.

	4. ATM / POS 5. SWIFT	
6.	The proposed solution should be listed in leaders quadrant on ChartisRiskTech Quadrant® for Enterprise Fraud.	Relevant certificate has to be submitted.
7.	<ul style="list-style-type: none"> The bidder should be having a team of at least 10 skilled staff experienced in implementing at least one FRM solution to be able to deliver and support the proposed solution. All implementation team members and Facility Management engineers deployed should be on the payroll of the bidder/OEM. 	<ul style="list-style-type: none"> Self-declaration along with profile of skilled staff to be submitted. Declaration on company's letterhead to be submitted.
8.	<p>The proposed OEM Solution should have been implemented / or be under implementation for a FRM Solution in India to integrate with CBS Application (Finacle) and any two out of following five applications in at least one Large Bank having a minimum of 1000 branches.</p> <ol style="list-style-type: none"> 1. Internet Banking 2. Mobile Banking 3. UPI / IMPS 4. ATM / POS 5. SWIFT 	Relevant reference letters on organization letterhead where it is implemented and copy of purchase order.
9.	The service provider should have its presence in India (Kolkata / Bangalore / Mumbai).	The detailed list of the office addresses (preferably at our 42 Zonal Office locations) along with contact details to be submitted on company letter head.
10.	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority or Financial Institutions in India as on date of RFP submission.	Self-declaration to that effect should be submitted on company letter head.
11.	a. The service provider should ensure that no proceedings / inquiries / investigations have been commenced / pending against service provider by any statutory or regulatory agencies which may result in liquidation of company / firm and / or deterrent on continuity of business.	Declaration in the letterhead of the bidder company to that effect should be submitted.

Note: In this tender process, either authorized representative / distributor / dealer in

India on behalf of Principal OSD (Original Solution Developer) or Principal OSD itself can bid but both cannot bid simultaneously. In such case OSD bid will only be accepted. If an agent / distributor submits bid on behalf of the Principal OSD, the same agent / distributor shall not submit a bid on behalf of another Principal OSD in the same tender for the same item or product.

The service provider must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, UCO BANK reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the service provider.

PART – II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS

1. Invitation for Bids

This Request for Proposal (RFP) is to invite proposals from eligible bidders desirous of taking up the project for RFP for Implementation of Enterprise Fraud Risk Management Solution. Sealed offers / Bids (Bid) prepared in accordance with this RFP should be submitted as per details given in the Bid Control sheet. The criteria and the actual process of evaluation of the responses to this RFP and subsequent selection of the successful bidder will be entirely at Bank's discretion.

2. Due Diligence

The Bidder is expected to examine all instructions, forms, terms and specifications in this RFP and study the RFP document carefully. Bid shall be deemed to have been submitted after careful study and examination of this RFP with full understanding of its implications. The Bid should be precise, complete and in the prescribed format as per the requirement of this RFP. Failure to furnish all information required by this RFP or submission of a Bid not responsive to this RFP in each and every respect will be at the Bidder's own risk and may result in rejection of the Bid and for which UCO Bank shall not be held responsible.

3. Tender Document 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.20,000/- (Rupees Twenty thousand Only)+ Applicable Tax of 18%** in the form of Demand Draft or Banker's Cheque in favour of UCO BANK, payable at Kolkata. (Please quote your GST number in forwarding of DD)

**The Deputy General Manager (DIT, BPR&BTD),
UCO Bank, Head Office – 2,
Department of Information Technology,
3 & 4 DD Block (5th Floor), Sector – I,
Salt Lake, Kolkata – 700 064.**

**Phone no: 033-4455 9775/9758
E-Mail: hodit.proc@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 **Rs.20,000/- (Rupees Twenty 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.

In case of bidders registered with NSIC under Single Point Registration Scheme, they are exempted from the submission of EMD and the Tender Cost / Fee. A valid certificate in this regard issued by NSIC has to be submitted.

UCO BANK reserves the right to accept or reject in part or full any or all offers without assigning any reason thereof and without any cost or compensation therefor. 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.

The Bank details are as below:

- **Account Number-18700210000755**
- **Account Name- M/s HO DIT**
- **Branch- DD Block, Salt Lake branch**
- **IFSC- UCBA0001870**
- **MICR-700028138**

4. Earnest Money Deposit

The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 6 months together with a claim period of 30 days in favour of UCO Bank payable at Kolkata for an amount mentioned hereunder:

Particulars of Job to be undertaken	EMD
RFP for Implementation of Enterprise Fraud Risk Management Solution	Rs.4,00,000/-

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 without any interest thereon. The EMD of successful bidder(s) will be returned to them on submission of Performance Bank Guarantee (s) either at the time of or before the execution of Service Level Agreement (SLA). 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. The selected bidder withdraws his tender before furnishing on unconditional and irrevocable Performance Bank Guarantee.
- d. The bidder violates any of the provisions of the terms and conditions of this

tender specification.

e. 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 either at the time of or before the execution of Service Level Agreement (SLA).

5. Rejection of the Bid

The Bid is liable to be rejected if:

- i. The document doesn't bear signature of authorized person on each page signed and duly stamp.
- ii. It is received through E-mail.
- iii. It is received after expiry of the due date and time stipulated for bid submission.
- iv. Incomplete Bids, including non-submission or non-furnishing of requisite documents / Conditional Bids/ deviation of terms & conditions or scope of work/ incorrect information in bid / Bids not conforming to the terms and conditions stipulated in this Request for proposal (RFP) are liable for rejection by the Bank.
- v. Bidder should comply with all the points mentioned in the RFP. Non-compliance of any point will lead to rejection of the bid.
- vi. Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will be a disqualification.
- vii. The bidder submits Incomplete Bids, including non-submission or non-furnishing of requisite documents / Conditional Bids / Bids not conforming to the terms and conditions stipulated in this Request for proposal (RFP).
- viii. Non-submission of Pre Contract Integrity Pact as per format given in Annexure – XVI.

6. Pre Bid Meeting

The queries for the Pre-bid Meeting should reach us in writing or by email on or before the date mentioned in the Bid Control Sheet by e-mail to hodit.proc@ucobank.co.in. It may be noted that no query from any bidder shall be entertained or received after the above mentioned date. Queries raised by the prospective bidder and the Bank's response will be hosted at Bank's web site. No individual correspondence will be accepted in this regard.

Only authorized representatives of bidder will be allowed to attend the Pre-bid meeting.

7. Modification and Withdrawal of Bids

No bid can be modified by the bidder subsequent to the closing date and time for submission of bids. In the event of withdrawal of the bid by successful bidders, the EMD will be forfeited by the Bank.

8. Information Provided

The RFP document contains statements derived from information that is believed to be reliable at the date obtained but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine whether or not to enter into a contract or arrangement with Bank in relation to the provision of services. Neither Bank nor any of its employees, agents, contractors, or advisers gives any representation or warranty, express or implied as to the accuracy or completeness of any information or statement given or made in this RFP document.

9. Clarification of Offer

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.

10. Late Bids

Any bid received by the Bank after the deadline (Date and Time mentioned in Bid Details table / Pre Bid / subsequent addenda / corrigenda) for submission of bids will be rejected and / or returned unopened to the bidder.

11. Issue of Corrigendum

At any time prior to the last date of receipt of bids, Bank may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the RFP document by a Corrigendum. Any such corrigendum shall be deemed to be incorporated into this RFP.

12. For Respondent Only

The RFP document is intended solely for the information to the party to whom it is issued ("the Recipient" or "the Respondent") and no other person or organization.

13. Disclaimer

Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its officers, employees, contractors, agents, and advisers disclaim all liability from any loss or damage (whether foreseeable or not) suffered by any person acting on or refraining from acting because of any information, including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any

negligence, omission, default, lack of care or misrepresentation on the part of Bank or any of its officers, employees, contractors, agents, or advisers.

14. Costs Borne by Respondents

All costs and expenses incurred by Recipients / Respondents in any way associated with the development, preparation, and submission of responses, including but not limited to attendance at meetings, discussions, demonstrations, etc. and providing any additional information required by Bank, will be borne entirely and exclusively by the Recipient / Respondent.

15. No Legal Relationship

No binding legal relationship will exist between any of the Recipients / Respondents and Bank until execution of a contractual agreement.

16. Errors and Omissions

Each Recipient should notify Bank of any error, omission, or discrepancy found in this RFP document.

17. Acceptance of Terms

A Recipient will, by responding to Bank RFP, be deemed to have accepted the terms as stated in the RFP.

18. RFP Response

If the response to this RFP does not include the information required or is incomplete or submission is through Fax mode or through e-mail, the response to the RFP is liable to be rejected.

19. RFP Response Validity Period

RFPs response will remain valid and open for evaluation according to their terms for a period of at least **6 months** from the time the RFP response submission process closes.

20. Selection Process

L1 bidder will be selected based on the lowest cost quoted by the bidder i.e. **TCO (TOTAL COST OF OWNERSHIP)** as given in Annexure – XXII.

21. Bidders' representative to be authenticated

A power of attorney from the bidder's authorized official / body must be enclosed with the bid certifying that the person(s) who signed the bid is an authorized person on behalf of the Company/Firm.

22. Cancellation of Tender Process

- a. 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 bidder.
- b. The vendor shall indemnify UCO Bank and keep indemnified against any loss or damage that UCO Bank may sustain on account of any violation of patents, trademark etc. by the vendor in respect of the products supplied / services offered.

23. Corrupt and Fraudulent Practices

As per Central Vigilance Commission (CVC) directives, it is required that Bidders / Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy:

"Corrupt Practice" means the offering, giving, receiving or soliciting of anything of values to influence the action of an official in the procurement process or in contract execution

AND

"Fraudulent Practice" means a misrepresentation of facts in order to influence a procurement process or the execution of contract to the detriment of the Bank and includes collusive practice among bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Bank of the benefits of free and open competition.

The Bank reserves the right to reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

The Bank reserves the right to declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded a contract if at any time it determines that the firm has engaged in corrupt or fraudulent practices in competing for or in executing the contract.

24. Non Transferrable 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.

25. Address of Communication

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

26. Period of Bid Validity

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.

27. No Commitment to Accept Lowest or Any Bid

UCO Bank shall be under no obligation to accept the lowest or any other offer received in response to this RFP and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. UCO Bank reserves the right to make any changes in the terms and conditions of purchase. UCO Bank will not be obliged to meet and have discussions with any vendor, and or to listen to any representations.

28. Other Terms and Conditions of the RFP

- a. **Cost of preparation and submission of bid document:** 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.
- b. The Bank reserves the right to modify any terms, conditions and specifications of this request for submission of offer and to obtain revised bids from the bidders with regard to such changes. The Bank reserves its right to negotiate with any or all bidders. The Bank reserves the right to accept any bid in whole or in part.
- c. The Bank reserves the right to reject any or all offers based on its own evaluation of the offers received, or on the basis of stability, capabilities, track records, reputation among users and other similar features of a bidder. When the Bank makes any such rejection, the Bank will not be bound to give any reason and/or justification in this regard to the bidder. The Bank further reserves the right to reject any or all offers or cancel the whole tendering process due to change in its business requirement.

Response of the Bid:

The Bidder should comply all the terms and conditions of RFP.

- a. The bidder is solely responsible for any legal obligation related to licenses during contract period for the solution proposed and Bidder shall give indemnity to that effect.
- b. 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.

29. Notification

Bank will notify the Respondents in writing as soon as possible about the outcome of the RFP evaluation process, including whether the Respondent's RFP response has been accepted or rejected. Bank is not obliged to provide any reasons for any such acceptance or rejection.

30. 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.

31. 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.

32. Language of Bids

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.

33. Authorized Signatory

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 person who is duly authorized by the Board of Directors of the bidder or having Power of Attorney.

The selected bidder shall indicate the authorized signatories who can discuss, sign negotiate, correspond and any other required formalities with the bank, with regard to the obligations. The selected bidder shall submit, a certified copy of the resolution of their Board certified by Company Secretary along with Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond.

34. Submission of offer – Three Bid System

UCO Bank will follow Three Bid System i.e. Separate Eligibility Bid – containing Eligibility Information, Tender Fee, Earnest Money Deposit in the form of Bank Guarantee OR certificate from Ministry of MSME (wherever required) and Pre Contract Integrity Pact (**as per Annexure – XVI**), Technical Bid – containing Technical Information and Commercial Bid – containing Price Information along with the soft copies (preferably in non-optical device) duly sealed and super-scribed as – RFP for Implementation of EFRMS (Eligibility Bid), – RFP for Implementation of EFRMS (Technical Bid) and – RFP for Implementation of EFRMS (Commercial Bid) **as per the format prescribed in different annexures** should be put in a single sealed outer cover duly sealed and super-scribed as – RFP for Implementation of EFRMS as per the bid details given in the RFP.

Eligibility evaluation would be completed first followed by Technical & Functional evaluation. Thereafter, Price Information (Commercial Bid) of the eligible & technically qualified bidders will be opened and Lowest Bidder (L1) will be selected based on the Total Amount quoted in the commercial bid. The bids (along with soft copy preferably in non-optical drives) shall be dropped/submitted at UCO Bank's address given in Bid Control Sheet Table, on or before the date specified therein.

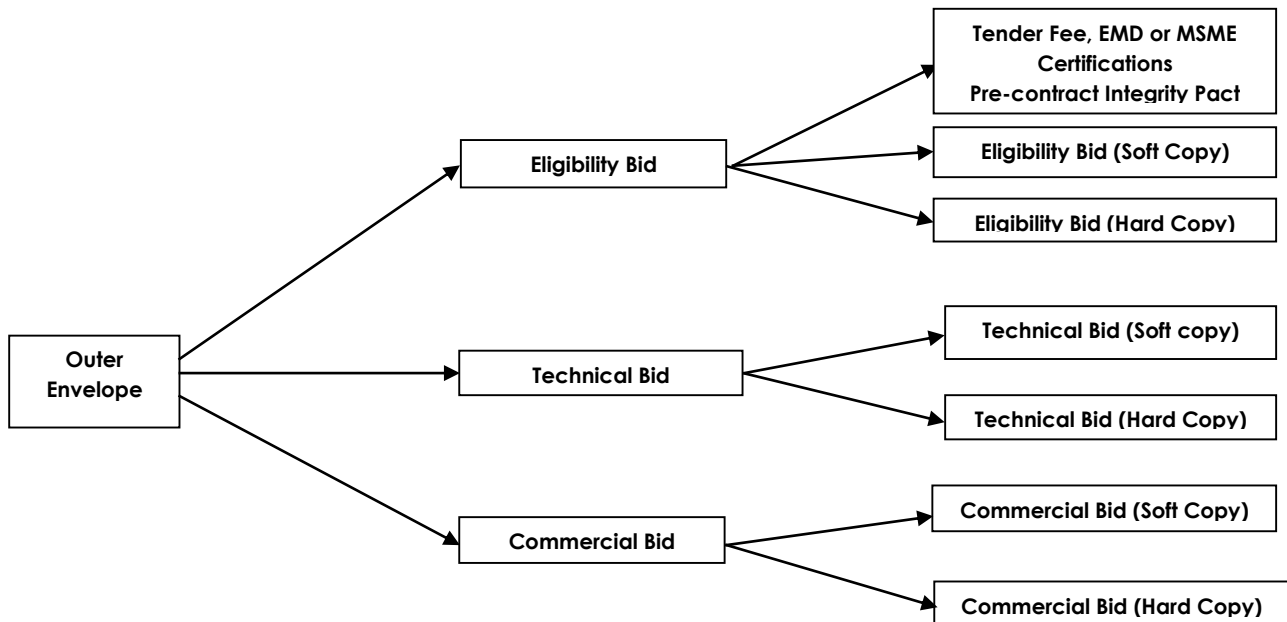
All envelopes must be super-scribed with the following information:

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

The Eligibility and Technical Offers should be complete in all respects and contain all information asked for, in the exact format of eligibility and technical specifications given in the RFP, except prices along with the Tender Fee, Earnest Money Deposit in the form of Bank Guarantee and the Pre Contract Integrity Pact on a non-judicial stamp paper of requisite value (**as per Annexure – XVI**). Tender Offer forwarding letter prescribed in **Annexure – I** should be submitted with the Eligibility / Technical Offer. The Eligibility and Technical offers must not contain any price information. UCO BANK, at its sole discretion, may not evaluate Eligibility or Technical Offer in case of non-submission or partial submission of eligibility or technical details. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder. The Technical bid should have **documentary proof in support of Eligibility Criteria and Annexures**.

The entire RFP, Pre-bid responses along with all the Addenda and Corrigenda should be stamped & signed by the authorized signatory of the participating bidder and to be submitted to the Bank with all other documents as part of the Eligibility bid.

The envelopes separately should contain the documents in the order mentioned in the below diagram.



The Commercial Offer (Hard Copy) should contain all relevant price information as per **Annexure – XXII**.

All pages and documents in individual bids should be numbered as page no. – (Current Page No.) of page no – (Total Page No.) and should contain tender reference no. and Bank's Name.

Note:

- i. If the outer cover / envelop are not sealed & super-scribed as required, the Bank will assume no responsibility for bid documents misplacement or premature opening.
- ii. The commercial offer (Hard Copy) should contain all relevant price information.
- iii. All pages and documents in individual bids should be numbered as page no. (Current Page No.) of page no. - (Total Page No.) and should contain tender reference no. and Bank's Name.
- iv. The Bank does not bind itself to accept the lowest or any Bid and reserves the right to reject any or all Bids at any point of time prior to the issuance of purchase order without assigning any reasons whatsoever.
- v. If any inner cover / envelop of a bid is found to contain Eligibility/ Technical & Commercial Bids together then that bid will be rejected summarily.
- vi. If any outer envelope is found to contain only the eligibility bid or technical bid or commercial bid, it will be treated as incomplete and that bid will be liable for rejection.

- vii. 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.
- viii. The Bank reserves the right to resort to re-tendering without providing any reason whatsoever. The Bank shall not incur any liability on account of such rejection.
- ix. The Bank reserves the right to modify any terms, conditions or specifications for submission of bids and to obtain revised Bids from the bidders due to such changes, if any, at any time prior to completion of evaluation of technical / eligibility bids from the participating bidders.
- x. Canvassing of any kind will be a disqualification and the Bank may decide to cancel the bidder from its empanelment.

PART – III: BID OPENING AND EVALUATION CRITERIA

1. STAGES OF EVALUATION

There would be a three (3) stage evaluation process. The stages are:

- i. Eligibility Criteria Evaluation**
- ii. Technical and Functional Evaluation**
- iii. Commercial Evaluation**

The Eligibility Criteria would be evaluated first for the participating bidders. The bidders, who qualify all Eligibility Criteria as mentioned above, will be shortlisted for the Technical bid evaluation. A detailed technical evaluation would be undertaken for eligible bidders and only the technically qualified bidders would be shortlisted for commercial opening.

The Bank will open the eligibility and 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.

The bidder with the lowest commercial quote will be declared L1.

2. EVALUATION METHODOLOGY

The objective of evolving this evaluation methodology is to facilitate the selection of the most cost-effective solution (Total Cost of Ownership) over contract period that appropriately meets the requirements of the Bank.

i. ELIGIBILITY EVALUATION

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.

ii. TECHNICAL AND FUNCTIONAL EVALUATION

The proposals will be evaluated in three stages. In the first stage, i.e. Eligibility Evaluation as mentioned in Annexure – XVIII. In the second stage, Technical & Functional Evaluation as mentioned in Annexures – XIX & XX, the bidders will be shortlisted, based on their responses. In the third stage, the commercial bids of the eligible & technically qualified bidders would be opened and evaluated.

The Bank will evaluate the technical responses of the bidders who are found eligible as per the eligibility criteria mentioned in the RFP.

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 / e-mail seeking clarification / explanation.

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

The requirements are given in Annexure – XIX (Scope of Work of Part – IV).

UCO Bank may, at its discretion, waive off 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.

The bidders should provide their response ('Y', 'N' or 'C') to the questionnaire in the column "Compliance" in Annexure – XIX.

The Responses should be as per the table below.

- Y – Yes, Available
- N - No, Not Available
- C - Customizable

If any bidder provides response other than 'Y', 'N' or 'C' the same will be treated as Not Available i.e. 'N'.

Bidder should comply with all the requirements given in the attached annexures. Non-compliance to any of the requirements given in the annexures may attract rejection of proposal.

The Technical evaluation will be done on the basis of comply chart provided by bidder as per Scope of work in Part – IV and Technical Score of the bidders given individually for each group of items.

The evaluation/selection process will be done with combination of, technical competence and commercial aspects as detailed here below. A maximum of 100 marks will be allocated for the technical bid. The evaluation of functional and technical capabilities of the bidders of this RFP will be completed first as per the following guidelines:-

Technical scoring will be done as per the criteria given below. Technical Specifications and related scores are mentioned in Annexure XIX. In order to qualify bidder has to secure minimum 70% marks in each of the 18 groups and in Total 75% should be **equal or more than 75%**. Same is **illustrated as below example**:

Individual Group Score : X

Qualifying criteria of each group is 70% of X

No. of groups: 18

Total marks : Y

Qualifying criteria in Total is 75% of Y

Minimum marks for qualifying criteria for each group: 70% of Group Score and Total Score should be equal or more than 75%

Once the evaluation of technical proposals is completed, the bidders who score more than or equal to 70% for each group & score more than or equal to 75% in Total will only be short-listed for further evaluation process.

In case, none of the participating bidders qualify on technical criteria and reach or exceed the cut-off score of 75% in total or 70% in each group, then the Bank, at its sole discretion, may relax the cut-off score to a lower value, which, in any case, should not fall below 60% in each group & 65% In Total score. In case at least 2 participants are not found with score equal to or above 60% in each group & 65% In Total score, the entire process would be cancelled and Bank reserves the right to go for re-tendering process.

In Commercial Evaluation, no weightage for Technical Scoring will be given.

3. NORMALIZATION OF BIDS

The Bank has discretion to go through a process of Eligibility evaluation followed by the technical evaluation and normalization of the bids to the extent possible to ensure that eligible bidders are more or less on the same technical ground. After the normalization process, if the Bank feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; the Bank may at its discretion ask all the eligible bidders to re-submit the technical and commercial bids once again for scrutiny.

The resubmissions can be requested by the Bank in the following two manners:

- Incremental bid submission in part of the requested clarification by the Bank.
- Revised submissions of the entire bid in the whole.

- i. The Bank can repeat this normalization process at every stage of bid submission or till the Bank is satisfied. The eligible bidder/s have to agree that they have no reservation or objection to the normalization process and all the technically short listed bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The shortlisted bidder/s, by submitting the response to this RFP, agrees to the process and conditions of the normalization process.

Part – IV

1. Existing Setup

- i. Bank has implemented Finacle Core Banking Solution version 7.0.25 for retail and corporate customers. The bank also has implemented surround applications including – 1) Finacle e-Banking (FEBA) 2) Government Business Module 3) Anti Money Laundering 4) Lending Automation Processing System (LAPS) 5) Asset and Liability Management (ALM) 6) Base I – II and Base I – III 7) Enterprise GL 8) Debit Card Management systems.
- ii. Bank has also implemented other delivery channels such as ATM, Cash Deposit Machines, Passbook Printing Kiosk (PBK), Cheque Deposit Machines (CDM), and Mobile Banking for which interfaces were developed in CBS. Bank has implemented RTGS, NEFT, IMPS, UPI, CTS, ECS (Cr), ECS (Dr), RECS, NECS, NACH, AEPS, APBS, FI Gateway, Aadhaar enabled transactions, Integrated Treasury Management Solution etc. for which interfaces were developed in CBS. Bank has been participating in various initiatives of GOI and respective State Governments for Financial Inclusion.
- iii. The Finacle Core Banking setup has connect24 which interfaces with various external applications including delivery channels and CSIS. CSIS is the central stand in database used for online transaction during EOD/BOD operations and during maintenance of CBS database.

2. SCOPE OF WORK

The scope under this RFP includes the following features:-

- i. The EFRM solution shall cover enterprise wide fraud detection and prevention covering core banking solution and indicative list of channels and applications mentioned in the section 1 above and any new initiative launched by the bank during contract period.
- ii. The solution should cover detection and prevention of frauds at different process stages of the channels and applications for all types of transactions, both financial and non-financial transactions.
- iii. The Fraud detection should be done on real time/near real time basis as specified for different transactions in the RFP. The authorization/decline of the in-flight transaction should not affect performance of the source systems.
- iv. The proposed solution should be able to comply with various RBI and other regulatory guidelines related to Electronic payments and Card payment transactions.
- v. The proposed solution should comply with bank's Information Security Policy, KYC/AML policy and regulatory guidelines (as specified by RBI, NPCI etc.). Information Security Policy, KYC/AML policy will be provided to selected bidder.

- vi. The EFRMS solution should regularly track alerts generated by system as well as global feeds and accordingly advise the Bank about global security threats and vulnerabilities. Bidder should advise the bank for upgrades /changes in the security infrastructure of the Bank against evolving threats and responsibilities.
- vii. Bidder should provide interface requirements, if any, for delivery channels and CBS.
- viii. The proposed solution should be able to integrate with bank's existing authentication SMS (OTP) and 2FA infrastructure for stronger authentication.
- ix. The proposed solution should also be able to identify and prevent fraudulent transactions which are linked to non-monetary transaction such as ATM pin change, address/mobile no. change request, balance enquiry, etc.
- x. The proposed solution should provide the capability to detect, discover, prevent and investigate the frauds in real time not only restricted to only one channel but across all the applications mentioned above.
- xi. The solution should have proven integration capabilities with the CBS and bidder should ensure that the EFRM solution does not have a performance impact on the CBS or any other channel.
- xii. The Bidder shall be required to quote for the end-to-end implementation of EFRM solution including supply, implementation training, customization and maintenance and system administration for a period of 2 years. Bank has the option to extend the contract at the same rates for two more years or till the new selected bidder is finalized. The selected bidder will facilitate knowledge transfer to the new selected bidder during transition process.
- xiii. A comprehensive strategy should be provided by the Bidder on implementing the end to end E-FRM solution as a part of technical proposal.
- xiv. The scope of work includes integration and implementation of interfaces to all systems mentioned above in point no. 1 (Existing Setup).
- xv. Bidder to provide required hardware for app, web, DB layers and storage for both DC & DR site. Bidders should quote for all required OS, DB, middleware and any other software licenses.
- xvi. Bidder has to provide a comprehensive project plan as part of the technical proposal, get it approved by the Bank and then implement the project based on timelines agreed.
- xvii. The Bidder, in coordination with OEM (if the bidder is not OEM) should conduct a gap analysis and submit a detailed study of the Bank's infrastructure and requirements relating to the E-FRM solution, prepare a detailed plan document/ road map mentioning all the pre-requisites, timeframe of mile-stones/ achievements leading to the complete implementation of the solution in line with bank's requirement.
- xviii. Compliance to standards like ISO 27001:2013, ISO 22301 etc., should be ensured by the Bidder.
- xix. Also, bidder is required to facilitate the bank in audits of the same.
- xx. The Bidder should have necessary agreement with the OEM for all the required onsite support during the implementation phase. Bidder should also have back-

to-back support with OEM during the total contract period for necessary support.

- xxi. Solution being provided should be scalable and user configurable to cater to the future requirement of the Bank.
- xxii. All the solutions supplied as part of this RFP should be supplied with perpetual Enterprise wide License.
- xxiii. Bidder has to provide the documentation for the project including but not limited to :
 - Scope, functional and operational requirements, resource requirements, project design/plan, product description, guidance for best practices, implementation guidelines, user acceptance test plan, operations/policy configuration manual, integration document, security implementation, training materials etc.
 - Adherence to agreed Service Levels, periodic monitoring and reporting of the same to the bank on a monthly basis.
 - Bidder should provide the detailed architecture of the solution. The architecture to be deployed has to be approved by the Bank.
 - Rule & Detection Engine, Prevention Module, Case Management tool and their underlying infrastructure components are required to be in High Availability mode.
- xxiv. Bidder will be responsible for auditing of the implemented solution after three months of successful implementation of EFRMS.
- xxv. Bidder will be responsible to store transactions / events in industry standard format.
- xxvi. Solution should provide Recovery Point objective of 10 Minutes and Recovery Time objective of 2 hours.
- xxvii. Bidder needs to ensure that EFRM solution can integrate with the IT System and the Bank's infrastructure using standard methods/ protocols/ message formats
- xxviii. EFRM setup/infrastructure may be subjected to audit from Bank and/or third party and/or regulatory body. It shall be responsibility of the Bidder to co-operate and provide necessary information and support to the auditors with respect to the EFRM project. The Bidder must ensure that the audit observations are closed on top priority and to the satisfaction of the Bank, regulator and its appointed auditors. Extreme care should be taken by the Bidder to ensure that the observations do not get repeated in subsequent audits. Such non-compliance by Bidder shall attract penalty.

3. FUNCTIONAL REQUIREMENTS – TOOLS, FUNCTIONALITIES & FEATURES

The bidder shall implement the proposed EFRMS features in online/offline mode.

- i. Real time monitoring and actioning on transactions pertains to the following products (Online Mode):-
 - a. Internet Banking
 - b. Mobile Banking
 - c. ATM

- d. All types of Card such as Credit card, Debit card, Prepaid cards, wallets etc.
 - e. POS (Point of Sale)
 - f. Cash Deposit machines
 - g. SWIFT
 - h. Payment Gateway and E-commerce Transactions
 - i. FI (Financial Inclusion) Gateway
 - j. IVR (Interactive voice response)
 - k. Any other delivery channel introduced by the Bank during the contract period
- ii. Offline Mode: - The Fraud detection is done post facto and the decision should not have any impact on the in-flight transaction. Offline monitoring/Near Real Time alert management and actioning on transactions pertains to following channels / products:-
- a. Branch Banking (Domestic)
 - b. Deposits (all types)
 - c. Loans
 - d. Corporate Loans
 - e. Retail Loans
 - f. MSME Loans
 - g. Agriculture Finance
 - h. Trade Finance / Non-Fund Credits
 - i. Guarantees
 - j. Letter Credits
 - k. Bill Finance (Bill discounting, Bill purchase etc.)
 - l. Remittances (NEFT, RTGS, SWIFT)
 - m. Forex Business
 - n. Other Banking products
 - o. Service Branch (Cheque Processing / ECS processing) Operations
 - p. Treasury Operations
 - q. Cash Management System and Channel Financing
 - r. Financial Inclusion Banking
 - s. Internal Frauds (employee initiated /involvement)
- iii. Bidder has to provide a unified dashboard for EFRMS reporting which should cover all the channels/products across the bank's environment for fraud management.
- iv. The bidder has to provide a case management and ticketing tool to generate automated tickets for the alert, events generated by the EFRMS.
- v. The bidder will also provide a detailed process for managing fraud incident management - describing each phases of the process – prepare, identify, contain, respond and learn from the incidents responded to.
- vi. The case management solution should provide complete life cycle management of tickets from event generation till closure of the event. The solution should have capability to structure rule based work flow and calendar/ event based alerting capability. Logging and Reporting of fraud scenarios

through the use of appropriate tools. Track and monitor the closure of these fraud incidents and escalation of these incidents to appropriate teams/ individuals in the bank, as required.

- vii. The tool should facilitate time/ event based automated escalation of tickets as per the escalation matrix defined by the Bank.
- viii. The solution should be able to send notifications and alerts in different formats, such as alerts, email, SMS, etc.
- ix. The bidder should provide response to technical features listed in the RFP (Refer Annexure – XIX).
- x. The bidders will be required to demonstrate the features of the proposed solution as part of solution walkthrough or during reference site visit phase of technical evaluation. The bank will provide scenarios to the bidders prior to the walkthrough phase.
- xi. The bidder should ensure that the proposed solution does not impact the performance of any of the bank's systems and databases including the Core Banking System (CBS).

4. INFRASTRUCTURE REQUIREMENTS – HARDWARE / NETWORK / SECURITY

- i. The bidder to provide all required hardware for deploying the proposed application in the Bank's Data Centre and Disaster Recovery Site.
- ii. The bidder must provide the Application Deployment Architecture with diagrams, identifying components and specifications for each component with description. Description must detail the number of servers, specifications for each resource (Web server, Application, DB, File server, Resource Monitoring servers etc.), Operating System and configuration as well as function of each server, Network Bandwidth Requirements and Storage Requirements.
- iii. The bidder is responsible for actual sizing of the infrastructure as per the scope of work, activities and Service Levels as defined in this RFP. The indicative and forecasted transactions have been mentioned.
- iv. The bidder should provide sizing methodology detailing how the proposed solution architecture and sizing will meet bank's current and future transaction requirements.
- v. The proposed solution should support 100 Concurrent Users with scalability to 200 Concurrent Users.
- vi. The proposed application should be IPv4 & IPv6 compatible and work in both the environments (dual stack model).
- vii. The bidder to provide BCP/DRP as per IT Security policy and BCP of the Bank.
- viii. The bidder should ensure replication of data between the Primary and DR Data Centers as required.
- ix. The Bidder should provide the latest version of the solution proposed.
- x. The Bidder is responsible to arrive at the sizing independently. The Bank is not responsible for any assumption made by the Bidder not meeting the performance/service levels as desired in the document. In such a case, the

Bidder will at their cost carry out the necessary upgrades / replacements. The Bank will not pay any additional amount during the period of the contract. The hardware sizing should be sufficient enough to meet the requirement of the bank during the entire contract period (5 years).

- xi. The bidder must also ensure that the hardware resources utilization should not exceed 60% at any point of time in the DC & DR for the projected volume of transactions. In case the utilization exceeds the above level, the bidder must provide additional hardware without any additional cost.
- xii. The provided hardware should have high reliability, fault tolerance, redundancy and high availability having no single point of failure in the hardware (NSPoF).
- xiii. The proposed application has to be integrated with Bank's CBS / HRMS / email systems / any other sites / services / platform, as required by Bank. The Integration to be done without any additional cost to the Bank.
- xiv. The bidder has to provide a mechanism to measure the capacity / capability, as to how the load is assessed, tested & managed.
- xv. The bidder has to provide a suitable resource monitoring tool / application monitoring dash boards for ensuring Turn Around Time and resource availability & usage etc.
- xvi. The bidder should certify that the proposed solution is free from OWASP vulnerabilities.
- xvii. The bidder has to provide a security risk management plan to address these vulnerabilities
- xviii. The bidder should provide auditing feature for the proposed solution to keep track of the selective activities performed by various users (administrators, privileged users and end users).
- xix. All servers (web servers, application servers, load balancers, file servers, monitoring servers and DB servers) used in the proposed solution should be hardened as per the Secure Configuration provided by the Bank.
- xx. Security Audit of the application and VA & PT will be carried out by the Bank at regular intervals and the Observations / recommendations need to be complied within the time limit as advised by the Bank.
- xxi. The application software developed or customized should follow a standard development process to ensure that it meets functional, security, performance & regulatory requirements of the Bank. The bidder should comply with Bank's IS Security policy in key concern areas relevant to the RFP. Some of the key areas are:
 - Responsibilities for data and application privacy and confidentiality
 - Responsibilities on system and software access control and administration
 - Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Selected bidder
 - Incident response and reporting procedures
 - Password policy
 - Data Encryption / Protection

- xxii. The solution provided by Bidder for the EFRM Solution must support Disaster Recovery plans as follows:
- Allow fail over as per the DR policy of the Bank
 - Provide architecture and design for Disaster Recovery
 - Bidder must detail out any licensing information related to Disaster Recovery design
 - Provide RTO of 2 hours.
 - Provision for data from DC to be automatically propagated online through asynchronous replication to disaster recovery/failover sites.
 - Size the DR at 100% capacity of the DC
- xxiii. Bidder should review the information security risks in line with RBI guidelines, IT Act etc. and other best security practices for the scope mentioned in the RFP and provide its mitigates. Bidder should submit a certificate indicating that the solution being proposed in the RFP, is complying all regulatory guidelines viz RBI Guidelines/IT Act etc.

5. Implementation/Migration Services

- i. The technical features as mentioned in Annexure – XIX are part of scope.
- ii. Implementation of the specified solutions as per the technical requirement of the solutions which are detailed in Annexure – XIX.
- iii. 10 days before delivery of the solutions, the bidder is required to review the bank environment and specify any additional requirements that the banks may need to provide for the implementation of the solution.
- iv. The bidder is expected to provide all the required details in the respective annexures and formats, however, the bank at its discretion, may use new solutions/applications for the channels mentioned above. In this case, the bidder will have to seamlessly integrate the above solutions in the EFRMS.

6. Customization

- i. As the scope of additional customization required is dynamic in nature, hence the bidder has to quote for man day rates for customization in EFRMS. Bank will be consuming this customization man-days based on the future requirement. The man-days required for new customization will be finalised by Bank's Negotiation Committee.
- ii. For all customization a detailed approach document needs to be prepared and shared with Bank team. On confirmation by Bank team, then the bidder should start developing the customization.
- iii. All the feedback / changes suggested by Bank team should be implemented. After successful testing by Bank team the script can be moved to production. After successful movement of the script along with submission of release document, then the man day rates agreed upon will be treated as consumed.

Customization reverted back after moving to production due to issues which the bidder is not able to resolve will be treated as not delivered.

- iv. All customisation should be delivered as per the timelines agreed at the time of finalization of approach document.
- v. The bidder should quote for 100 man-days for EFRMS customisation. However, the man days quoted will be consumed as per the actual requirement.

7. System Integration Testing & User Acceptance Testing

- i. There will be a User Acceptance Testing by the Bank for the tool deployed and E-FRM operations.
- ii. The Bank shall commence the User Acceptance Testing as and when each and every products and channels are made ready by the selected Bidder and a formal confirmation that the system is ready for UAT is submitted to the bank. The results thereafter will be jointly analysed by all concerned parties.
- iii. UAT will cover acceptance testing of all the product/channels, integration with EFRMS and integration of EFRMS with all targeted applications / systems.
- iv. Once UAT of all the products / channels of EFRMS are individually completed, then a System
- v. Integration Testing shall be carried out by the Bidder to ensure the complete inter-operability of the EFRMS among themselves and integration with the existing infrastructure (targeted devices/systems) of the Bank as specified in the RFP.
- vi. The Bidder is expected to make all necessary modifications to EFRM solution including customizations, interfaces, appliances, software etc., if there are performance issues and errors identified by the Bank. These deviations/ discrepancies/ errors observed will have to be resolved by the Bidder immediately.
- vii. Complete acceptance has to adhere to the stipulated time lines.
- viii. The solution will not be accepted as complete if any facility /service as required is not available or not up to the standards projected by the Bidder in their response and the requirement of this RFP.
- ix. The Bank will accept the solution on satisfactory completion of the UAT and go live. The warranty period of one year for the solution will commence after go live.
- x. In case of discrepancy in facilities /services provided, the Bank reserves the right to cancel the entire contract.

- xi. There should be following environments: Test & Development and production. Each environment must be configured on a separate server/node/resource. The bidder has to provide Hardware and Software sizing for Test and development environments also.
- xii. UAT Environment will be used as Pre-Production environment by the bank.

8. Facility Management Support

- i. Bank proposes to take Facility Management support for the EFRMS applications, hosted at Data Centre and DR centers. The bidder should provide Facility Management support for the following activities:
 - Application (including customizations and interfaces),
 - Hardware,
 - Middleware,
 - OS and
 - DB administration

For monitoring of transactions, the FM Support services will be stationed at Head Office of the Bank at Kolkata.

- ii. Bidder to deploy at least three L1 (24X7 shift) resources and at least one L2 (general shift including Sundays and other holidays) resource at bank. The engineers should work in close co-ordination with the bank.
- iii. Bidder has to arrange for L3/L4 support on demand, onsite whenever required, if the onsite team is not able to resolve the issues.
- iv. Bank at its discretion may conduct an interview of the onsite engineer / resource proposed to be deployed. Prior notice of one month needs to be provided if any of the existing engineer /resource is leaving the project. Also, suitable replacement is to be deployed and the knowledge transfer should happen, to the satisfaction of the bank, before the existing engineer /resource leave the project.
- v. All Facility Management engineers deployed should be on the payroll of the bidder and should not deploy Franchise engineers.
- vi. In case any of the FM engineer is on leave, suitable substitute to be provided during the period of leave.
- vii. In future if Bank requires additional Facility Management resources, the bidder should provide additional resources at the rates finalized through this tender process.

- viii. A background verification report of the engineer deployed should be submitted, before the engineer is allowed to work onsite as a Facility Management engineer.
- ix. The required desktop and seating space for the FM engineers will be arranged by bank.
- x. Bank will be regularly conducting audits, VA & VAPT and bidder extend necessary support for the conduct of these audits & close all the observations of these audits.
- xi. The scope of Facility Management will cover:
- Database performance Monitoring, application maintenance and Administration.
 - Configuring/ re-configuring the end-to-end solution whenever required as per the requirements of the Bank.
 - Replication of data between production & DR setup
 - Call logging and follow up with OEM
 - Follow Change Management and configuration controls as per banks policy. Assessing impact of change on the security & implement after obtaining permission from bank
 - Providing support to the users.
 - Maintaining reports with respect to SLA/ uptime guaranteed and submission of reports on Monthly basis as per requirement of the bank
 - Scheduling and taking backup of the entire setup.
 - Checking/Monitoring the interface services.
 - Checking/Monitoring the services relating to application
 - Monitoring application/web server utilization and necessary action.
 - Online analysis of issues raised by branches and reported by L1 team and guiding the L1 team for closure by L2 resource.
 - Analyzing and giving solution to the calls allotted to L2 team.
 - Monitoring and checking the various logs.
 - Maintenance of Development and Test instances. Periodic refresh of Test & Development database & application instances
 - Data correction activity for migration related problems and follow up with Bank team
 - Handling of all data extraction related issues for EFRMS
 - Monitoring of file system in all application servers (DC, DR, and Test environment).
 - Fine tuning of queries for improving the performance of servers.
 - Deployment of customization items (both new and modified)
 - Re-Installation of EFRMS application in Application / Web Servers.
 - Supporting DR activities for smooth operations.
 - Review with all functional teams at least once in a month about production issues and resolving the same.

- Patch deployment, testing and moving to production.
- Report on incidents and root cause analysis.
- Checking and fixing of errors reported in application jobs.
- Handling of calls relating to EFRMS
- Any other work assigned by Bank related to EFRMS

9. Training

- The selected bidder will provide training to the bank personnel/ Fraud and Risk management team on the product architecture, functionality & data feed from banking systems into the solution and the design for each solution under the scope of this RFP.
- Provide hands-on training to the bank personnel / Fraud and Risk management team on EFRMS operations including but not limited to rule and scenario configuration for each channel, alert generation and monitoring, case management workflow, reporting and dash-boarding.
- The bidder is required to provide training for people nominated by the bank for each channel/product specified in the scope of work.
- The bidder is required to provide all trainees with detailed training material and additional copies to the bank for the solution as per the scope of work of the bank. This training material should cover installation, operation, integration, maintenance, troubleshooting and other necessary areas for each solution.
- All out of pocket expenses related to trainers shall be borne by the selected bidder.

10. Reporting

- The bidder should provide periodic reports to the Bank as per the following requirements:

Daily Reports: Critical reports should be submitted twice a day.
- The reports must include but not limited to: alerts with their status, rules/scenarios triggered, channel/product, user activity. The bidder is expected to detail every report which it will provide to the Bank related to the services and activities performed by it in the EFRMS.
- Reports in the RBI format for Fraud Management Reporting (FMR).
- Weekly and monthly fraud incident tracker and statistics capturing detailed information on the fraud incident identified, its severity, the response by the team, the time taken from identification till closure of the incident and other relevant information.

- v. Periodic reporting and status tracking / capturing the details of the transaction or data sources reporting to the EFRMS manager.
- vi. Periodic reports capturing the fraud incidents notified by the EFRM solution.
- vii. Reports as required by the regulators (RBI, SEBI, etc.) to be provided as per the periodicity prescribed by the regulators.
- viii. Change in the MO (Management Organization) structure of the bank from time to time to be incorporated in the EFRM solution, for the reporting/escalation purposes, during the period of support coverage by the selected bidder without any extra cost.
- ix. Any other report as desired by the Bank.

11. Benchmarking and Solution acceptance

- i. The bidder will demonstrate the benchmarking tests to confirm compliance with the stated performance parameters.
- ii. The bidder will provide Performance Benchmark of EFRMS based on their prior experience in the industry.
- iii. The Bank/appointed consultant in coordination with the bidder shall conduct an Acceptance test wherein the bidder has to demonstrate the implementation of the solution as per the requirement of the bank. The bidder shall submit detailed reports of the test outcomes to the bank.

PART – V

1. Consortium

The Prime selected bidder may bid for the RFP document, as it is his responsibility to implement and maintain the most appropriate Data Centre comprising of adequate hardware and software products to serve the Bank. For execution of project, prime selected bidder may constitute a consortium of different selected bidders such as cloud service providers, OSD etc. However, in this case the contract will be executed with prime selected bidder only. Hence all the terms and conditions mentioned in this RFP will be valid for prime selected bidder only. The Bank will deal with only the Prime selected bidder as a single point of contact who shall have the sole responsibility for the entire assignment.

2. Order details

The purchase order will be placed by Bank Head Office, DIT in the name of selected bidder as per requirement. The payment will be made by Head Office, DIT and the Performance Bank Guarantee for order will be required to be submitted in the same office.

3. Schedule of Implementation

The Bank plans to complete the implementation process in six months and the selected bidder has to plan accordingly to adhere to the timelines.

4. Preliminary Scrutiny

UCO Bank will scrutinize the offers to determine whether they are complete, whether any errors have been made in the offer, whether required technical documentation has been furnished, whether the documents have been properly signed, and whether all the necessary information supported by documentary evidences are submitted as per prescribed method. Offers not meeting the prescribed guidelines and or with incorrect information or not supported by documentary evidence, wherever called for, would summarily be rejected. However, UCO Bank, at its sole discretion, may waive any minor non-conformity or any minor irregularity in an offer. UCO Bank reserves the right for such waivers and this shall be binding on all selected bidders.

5. 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.

6. Adoption of Integrity Pact

UCO Bank has adopted practice of Integrity Pact (IP) as per CVC guidelines. The Integrity Pact essentially envisages an agreement between the prospective selected bidders / bidders / sellers, who commit themselves to Integrity Pact (IP) with the Bank, would be considered competent to participate in the bidding process. In other words, entering into this pact would be the preliminary qualification. In case of bids for the purchase of Goods, Services, and Consultancy etc. not accompanied with signed IP by the bidders along with the technical bid, the offers shall be summarily rejected. The essential ingredients of the Pact include:

- i. Promise on the part of the principal not to seek or accept any benefit, which is not legally available.
- ii. Principal to treat all bidders with equity and reason
- iii. Promise on the part of bidders not to offer any benefit to the employees of the Principal not available legally
- iv. Bidders not to enter into any undisclosed agreement or understanding with other bidders with respect to prices, specifications, certifications, subsidiary contract etc.
- v. Bidders not to pass any information provided by the Principal as part of business relationship to others and not to commit any offence under PC/IPC Act.
- vi. Foreign bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principals or associates.
- vii. Bidders to disclose any transgressions with any other company that may impinge on the anti-corruption principle.

Integrity Pact, in respect of a particular contract, shall be operative from the date IP is signed by both the parties till the final completion of the contract. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings. IP shall cover all phases of contract i.e. from the stage of Notice Inviting Tenders (NIT)/Request for Proposals (RFP) till the conclusion of the contract i.e. final payment or the duration of warrantee/guarantee. Format of IP is attached as **Annexure – XVI** for strict compliance.

All pages of Integrity Pact (IP) must be signed and stamped. Integrity Pact (IP) should be deposited with Procurement or concerned Department undertaken procurement at the address mentioned along with RFP document.

7. Independent External Monitor (s)

The following Independent External Monitors (IEMs) have been appointed by UCO Bank, who will review independently and objectively, whether and to what extent parties have complied with their obligation under the pact.

- i. Shri S. R. Raman
1A-121, Kalpataru Gardens
Near East-West Flyover

Kandivali East, Mumbai - 400101

E-mail:- raman1952@gmail.com

- ii. Ms. Vijayalakshmi R Iyer
Flat No. – 1402, Barberry Towers,
Nahar Amrit Shakti,
Chandivali, Powai, Mumbai – 400072
E-mail:- vriyer1955@gmail.com

- a. The Bank has appointed Independent Monitors (hereinafter referred to as Monitors) for the Integrity Pact in consultation with the Central Vigilance Commission (Names and Addresses of the Monitors given in the Pre Contract Integrity Pact to be submitted by the bidder as per Annexure – XVI.
- b. The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.
- c. The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.
- d. Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.
- e. As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he will so inform the Authority designated by the BUYER.
- f. The bidder (s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality.
- g. The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties/The parties will offer to the Monitor the option to participate in such meetings.
- h. The Monitor will submit a written report to the designated Authority of Bank within 8 to 10 weeks from the date of reference or intimation to him by the Bank and should the occasion arise, submit proposals for correcting problematic situations.

8. Performance Bank Guarantee

The successful bidder shall be required to provide a Bank Guarantee for 10% of the Total Order Value issued by any scheduled commercial bank (other than UCO Bank) valid for **63 months (60+3 months claim period)**, indemnifying any loss to the Bank, as per the format of **Annexure – V**. The bank guarantee shall be provided to the bank either before or at the time of execution of the Service Level Agreement (SLA). **Upon**

furnishing the Performance Bank Guarantee, the EMD of the selected bidder shall be returned.

The Performance Bank Guarantee shall act as a security deposit and either in case the prime selected bidder is unable to start the project within the stipulated time or start of the project is delayed inordinately beyond the acceptable levels, the Bank reserves the right to forfeit the same.

Further, the Bank reserves the right to invoke the Performance Bank Guarantee in case the Prime Selected bidder is not able to fulfill any or all conditions specified in the document or is unable to complete the project within the stipulated time. This is independent of the LD on Delivery and installation.

9. Taxes

- a. Bidder shall be solely liable for the payment of all taxes, duties, fines, penalties, etc., by whatever name called as may become due and payable under the local, state and/or central laws, rules and/or regulations as may be prevalent and as amended from time to time in relation to the services rendered pursuant to this agreement. The Bank may in its discretion, but without being bound to do so, make payment of Taxes, duties as aforesaid and in the event of such payment, Bank shall be entitled to deduct the payment so made from the payment due to Bidder in respect of Bills.
- b. The Bank shall not be liable nor responsible for collection and / or payment of any such taxes, duties, fines, penalties etc., by whatever name called, that are due and payable by bidder, under the local, state and/ or central laws, rules and /or regulations as may be prevalent and as amended from time to time.
- c. Nothing contained herein shall prevent the Bank from deducting taxes deductible at source as required by any law/s or regulation/s. Bidder shall be responsible to report any non-receipt of certificate of taxes deducted at source within ninety (90) days of deduction of such taxes at source by the Bank to bidder. The Bank will not issue any duplicate certificate for deduction of taxes at source unless such request is made within ninety (90) days of the closure of the financial year.
- d. Bidder shall co-operate fully in the defence of any claim/s by any local, state or union authorities against The Bank with respect to any taxes and/or duties due and payable by bidder and /or individuals assigned by bidder under this agreement. Without limiting the generality of the foregoing bidder shall upon request by The Bank, give to The Bank all documents, evidences in a form satisfactory to The Bank to defend such claim/s. Any claims filed against The Bank, the cost to be borne by the selected bidder.

10. Confidentiality and Secrecy

The RFP document is confidential and is not to be reproduced, transmitted, or made available by the Recipient to any other party. The RFP document is provided to the Recipient on the basis of the undertaking of confidentiality given by the Recipient to Bank. Bank may update or revise the RFP document or any part of it. The Recipient acknowledges that any such revised or amended document is received subject to the same terms and conditions as this original and subject to the same confidentiality undertaking.

The Recipient will not disclose or discuss the contents of the RFP document with any officer, employee, consultant, director, agent, or other person associated or affiliated in any way with Bank or any of its customers, suppliers, or agents without the prior written consent of Bank.

The bidder/selected bidder must undertake that they shall hold in trust any Information received by them under the Contract/Service Level 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 BANK;
- To only make copies as specifically authorized by the prior written consent of 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.
- The selected service provider acknowledges and agrees that all tangible and intangible information obtained, developed or disclosed including all documents, data, papers, statements, any business/customer information, trade secrets and process of the UCO Bank relating to its business practices in connection with the performance of services under this Agreement or otherwise, is deemed by the UCO Bank and shall be considered to be confidential and proprietary information ("Confidential Information"), solely of the UCO Bank and shall not be used/disclosed to anybody in any manner except with the written consent of The UCO Bank.
- The selected service provider shall ensure that the same is not used or permitted to be used in any manner incompatible or inconsistent with that authorized by the UCO Bank. The Confidential Information will be safeguarded and the selected service provider will take all necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof.

- **Conflict of interest:** The Vendor shall disclose to 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.
- The successful Bidder is required to execute a Non-Disclosure Agreement to the bank as per bank's format before or at the time of execution of the Master Contract.

11. Award of Contract

The bidder who qualifies in the technical evaluation and scoring (Part – III)) will qualify for commercial evaluation. The bidder whose bid has been determined to be responsive and who quotes the lowest price will be treated as L1 Bidder. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the bidder(s).

12. Price Validity

The selected bidder will be required to keep the price valid for a period of 02 years (24 months) from the date of issuance of Purchase Order. There shall be no increase in price for any reason whatsoever during the period of 24 months and Bank may place the additional Purchase Orders to the selected bidder for any or all of the services at the agreed unit rate for line items as mentioned in the commercial format i.e. Annexure – XXII during the price validity period of 24 months.

13. Payment Terms

i. Hardware cost

- **90%** of the order value along with applicable taxes on actual basis will be paid on successful user acceptance after delivery, installation of the ordered items, after realizing penalty charges for late delivery and / or late installation, if any. The claim of payment should contain proof of delivery, installation note and User Acceptance Report signed with date by an authorized official of UCO Bank at the respective sites, waybill etc.
- **Remaining 10%** of the cost along with applicable taxes would be paid after three months from Go-live and successful operation.

ii. Software cost

- 70% of order value will be paid on successful go-live of the project.
- 30% of order value will be paid after six months of successful implementation of the solution.

- iii. AMC for Hardware shall be paid in quarterly arrear basis.
- iv. ATS on software item shall be paid in quarterly arrear basis.
- v. Payment for FM services shall be paid in quarterly arrear basis.

14. Paying Authority

The payments as mentioned above in Payment Terms shall be paid by Risk Management Department, 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. Also the selected bidder has to submit the certificate of insurance covering all the risks during transit, storage, installation, commissioning, testing and handling including third party liabilities

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

15. Cancellation of Contract & Realization of Compensation

The bank reserves the right to cancel the order placed on the selected bidder and realize compensation on the following circumstances:

- i. The bidder commits a breach of any of the terms and conditions of the offer or any of the terms and conditions of the Purchase Order / SLA.
- ii. The bidder goes into liquidation voluntarily or otherwise.
- iii. An attachment is levied or continues to be levied for a period of 7 days upon the effects of the order.
- iv. The progress regarding execution of the order accepted made by the selected bidder is found to be unsatisfactory.
- v. If deductions on account of liquidated damages exceed more than 10% of the total order price.
- vi. In case the bidder fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the selected bidder.
- vii. If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving 10 days' notice for the same. In this event the bidder is bound to make good the additional expenditure, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.
- viii. UCO Bank reserves the right to recover any dues payable by the bidder from any amount outstanding to the credit of the bidder, including the bills and /or invoking the Bank Guarantee under this purchase order.
- ix. Non-compliance of the scope of the job.
- x. Repetitive failure of the deployed personnel to perform the job to the satisfaction of the bank.
- xi. On the events of data piracy / privacy / system failures / security failures.

16. Notices

- a. Notice or other communications given or required to be given under the contract shall be in writing and shall be hand-delivered with acknowledgement thereof, or transmitted by pre-paid registered post or courier.
- b. Any notice or other communications shall be deemed to have been validly given on date of delivery if hand-delivered & if sent by registered post than on the expiration of seven days from the date of posting.
- c. The purchase order is being sent in duplicate. Please acknowledge the same and return one copy to us duly signed by you in token of having accepted the purchase order.

17. Penalty & Uptime

- i. The selected bidder shall perform its obligations under the respective work order and the agreement entered into with the Bank, in a professional manner.
- ii. If the selected 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.
- iii. If the solution or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis.

iv. Delayed Installation

- The bidder is required to deliver, install and commission the equipment required for the E-FRM Solution as per the schedule mentioned.
- The Solution is required to be configured by the bidder within 6 months in a time-bound manner.
- Non-adherence to the Schedule of Implementation will attract a penalty of 1% of the total contract value per week after the period of 6 months.

v. Downtime

- The selected bidder should provide facility of call logging through telephone, e-mail, web portal, etc. Bidder must submit call wise details monthly during warranty period.
- If Bank observes a continuous violation in the downtime clause for 3 months, then Bank may consider the termination of the contract.
- If the minimum uptime is not ensured during the month, then 1% of Facility Management charges, AMC & ATS of that month will be deducted as penalty.

vi. Facility Management

- Facility Management resources should be compensated with similar resources for their non-availability.

- In case of non-availability of any resource for any shift will attract a deduction in cost of all resources for one day.
- Total penalty mentioned for above and liquidated damages shall be subject to maximum of 10% of the total contract value. However, any penalty imposed by the Govt./UIDAI or any other statutory body due to act/failure of conduct/leakage of data by selected bidder or its agents shall be entirely borne by the bidder. Once the maximum limit of the penalty is reached, the Bank may consider termination of the contract, after invoking Performance Bank Guarantee submitted by the bidder.
- Bank may recover such amount of penalty from any payment being released to the successful bidder, irrespective of the fact whether such payment is related to this contract or otherwise.

vii. Uptime

The selected bidder shall ensure minimum uptime of 99.9% for the entire solution. The maximum downtime for the hardware and software for encryption solution and its allied applications should be less than 15 minutes per incident in a month with a maximum downtime of 45 minutes in the whole month, failing which a penalty as per penalty clause will be applicable.

18. Liquidated Damage

Notwithstanding the Bank's right to cancel the order, liquidated damages at 1% (One percent) of the contract price per week will be charged for every week's delay in the specified implementation schedule. The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost. The Bank reserves its right to recover these amounts in the mode as it deems fit and proper such as adjusting from any payments to be made by UCO BANK to the bidder, etc. without prejudice to its other rights and contentions available under the Law (s) for the time being in force.

19. Force Majeure

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

- Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics,
- Situations, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes,
- Terrorist attacks, public unrest in work area,

Provided either party shall within ten (10) days from the occurrence of such a cause notify the other in writing of such causes. The Selected bidder or the 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.

20. Contract Period

The tenure of the Contract will be for a period of 5 (five) years effective from the date of execution of the Service Level Agreement (SLA) / date of acceptance of the first Purchase Order unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 5 (five) years, the contract may be extended/renewed for such further period and on such terms and conditions as would be decided by the Bank.

The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 90 days' notice without assigning any reasons and without any cost or compensation therefor. Any offer falling short of the contract validity period is liable for rejection.

The selected bidder is required to enter into a Service Level Agreement (SLA), the format whereof is to be supplied by the Bank.

21. Completeness of the Project

The project will be deemed as incomplete if the desired objectives of the project as mentioned in Section "Scope of Work" of this document are not achieved.

The Bank will carry out the acceptance tests as per Scope of work Part – IV supplied & implemented by the selected bidder as a part of the Project. The Selected bidder shall assist the Bank in all acceptance tests to be carried out by the Bank. The provisioned items will be deemed accepted only on successful acceptance of those products and the selected bidder would need to provision insurance of those items till successful acceptance. The Bank at its discretion may modify, add or amend the acceptance tests which then will have to be included by the selected bidder. The Selected bidder shall arrange for the tests at the relevant sites in the presence of the officials of the Bank. The Selected bidder should ensure that the tests will involve trouble-free operation of the complete system apart from physical verification and testing and that there shall not be any additional charges payable by the Bank for carrying out this acceptance test.

22. Order Cancellation

The Bank reserve its right to cancel the order in the event of one or more of the following situations, that are not occasioned due to reasons solely and directly attributable to the Bank alone:

- Delay in commissioning / implementation / testing beyond the specified period.

- Serious discrepancy in the quality of service expected during the implementation, rollout and subsequent maintenance process.
- In case of cancellation of order, any payments made by the Bank to the Selected bidder would necessarily have to be returned to the Bank, further the Selected bidder would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Selected bidder. This is after repaying the original amount paid.
- Selected bidder should be liable under this section if the contract/ purchase order has been cancelled in case sum total of penalties and deliveries equal to exceed 10% of the TCO.

23. Indemnity

The selected Bidder agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any claim for infringement of intellectual property rights.

The selected Bidder agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any breach of the terms and conditions contained in this RFP or Service Level Agreement to be executed.

The selected Bidder agrees to indemnify and keep indemnified Bank at all times against all claims, demands, actions, costs, expenses (including legal expenses), loss of reputation and suits which may arise or be brought against the Bank, by third parties on account of negligence or failure to fulfil obligations by the selected bidder or its employees/personnel.

All indemnities shall survive notwithstanding expiry or termination of Service Level Agreement and the selected bidder shall continue to be liable under the indemnities.

Selected Bidder is required to furnish a separate Letter of Indemnity (Format whereof to be supplied by the Bank) in Bank's favour in this respect before or at the time of execution of the Service Level Agreement.

24. Publicity

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

25. Privacy & Security Safeguards

The selected bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Bank location. The Selected bidder shall develop procedures and implementation plans to ensure that IT resources leaving the control of the assigned user (such as being reassigned, removed for repair, replaced, or upgraded) are cleared of all Bank Data and sensitive application software. The Selected bidder shall also ensure that all subcontractors who are involved in providing such security safeguards or part of it shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or implemented by the selected bidder under this contract or existing at any Bank location.

26. Technological Advancements

The Selected bidder shall take reasonable and suitable action, taking into account economic circumstances, at mutually agreed increase / decrease in charges, and the Service Levels, to provide the Services to the Bank at a technological level that will enable the Bank to take advantage of technological advancement in the industry from time to time.

27. Guarantees

Selected bidder should guarantee that all the material as deemed suitable for the delivery and management for the RFP for Implementation of EFRMS. All hardware and software must be supplied with their original and complete printed documentation.

28. Resolution of Disputes

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

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

In case the dispute(s)/difference(s) between the Parties is/are not settled through negotiation in the manner as mentioned above, the same may be resolved by arbitration and such dispute/difference shall be submitted by either party for arbitration within 15 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 30 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 or arising out of the Contract/Service Level Agreement even though other Courts in India may also have similar jurisdictions. The arbitration award shall be final, conclusive and binding upon the Parties and judgment may be entered thereon, upon the application of either party to a court of competent jurisdiction. Each Party shall bear the cost of preparing and presenting its case, and the cost of arbitration, including fees and expenses of the arbitrators, shall be shared equally by the Parties unless the award otherwise provides.

The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties, rather shall continue to render the Service/s in accordance with the provisions of the Contract/ Service Level Agreement.

29. Exit Option and Contract Re-Negotiation

The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions:

- Failure of the Selected bidder to accept the contract / purchase order and furnish the Performance Guarantee within 30 days of receipt of purchase contract;
- Delay in offering;
- Delay in commissioning project beyond the specified period;
- Delay in completing commissioning / implementation and acceptance tests / checks beyond the specified periods;
- Serious discrepancy in project noticed during the testing;
- Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of the Bank.
- Serious discrepancy in completion of project.
- Serious discrepancy in maintenance of project.

In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Selected Bidder.

The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Selected Bidder at more favorable terms in case such terms are offered in the industry at that time for projects of similar and comparable size, scope and quality.

The Bank shall have the option of purchasing the equipment from third-party suppliers, in case such equipment is available at a lower price and the Selected Bidder's offer does not match such lower price. Notwithstanding the foregoing, the Selected Bidder shall continue to have the same obligations as contained in this scope document in relation to such equipment procured from third-party suppliers.

As aforesaid the Bank would procure the equipment from the third party only in the event that the equipment was available at more favorable terms in the industry, and secondly,

The Equipment procured here from third parties is functionally similar, so that the Selected Bidder can maintain such equipment.

The modalities under this right to re-negotiate /re-procure shall be finalized at the time of contract finalization.

Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Selected Bidder will be expected to continue the services. The Bank shall have the sole and absolute discretion to decide whether proper reverse transition mechanism over a period of 6 to 12 months, has been complied with. In the event of the conflict not being resolved, the conflict will be resolved through Arbitration.

The Bank and the Selected Bidder shall together prepare the Reverse Transition Plan. However, the Bank shall have the sole decision to ascertain whether such Plan has been complied with.

Reverse Transition mechanism would typically include service and tasks that are required to be performed / rendered by the Selected Bidder to the Bank or its designee to ensure smooth handover and transitioning of Bank's deliverables, maintenance and facility management.

30. Consequences of Termination

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 bidder 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 Selected bidder to take over the obligations of the erstwhile Selected bidder in relation to the execution / continued execution of the scope of the Contract.

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 bidder 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.

Nothing herein shall restrict the right of UCO Bank to invoke the Performance Bank Guarantee and other guarantees, securities furnished, enforce the Deed of Indemnity and pursue such other rights and/or remedies that may be available to UCO Bank under law or otherwise.

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.

31. Signing of Contract

The selected bidder(s) shall be required to enter into a service level agreement (SLA) with UCO Bank, within 15 days of the award of the Bid through a Letter of Empanelment or within such extended period as may be specified.

The SLA shall be based on the requirements of this RFP, the terms and conditions of purchase order, the letter of acceptance and such other terms and conditions as may be determined by the Bank to be necessary for the proper performance of the work in accordance with the Bid and the acceptance thereof, with terms and conditions contained in a Memorandum of Understanding to be signed at the time of execution of the Form of Contract.

The selected bidder will also sign a Non-Disclosure Agreement and Deed of Indemnity with the Bank on a format prescribed by the Bank.

32. Technical Inspection and Performance Evaluation

UCO Bank reserves its right to carry out a technical inspection and performance evaluation (bench-marking) of the offered item(s). Eligible bidders will be required to demonstrate their solution and / or to make technical presentation at Bank's Head Office, Kolkata for the proposed solution / service. Bidders will have to make such presentation / demonstration at their own cost.

33. Verification

UCO Bank reserves the right to verify any or all statements made by the selected bidder in the Bid document and to inspect the selected bidder's facilities, if necessary, to establish to its satisfaction about the selected bidder's capacity to perform the job.

34. Termination

UCO BANK reserves the right to cancel the work/purchase order or terminate the SLA by giving 90 (ninety) days' prior notice in writing and recover damages, costs and expenses etc. incurred by Bank under the following circumstances: -

- a) The selected bidder commits a breach of any of the terms and conditions of this RFP or the SLA to be executed between the Bank and the selected Bidder.
- b) The selected bidder goes into liquidation, voluntarily or otherwise.
- c) The selected bidder violates the Laws, Rules, Regulations, By-Laws, Guidelines, and Notifications etc.
- d) An attachment is levied or continues to be levied for a period of seven days upon effects of the bid.
- e) The selected bidder fails to complete the assignment as per the time lines prescribed in the Work Order/SLA and the extension, if any allowed.
- f) Deductions on account of liquidated damages exceed more than 10% of the total work order.
- g) In case the selected bidder fails to deliver the resources as stipulated in the delivery schedule, UCO BANK reserves the right to procure the same or similar resources from alternate sources at the risk, cost and responsibility of the selected bidder.
- h) 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 the contract is cancelled for any reason, whatsoever.
- i) 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 adjustment of pending bills and/or invoking the Performance Bank Guarantee under this contract.

The rights of the Bank enumerated above are in addition to the rights/remedies available to the Bank under the Law(s) for the time being in force.

35. Compliance With Applicable Laws of India

- a. The selected service provider hereto agrees that it shall comply with Labour Laws

and all applicable union, state and local laws, ordinances, regulations, CVC / RBI guidelines / statutory requirements and codes in performing its obligations hereunder, including the procurement of licenses, permits and certificates and payment of taxes where required at no additional cost to the Bank.

- b. The selected service provider has represented that their company holds all valid, licenses/registrations as may be required under the laws prevalent from time to time, in particular but not limited to, The Contract Labor (Abolition and Regulation Act) and other labor laws. The service provider shall ensure that all such registrations/licenses where required, are kept valid and subsisting throughout the term of this agreement.
- c. If at any time during the term of this Agreement, if UCO Bank is informed or information comes to its attention that the selected service provider is or may be in violation of any terms and conditions mutually agreed between the UCO Bank and the service provider, which proves to be unsatisfactory to the UCO Bank, then the UCO Bank shall be entitled to terminate this Agreement by giving not less than one month notice in writing.
- d. The selected bidder shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.
- e. All the employees/operator deployed by the selected bidder for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident fund and ESIC facility standard. (Proof of compliance and labour license needs to be submitted along with the quotation).
- f. This indemnification is only a remedy for the Bank. The selected bidder is not absolved from its responsibility of complying with the statutory obligations as specified above. Indemnity would be limited to court awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the bank arising out of claims made by its customers and/or regulatory authorities.
- g. The selected bidder confirms to Bank that it complies with all Central, State, Municipal laws and local laws and rules and regulations and shall undertake to observe, adhere to, abide by, comply with and notify Bank about compliance with all laws in force including Information Technology Act 2000, or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and for all purposes of this Contract, and shall indemnify, keep indemnified, hold harmless, defend and protect Bank and its officers/staff/personnel/representatives/agents from any

failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from. The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation / Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate Bank and its employees/officers/staff/personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from and Bank will give notice of any such claim or demand of liability within reasonable time to the Bidder.

36. Termination for Insolvency

The Bank may at any time terminate the Contract by giving written notice to the Bidder, if the Bidder becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the 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.

37. Termination for Default

The Bank, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the bidder, may terminate this Contract in whole or in part, if the bidder fails to perform any obligation(s) under the Contract.

38. Termination for Convenience

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 work under the Contract is terminated and the date upon which such termination becomes effective.

39. Dispute Resolution Mechanism

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

- ii. The matter will be referred for negotiation between Deputy General Manager of The Bank / Purchaser and the Authorised 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.
- b. 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.
- c. 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.
- d. 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.
- e. The Bidder shall not be entitled to suspend the Service/s or the completion of the job, pending resolution of any dispute between the Parties and shall continue to render the Service/s in accordance with the provisions of the Contract/Agreement notwithstanding the existence of any dispute between the Parties or the subsistence of any arbitration or other proceedings.

40. Warranty & AMC / ATS

Hardware

- i. The selected bidder must provide three years on-site comprehensive warranty for all hardware and peripheral items to be supplied under this RFP covering all parts and Labour from the date of acceptance of the systems by UCO Bank at the respective locations i.e. on-site comprehensive warranty and two year AMC (4th Year AMC & 5th Year AMC), if so decided by the Bank.

- ii. During the warranty period, the selected bidder will have to undertake comprehensive maintenance of the entire hardware, hardware components, system software and accessories supplied by the selected bidder. OS patch application as required by bank from time to time will be the responsibility of the selected bidder during the warranty and AMC period.
- iii. The bidder shall be fully responsible for the manufacturer's warranty for all equipment, accessories, spare parts etc. against any defect 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.
- iv. Warranty shall not become void even if UCO Bank buys any other supplemental hardware from a third party installs it with / in these machines. However, the warranty will not be applied to such hardware installed. Besides the above, the selected bidder will have to enter into Service Level Agreement (SLA) with the Bank.

Software

- v. The selected bidder should provide comprehensive warranty for proposed solution for a period of one year from the date of acceptance of Purchase Order for EFRM solution, including other software, associated modules and services required to meet the requirements in the RFP. Support for the remaining time period of four years will be covered under ATS.
- vi. The bidder would be responsible for updates, patches, bug fixes, version upgrades.
- vii. The bidder has to provide AMC/ATS services for hardware and software provided as part of the solution.
- viii. During ATS, the bidder will be responsible for the following:
 - Overall maintenance and working of the EFRM solution
 - The Bidder should fix the bugs and carry out the necessary rectifications wherever necessary and deliver patches / version changes effected. Provision should be available for version control and restoring the old versions in case of need by the Bank.
 - Bug fixing, enhancement, modifications, customization, patches, upgrades due to statutory, regulatory, industry, Bank specific changes (including installation of new upgrades.)
 - Configuration changes, version up-gradations, performance monitoring, trouble shooting, patch installation, running of batch processes, database tuning, replacement / support, technical support for application and data maintenance, recovery, query generation and management etc. of all software supplied under this RFP.
 - Undertake immediate bug fix actions in the event of software failure causing an interruption of operation of the EFRMS as per the response / resolution times defined by Bank.
 - Notify all the detected software errors and correct them as per the agreed Timelines.

- Support the Bank in integrating any new applications to the EFRM and provide support in extending the model and creating analytics / reports from the same.
- The operational support staff should have onsite support experience for the EFRM solution
- Provide BCP/DR procedures and conduct DR drills in conjunction with the Bank's policies/procedures.
- Routing the transactions through the backup system in case the primary system fails Switching to the DR site in case of system failure.

Time from Issue Raised	Type of Support
Less than 2 Hr	Issue must be addressed and tentative timeline for resolution must be provided.
After 2 Hr up-to 24 Hr	Phone/online support including remote access assistance, if required by Bank, to be provided for resolution.
After 24 hrs up-to 48 Hrs	Issue must be addressed with onsite support.

Note:

- No visiting cost will be provided by bank.
- If selected bidder fails to resolve or does not attend the issue in mentioned time frame, penalty will be charged proportionately.

41. Arbitration

All dispute or differences whatsoever arising between the selected bidder and the Bank out of or in relation to the construction, meaning and operation, with the selected bidder, or breach thereof shall be settled amicably. If, however, the parties are not able to resolve any dispute or difference aforementioned amicably, the same shall be settled by arbitration in accordance with the Rules of Arbitration of the Indian Council of Arbitration and the award made in pursuance thereof shall be binding on the parties. The Arbitrator / Arbitrators shall give a reasoned award.

Work under the Contract shall be continued by the Selected bidder during the arbitration proceedings unless otherwise directed in writing by the Bank unless the matter is such that the work cannot possibly be continued until the decision of the arbitrator or of the umpire, as the case may be, is obtained and save as those which are otherwise explicitly provided in the Contract, no payment due to payable by the Bank, to the Selected bidder shall be withheld on account of the on-going arbitration proceedings, if any unless it is the subject matter or one of the subject matters thereof. The venue of the arbitration shall be at Kolkata, India.

42. Applicable law & Jurisdiction of court

The Contract with the Selected bidder shall be governed in accordance with the Laws of India for the time being enforced and will be subject to the exclusive jurisdiction of Courts at Kolkata (with the exclusion of all other Courts).

43. Limitation of Liability

Bidder's aggregate liability under the contract shall be limited to a maximum of the contract value. This limit shall not apply to third party claims for:-

- a. IP Infringement indemnity.
- b. Bodily injury (including Death) and damage to real property and tangible property caused by Bidder/s' gross negligence. For the purpose of this section, contract value at any given point of time, means the aggregate value of the purchase orders placed by Bank on the Bidder that gave rise to claim, under this RFP.
- c. Bidder shall be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order.

(Tender offer forwarding letter)

Tender Ref. No.:

To

The Deputy General Manager

DIT, BPR & BTD

UCO Bank, Head Office

5th Floor, 3&4, DD Block, Sector-I

Salt Lake, Kolkata – 700064.

Dear Sir,

Sub: RFP for RFP for Implementation of EFRMS vide RFP REF NO: DIT/BPR & BTD/OA/5506/2019-20 Date: 11.02.2020

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 RFP for Implementation of EFRMS and will be Providing Services 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 for the RFP for Implementation of EFRMS and provide Services as per your purchase orders.

In the event of our selection by the Bank RFP for Implementation of EFRMS, we will submit a Performance Guarantee for a sum equivalent to 10% of the order value to be valid for a period of **Five years** plus a claim period of **Three months (60 + 3 = 63 months)** in favour of **UCO BANK** effective from the month of execution of Service Level Agreement or successful go live whichever is earlier.

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

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

We understand that The Bank is not bound to accept the lowest or any offer the Bank may receive. We also certify that we have not been blacklisted by any PSU Bank/IBA/RBI during the last five years and also at the time of bid submission.

We enclose the following Demand Drafts/Pay Orders:

1. DD No. _____ dated _____ for **Rs.20,000/- (Rupees Ten Thousand Only)** as Cost of RFP Document &
2. BG No. _____ dated _____ for **Rs.4,00,000/- (Rupees Four Lakhs only)** as EMD.

Both DDs are issued in favour of **UCO BANK** by Bank,
..... Branch payable at Kolkata.

Dated this day of 2020

Signature:

(In the Capacity of)

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

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**

	2016-17	2017-18	2018-19
Net Worth			
Turnover			
Profit after Tax			

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 organization/BFSI in India specifying the number of Banks and branches**

Details of Experience in implementation of similar orders

PSU Organization / BFSI		
Name of Organization	Period	
	From	To

N.B. Enclose copies of Purchase Orders as references

Signature of Bidder: _____

Place:

Name: _____

Date:

Business Address: _____

(Letter to be submitted by the Manufacturer on firm's letter head)

MANUFACTURERS' AUTHORIZATION FORM (MAF)

To
The Deputy General Manager
DIT, BPR & BTD
UCO Bank, Head Office
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata – 700064.

Dear Sir,

Sub: RFP for Implementation of EFRMS vide RFP REF NO: DIT/BPR & BTD/OA/5506/2019-20
Date 11.02.2020

We _____ who are established and reputable manufactures of _____ having factories at _____ and _____ do hereby authorize M/s _____ (Name and address of Bidder) to offer their quotation, negotiate and conclude the contract with you against the above invitation for Bid offer.

We hereby extend our full guarantee and warranty as per terms and conditions of the Bid and the contract for the equipment and services offered against this invitation for Bid offer by the above firm. We undertake to provide back-to-back support for spare and skill to the bidder for subsequent transmission of the same to the Bank. We also undertake to provide support services during warranty as well as AMC period if the above bidder authorized by us fails to perform in terms of the RFP.

Yours faithfully

(Name of manufacturers)

Format of Bank Guarantee (EMD)

To,

The Deputy General Manager
DIT, BPR & BTD
UCO Bank, Head Office
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata – 700064.

Dear Sir,

Sub: RFP for Implementation of EFRMS vide RFP REF NO: DIT/BPR & BTD/OA/5506/2019-20
Date: 11/02/2020

In response to your invitation to respond to your RFP for Implementation of EFRMS, M/s _____ having their registered office at _____ hereinafter called the 'Bidder') wish to respond to the said Request for Proposal (RFP) and submit the proposal for the RFP for Implementation of EFRMS 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.4,00,000/- (Rupees Four lakhs 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 Four Lakhs 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.4,00,000 (Rupees Four Lakhs Only)**.
2. This Bank guarantee will be valid up to _____; 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 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 "Purchaser") having agreed to exempt M/s **(Name of the Selected bidder Company)** a Company incorporated under the Companies Act, 1956 having its registered office at **(Address of the Selected bidder company)** (hereinafter called "SELECTED BIDDER") from the demand, under the terms and conditions of Purchaser's Letter of Intent bearing no.dated issued to the Selected bidder (hereinafter called "Purchase Order") in pursuance of Request For Proposal no. -----as modified, of security deposit for the due fulfillment by the SELECTED BIDDER of the Terms and conditions contained in the Purchase Order, 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 "Bank") at the request of [SELECTED BIDDER] do hereby undertake to pay to Purchaser an amount not exceeding Rs.....against any loss or damage caused to or suffered or would be caused to or suffered by Purchaser by reason of any breach by the said SELECTED BIDDER 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 Purchaser stating that the amount claimed is due by way of loss or damage caused to or breach by the said SELECTED BIDDER of any of the terms or conditions contained in the said Agreement or by reason of the SELECTED BIDDER'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 Purchaser any money so demanded notwithstanding any dispute or disputes raised by the SELECTED BIDDER 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 SELECTED BIDDER for payment there under and the SELECTED BIDDER 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 have been fully paid and its claims satisfied or discharged or till Purchaser certifies that the terms and conditions of the said Agreement have been fully and properly carried out by the said SELECTED BIDDER 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 Purchaser that Purchaser 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 SELECTED BIDDER from time or to postpone for any time, or from time to time any of the powers exercisable by UCO BANK against the said SELECTED BIDDER 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 SELECTED BIDDER or for any forbearance, act or omission on the part of UCO BANK of any indulgence by UCO BANK to the said SELECTED BIDDER 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 SELECTED BIDDER.
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 Purchaser 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]

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.

Undertaking by the bidder
(To be included in Technical & Commercial Bid Envelope)

It is certified that the information furnished here in and as per the document submitted is true and accurate and nothing has been concealed or tampered with.

We have gone through all the conditions of bid and are liable to any punitive action for furnishing false information / documents.

Dated this _____ day of _____ 2020

Signature

(Company Seal)

In the capacity of
Duly authorized to sign bids for and on behalf of:

Undertaking for Non-Blacklisting / Non-Debarment of the bidder

**To,
The Deputy General Manager
DIT, BPR & BTD
UCO Bank, Head Office
5th Floor, 3 & 4 DD Block, Sector – I,
Salt Lake, Kolkata – 700064.**

Dear Sir(s),

**Sub: RFP for Implementation of EFRMS vide RFP REF NO: DIT/BPR & BTD/OA/5506/2019-20
Date: 11.02.2020**

- a) We, M/s _____, the undersigned, hereby confirm that we have read and understood the eligibility criteria and fulfill the same.
- b) We further confirm that all the information as per requirement of the Bank have been included in our bid.
- c) Further, we hereby undertake and agree to abide by all terms and conditions and guidelines stipulated by the Bank. We understand that any deviation may result in disqualification of our bid.
- d) We have not been blacklisted by any Nationalized Bank/RBI/IBA or any other Government agency/ICAI. No legal action is pending against us for any cause in any legal jurisdiction.
- e) We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within stipulated time.

(Deviation to the above if any, the Bidder must provide details of such action(s))

(1)

(2)

(Signature and the capacity of the person duly authorized to sign the bid for and on behalf of)

Undertaking to abide by all by-laws / rules / regulations

(TO BE EXECUTED ON NON-JUDICIAL STAMP PAPER OF REQUISITE VALUE)

To,

The Deputy General Manager (DIT, BPR & BTB),

UCO Bank, Head Office – II,

Department of Information Technology,

5th Floor, 3 & 4 DD Block, Sector – 1

Salt Lake, Kolkata – 700064.

Sub: Declaration-Cum-Undertaking regarding compliance with all statutory requirements

In consideration of UCO Bank, a body corporate, constituted under Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended from time to time having its Head Office at 10, Biplabi Trailokya Maharaj Sarani, Kolkata-700001 (hereinafter referred to as "Bank" which expression shall include its successors and assigns), we, M/s....., having its Registered Office at....., do hereby, having examined the RFP including all Annexure, confirm and agree to comply with all Laws, Rules, Regulations, By-Laws, Guidelines, Notifications etc.

We hereby undertake and agree to abide by all the terms and conditions stipulated by the Bank in the RFP Ref No. DIT/BPR & BTB/OA/5506/2019-20 Date: 11.02.2020 including all annexure, addendum, corrigendum and amendments, if any. We certify that the services offered shall be in conformity with the terms & conditions and Scope of Work stipulated in the annexures of the said RFP.

We do also hereby irrevocably and unconditionally agree and undertake to save and keep the Bank, including its respective directors, officers, and employees and keep them harmless from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and any damage caused from and against all suits and other actions that may be instituted taken or preferred against the Bank by whomsoever and all losses, damages, costs, charges and expenses arising out of non-compliance with or non-adherence to any statutory/regulatory requirements and/or any other law for the time being in force.

We also confirm that payment to the engaged employees shall be made in consonance with the Minimum Wages Act in vogue and their duty hours will also be as per applicable labour laws of country.

Dated this _____ day of _____, 20 _____ .

Place:

For M/s.

[Seal and Signature(s) of the Authorized Signatory (s)]

**Undertaking Letter on the selected bidder's letterhead for Central Minimum
Wages Act & Labour Laws**

To
The Deputy General Manager
DIT, BPR & BTD
Bank, Head Office
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata – 700064.

Dear Sir,

**Sub: RFP for Implementation of EFRMS vide RFP REF NO: DIT/BPR &
BTB/OA/5506/2019-20 Date: 11.02.2020**

Further to our proposal dated, in response to the Request for Proposal (Bank's tender No. hereinafter referred to as "**RFP**") issued by Bank, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The bidder has to ensure that the payment towards services is in consonance with the Central Minimum Wages Act & Labour Laws. All the employees/operator deployed by the selected bidder for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident fund and ESIC facility standard. **(Proof of compliance and labour license needs to be submitted along with the quotation).**

Yours faithfully,

For.....

Designation:

(Signature and seal of authorized person)

Bidder's corporate name:

Place:

Date:

Undertaking Letter on the selected bidder's letterhead for GST Law

To,
The Deputy General Manager,
DIT, BPR & BTD,
Bank, Head Office,
5th Floor, 3&4, DD Block, Sector-I,
Salt Lake, Kolkata -700064.

Dear Sir,

Sub: Your RFP for “RFP for Implementation of EFRMS”

Further to our proposal dated, in response to the Request for Proposal (Bank's tender No. hereinafter referred to as “RFP”) issued by Bank, we hereby covenant, warrant and confirm as follows:

We, the bidder M/s, hereby agree to comply with all applicable GST Laws including GST Acts, Rules, Regulations, Procedures, Circulars & Instructions thereunder applicable in India from time to time and to ensure that such compliance is done.

Yours faithfully,

For.....

Designation:

(Signature and seal of authorized person)

Bidder's corporate name:

Place:

Date:

Undertaking for Price Validity & Acceptance of all terms & conditions of RFP

To
The Deputy General Manager
DIT, BPR & BTD
UCO Bank, Head Office
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064.

Dear Sir,

Sub: RFP for Implementation of EFRMS vide RFP Ref. No.: dated 11.02.2020

We understand that Bank is not bound to accept the lowest or any bid received and Bank may reject all or any bid. We shall keep the price valid for the entire contract period from the date of issuance of the first Work order.

If our bid is accepted, we are responsible for the due performance as per the scope of work and terms & conditions as per mentioned in RFP.

Yours faithfully,

For.....

(Signature and seal of authorized person)

Place:

Date:

Undertaking for No Deviation

To
The Deputy General Manager
DIT, BPR & BTD
UCO Bank, Head Office
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064.

Dear Sir,

Sub: RFP for Implementation of EFRMS vide RFP Ref No.

Further to our proposal dated, in response to the Request for Proposal (Bank's tender No. hereinafter referred to as "RFP") issued by Bank, we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums and other documents including the changes made to the original tender documents if any, issued by the Bank. The Bank is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and the Bank's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

For.....

Designation:

(Signature and seal of authorized person)

Bidder's corporate name:

Place:

Date:

Undertaking for Authorization

To
The Deputy General Manager
DIT, BPR & BTD
UCO Bank, Head Office
5th Floor, 3 & 4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Dear Sir,

Sub: RFP for Implementation of EFRMS vide RFP Ref No.

We _____ (Name of the Manufacturer) who are established and reputable manufacturers of having factories at _____, _____ and _____ do hereby authorize M/s _____ (Name and Address of Bidder) to offer their quotation, pursuant to the Request for Proposal issued by Bank on behalf, to submit a Bid, negotiate and conclude the contract with you for supply of link service provider provided by us against the above invitation for Bid offer from your Bank by the Bidder and we have duly authorized the Bidder for this purpose.

We hereby extend our guarantee and warranty and AMC / ATS as per terms and conditions of the RFP Ref No _____ and the contract for the scope of work offered against this invitation for Bid offer by the above firm. We undertake to provide back to back support for the services by the above mentioned Bidder, and hereby undertake to perform the obligations as set out in the RFP Ref. No. _____ in respect of such link providing services.

Yours Faithfully,

Authorized Signatory (Name: Phone No. Fax E-mail)

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

Certificate from Chartered Accountant (signed & stamped) showing company's financial position in last 3 years (annual turnover, profit / loss, networth etc.)

	2016-17	2017-18	2018-19
Turnover			
Profit / Loss			
Networth			

Format for pre-bid queries to be submitted by the bidder (strictly in MS Word Format)

Sl No	Page No / Clause No	Original RFP Clause	Bidder's Query

PRE CONTRACT INTEGRITY PACT

(To be stamped as per the Stamp Law of the Respective State)

1. Whereas UCO Bank having its registered office at UCO BANK, a body corporate constituted under The Banking companies (Acquisition & Transfer Act of 1970), as amended by The Banking Laws (Amendment) Act, 1985, having its Head Office at 10, Biplabi Trailokya Maharaj Sarani, Kolkata-700001 acting through its Department of IT, represented by Authorised Signatory hereinafter referred to as the Buyer and the first party, proposes to procure (Implementation of EFRMS) hereinafter referred to as Stores and / or Services.

And

M/s_____ represented by_____ Authorized signatory, (which term, unless expressly indicated by the contract, shall be deemed to include its successors and its assignee), hereinafter referred to as the bidder/seller and the second party, is willing to offer/has offered the Stores and / or Services.

2. Whereas the Bidder/Seller is a private company/public company/ /partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is a Public Sector Undertaking and registered under Companies Act 1956. Buyer and Bidder/Seller shall hereinafter be individually referred to as —Party or collectively as the —parties, as the context may require.

3. Preamble

Buyer has called for tenders under laid down organizational procedures intending to enter into contract /s for supply / purchase / etc. for Implementation of EFRMS and the Bidder /Seller is one amongst several bidders /Proprietary Vendor /Customer Nominated Source/Licenser who has indicated a desire to bid/supply in such tendering process. The Buyer values and takes primary responsibility for values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder (s) and / or Seller(s).

In order to achieve these goals, the Buyer will appoint Independent External Monitor(s) (IEM) in consultation with Central Vigilance Commission, who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

4. Commitments of the Buyer

4.1 The Buyer commits itself to take all measures necessary to prevent corruption and fraudulent practices and to observe the following principles:-

- (i)** No employee of the Buyer, personally or through family members, will in connection with the tender, or the execution of a contract demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
- (ii)** The Buyer will during the tender process treat all Bidder(s) /Seller(s) with equity and reason. The Buyer will in particular, before and during the tender process, provide to all Bidder (s) /Seller(s) the same information and will not provide to any Bidders(s) /Seller(s) confidential /additional information through which the Bidder(s) / Seller(s) could obtain an advantage in relation to the process or the contract execution.
- (iii)** The Buyer will exclude from the process all known prejudiced persons.

4.2 If the Buyer obtains information on the conduct of any of its employees which is a criminal offence under the Indian Legislation Prevention of Corruption Act 1988 as amended from time to time or if there be a substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer and in addition can initiate disciplinary action.

5. Commitments of the Bidder(s) /Seller(s):

5.1 The Bidder(s)/ Seller(s) commit itself to take necessary measures to prevent corruption. He commits himself to observe the following principles during his participation in the tender process and during the contract execution.

- (i)** The Bidder(s) /Seller(s) will not directly or through any other persons or firm, offer promise or give to any of the Buyer's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he / she is not legally entitled to, in order to obtain in exchange any advantage during the tendering or qualification process or during the execution of the contract.
- (ii)** The Bidder(s) /Seller(s) will not enter with other Bidders / Sellers into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
- (iii)** The bidder(s) /Seller(s) will not commit any offence under the Indian legislation, Prevention of Corruption Act, 1988 as amended from time to time. Further, the Bidder(s) /Seller(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Buyer as part of the business relationship, regarding plans, technical proposals and business details, including information constrained or transmitted electronically.

(iv) The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation/breach of the provisions by its sub-supplier(s) /Sub-contractor(s).

5.2 The Bidder(s) /Seller(s) shall ensure compliance of the provisions of this Integrity Pact by its sub-supplier(s) / sub-contractor(s), if any, Further, the Bidder /Seller shall be held responsible for any violation /breach of the provisions by its sub-supplier(s) /sub-contractor(s).

5.3 The Bidder(s) /Seller(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

5.4 Agents / Agency Commission

The Bidder /Seller confirms and declares to the Buyer that the bidder/Seller is the original manufacturer/authorized distributor / stockiest of original manufacturer or Govt. Sponsored /Designated Export Agencies (applicable in case of countries where domestic laws do not permit direct export by OEMS of the stores and /or Services referred to in this tender / Offer / contract / Purchase Order and has not engaged any individual or firm, whether Indian or Foreign whatsoever, to intercede, facilitate or in any way to recommend to Buyer or any of its functionaries, whether officially or unofficially, to the award of the tender / contract / Purchase order to the Seller/Bidder; nor has any amount been paid, promised or intended to be paid to any such individual or firm in respect of any such intercession, facilitation or recommendation. The Seller / Bidder agrees that if it is established at any time to the satisfaction of the Buyer that the present declaration is in anyway incorrect or if at a later stage it is discovered by the Buyer that the Seller incorrect or if at a later stage it is discovered by the Buyer that the Seller/Bidder has engaged any such individual /firm, and paid or intended to pay any amount, gift, reward, fees, commission or consideration to such person, party, firm or institution, whether before or after the signing of this contract /Purchase order, the Seller /Bidder will be liable to refund that amount to the Buyer. The Seller will also be debarred from participating in any RFP / Tender for new projects / program with Buyer for a minimum period of five years. The Buyer will also have a right to consider cancellation of the Contract / Purchase order either wholly or in part, without any entitlement of compensation to the Seller /Bidder who shall in such event be liable to refund agents / agency commission payments to the buyer made by the Seller /Bidder along with interest at the rate of 2% per annum above LIBOR (London Inter Bank Offer Rate) (for foreign vendors) and Base Rate of SBI (State Bank of India) plus 2% (for Indian vendors). The Buyer will also have the right to recover any such amount from any contracts / Purchase order concluded earlier or later with Buyer.

6. Previous Transgression

6.1 The Bidder /Seller declares that no previous transgressions have occurred in the last three years from the date of signing of this Integrity Pact with any other company in any country conforming to the anti-corruption approach or with any other Public Sector Enterprise in India that could justify Bidder's /Seller's exclusion from the tender process.

6.2 If the Bidder /Seller makes incorrect statement on this subject, Bidder /Seller can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason without any liability whatsoever on the Buyer.

7. Company Code of Conduct

Bidders /Sellers are also advised to have a company code of conduct (clearly rejecting the use of bribes and other unethical behaviour) and a compliance program for the implementation of the code of conduct throughout the company.

8. Sanctions for Violation

8.1 If the Bidder(s) /Seller(s), before award or during execution has committed a transgression through a violation of Clause 5, above or in any other form such as to put his reliability or credibility in question, the Buyer is entitled to disqualify the Bidder(s) /Seller (s) from the tender process or take action as per the procedure mentioned herein below:

- (i) To disqualify the Bidder /Seller with the tender process and exclusion from future contracts.
- (ii) To debar the Bidder /Seller from entering into any bid from Buyer for a period of two years.
- (iii) To immediately cancel the contract, if already signed /awarded without any liability on the Buyer to compensate the Bidder /Seller for damages, if any. Subject to Clause 5, any lawful payment due to the Bidder/Seller for supplies effected till date of termination would be made in normal course.
- (iv) To encash EMD /Advance Bank Guarantees / Performance Bonds / Warranty Bonds, etc. which may have been furnished by the Bidder /Seller to the extent of the undelivered Stores and / or Services.

8.2 If the Buyer obtains Knowledge of conduct of Bidder /Seller or of an employee or representative or an associate of Bidder /Seller which constitutes corruption, or if the Buyer has substantive suspicion in this regard, the Buyer will inform to its Chief Vigilance Officer.

9. Compensation for Damages

- 9.1** If the Buyer has disqualified the Bidder(s) /Seller(s) from the tender process prior to the award according to Clause 8, the Buyer is entitled to demand and recover the damages equivalent to Earnest Money Deposit in case of open tendering.
- 9.2** If the Buyer has terminated the contract according to Clause 8, or if the Buyer is entitled to terminate the contract according to Clause 8, the Buyer shall be entitled to encash the advance bank guarantee and performance bond / warranty bond, if furnished by the Bidder / Seller, in order to recover the payments, already made by the Buyer for undelivered Stores and / or Services.

10. Independent External Monitor(s)

- 10.1** The Buyer has appointed independent External Monitors for this Integrity Pact in consultation with the Central Vigilance Commission (Names and Addresses of the Monitors are given in RFP).
- 10.2** As soon as the integrity Pact is signed, the Buyer shall provide a copy thereof, along with a brief background of the case to the independent External Monitors.
- 10.3** The Bidder(s) / Seller(s) if they deem it necessary, May furnish any information as relevant to their bid to the Independent External Monitors.
- 10.4** If any complaint with regard to violation of the IP is received by the buyer in a procurement case, the buyer shall refer the complaint to the Independent External Monitors for their comments / enquiry.
- 10.5** If the Independent External Monitors need to peruse the records of the buyer in connection with the complaint sent to them by the buyer, the buyer shall make arrangement for such perusal of records by the independent External Monitors.
- 10.6** The report of enquiry, if any, made by the Independent External Monitors shall be submitted to MD & CEO, UCO Bank, Head Office at 10, Biplabi Trailokya Maharaj Sarani , Kolkata-700001 within 2 weeks, for a final and appropriate decision in the matter keeping in view the provision of this Integrity Pact.
- 10.7** The word "Monitor" would include both singular and plural.

11. Law and Place of Jurisdiction

This Integrity Pact is subject to Indian Laws, and exclusive Jurisdiction of Courts at Kolkata, India.

12. Other Legal Actions

The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provision of the extant law in force relating to any civil or criminal proceedings.

13. Integrity Pact Duration

- 13.1** This Integrity Pact begins when both parties have legally signed it. It expires of order / finalization of contract.
- 13.2** If any claim is made/ lodged during this time, the same shall be binding and continue to be valid despite the lapse of this Integrity Pact as specified above, unless it is discharged / determined by MD & CEO, UCO Bank .
- 13.3** Should one or several provisions of this Integrity Pact turn out to be invalid, the reminder of this Integrity Pact remains valid. In this case, the parties will strive to come to an agreement to their original intentions.

14. Other Provisions

- 14.1** Changes and supplements need to be made in writing. Side agreements have not been made.
- 14.2** The Bidders (s)/ Sellers (s) signing this IP shall not initiate any Legal action or approach any court of law during the examination of any allegations/complaint by IEM and until the IEM delivers its report.
- 14.3** In view of nature of this Integrity Pact, this Integrity Pact shall not be terminated by any party and will subsist throughout its stated period.
- 14.4** Nothing contained in this Integrity Pact shall be deemed to assure the bidder / Seller of any success or otherwise in the tendering process.
- 15.** This Integrity Pact is signed with UCO Bank exclusively and hence shall not be treated as precedence for signing of IP with MoD or any other Organization.
- 16.** In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.
- 17.** The Parties here by sign this Integrity Pact.

BUYER

Signature:

Authorized Signatory

Department of IT

Place:

Date:

Witness:

(Name & Address)

BIDDER /SELLER

Signature:

Authorized Signatory

Witness:

(Name & Address)

NON-DISCLOSURE AGREEMENT

This Non-Disclosure Agreement is entered into on thisday of 2020

BETWEEN

UCO Bank, a body corporate, constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended from time to time having its Head Office at No.10, BTM Sarani, Kolkata-700001 hereinafter referred to as **"the Bank"** (which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its assigns, administrators and successors) **of the FIRST PART/ DISCLOSING PARTY**

AND

.....
 (which expression shall unless excluded by or repugnant to the subject or context be deemed to mean and include its assigns, administrator and successors) of the **SECOND PART/ RECEIVING PARTY**

(Each of Bank and the selected bidder is sometimes referred to herein as a **"Party"** and together as the **"Parties"**).

WHEREAS the Selected bidder/Receiving Party is inter alia engaged for the **RFP for Implementation of EFRMS** as per the terms and conditions specified in the **RFP Ref. No. DIT/BPR & BTD/OA/5506/2019-20 dated 11.02.2020**. The Selected bidder/Receiving Party would be the single point of contact for this project.

WHEREAS Bank/Disclosing Party is inter alia engaged in the business of Banking; and

WHEREAS the Parties presently desire to discuss and/or consult with each other's business for the purposes of entering into Agreements for the RFP for Implementation of EFRMS.

WHEREAS the Parties recognize that each other's business involves specialized and proprietary knowledge, information, methods, processes, techniques and skills peculiar to their security and growth and that any disclosure of such methods, processes, skills, financial data, or other confidential and proprietary information would substantially injure a Party's business, impair a Party's investments and goodwill, and jeopardize a Party's relationship with a Party's clients and customers;

and

WHEREAS in the course of consultation with respect to the potential business venture, the Parties anticipate disclosing to each other certain information of a novel, proprietary, or confidential nature, and desire that such information be subject to all of the terms and conditions set forth herein below;

NOW THEREFORE, the Parties hereto, in consideration of the promises and other good and valuable consideration, agree such information shall be treated as follows:

1. Confidential Information: “**Confidential Information**” shall mean and include any information which relates to the financial and/or business operations of each Party, including but not limited to, specifications, drawings, sketches, models, samples, reports, forecasts, current or historical data, computer programs or documentation and all other technical, financial or business data, information related to each Party's customers, products, processes, financial condition, employees, intellectual property, manufacturing techniques, experimental work, trade secrets.

2. Use of Confidential Information: The Selected bidder/Receiving Party agrees not to use the Bank/Disclosing Party's confidential Information for any purpose other than for the specific consultation regarding the potential business venture. Any other use of such Confidential Information by the Receiving Party shall be made only upon the prior written consent from an authorized representative of the Disclosing Party which wishes to disclose such information or pursuant to subsequent agreement between the Parties hereto.

3. Restrictions: Subject to the provisions of paragraph 4 below, the Party receiving Confidential Information (the “**Receiving Party**”) shall, for contract period of Five (5) years from the date of the last disclosure of Confidential Information made under this Agreement (except for personal customer data which shall remain confidential forever), use the same care and discretion to limit disclosure of such Confidential Information as it uses with similar confidential information of its own and shall not disclose, lecture upon, publish, copy, modify, divulge either directly or indirectly, use(except as permitted above under clause (2) or otherwise transfer the Confidential Information to any other person or entity, including taking reasonable degree of care and steps to:

- a) Restrict disclosure of Confidential Information solely to its concerned employees, agents, advisors, consultants, contractors and /or subcontractors with a need to know and not disclose such proprietary information to any other parties; and

- b) Advise all receiving Party's employees with access to the Confidential Information of the obligation to protect Confidential Information provided hereunder and obtain from agents, advisors, contractors and/or consultants an agreement to be so bound.
- c) Use the Confidential Information provided hereunder only for purposes directly related to the potential business venture.

4. Exclusions: The obligations imposed upon Receiving Party herein shall not apply to information, technical data or know how, whether or not designated as confidential, that:

- a) Is already known to the Receiving Party at the time of the disclosure without an obligation of confidentiality;
- b) Is or becomes publicly known through no unauthorized act of the Receiving Party;
- c) Is rightfully received from a third Party without restriction and without breach of this Agreement;
- d) Is independently developed by the Receiving Party without use of the other Party's Confidential Information and is so documented;
- e) Is disclosed without similar restrictions to a third party by the Party owning the Confidential Information;
- f) Is approved for release by written authorization of the Disclosing Party; or
- g) Is required to be disclosed pursuant to any applicable laws or regulations or any order of a court or a governmental body; provided, however, that the Receiving Party shall first have given notice to the Disclosing Party and made a reasonable effort to obtain a protective order requiring that the Confidential Information and/or documents so disclosed be used only for the purposes for which the order was issued.

5. Return of Confidential Information: All Confidential Information and copies and extracts of it shall be promptly returned by the Receiving Party to the Disclosing Party at any time within thirty (30) days of receipt of a written request by the Disclosing Party for the return of such Confidential Information.

6. Ownership of Information: The Receiving Party agrees that all Confidential Information shall remain the exclusive property of the Disclosing Party and its affiliates, successors and assigns.

7. No License Granted: Nothing contained in this Agreement shall be construed as granting or conferring any rights by license or otherwise in any Confidential Information disclosed to the Receiving Party or to any information, discovery or improvement made, conceived, or acquired before or after the date of this Agreement. No disclosure of any Confidential Information hereunder shall be

construed by the Receiving Party to be a public disclosure of such Confidential Information for any purpose whatsoever.

8. Breach: In the event the Receiving Party discloses, disseminates or releases any Confidential Information received from the Disclosing Party, except as provided above, such disclosure, dissemination or release will be deemed a material breach of this Agreement and the Disclosing Party shall have the right to demand prompt return of all Confidential Information previously provided to the Receiving Party and in such case, the Receiving party shall be bound to return all information within 30 days from the date of such demand. The provisions of this paragraph are in addition to any other legal right or remedies, the Disclosing Party may have under the Law for the time being in force.

9. Arbitration and Equitable Relief

(a) Arbitration: The Parties shall endeavor to settle any dispute/difference arising out of or relating to this Agreement through consultation and negotiation. In the event no settlement can be reached through such negotiation and consultation, the Parties agree that such disputes shall be referred to and finally resolved by arbitration under the provisions of the Arbitration and Conciliation Act, 1996 and the rules made thereunder from time to time. The arbitration shall be held in Kolkata. The language used in the arbitral proceedings shall be English. The arbitration proceeding shall be conducted by a panel of three arbitrators, each party shall appoint his own arbitrator and the two appointed arbitrators shall appoint the third arbitrator who shall act as presiding Arbitrator.

(b) Equitable Remedies: The Parties agree that in event of breach of any of the covenants contained in this Agreement due to negligence/fault/laches of the Receiving Party, the Disclosing party shall have, in addition to any other remedy, the right:

- i) To obtain an injunction from a court of competent jurisdiction restraining such breach or threatened breach; and
- ii) To specific performance of any such provisions of this Agreement. The Parties further agree that no bond or other shall be required in obtaining such equitable relief and the Parties hereby consent to the issuance of such injunction and to the ordering of specific performance.

(c) Legal Expenses: If any action and proceeding is brought for the enforcement of this Agreement, or because of an alleged or actual dispute, breach, default, or misrepresentation in connection with any of the provisions of this Agreement, each Party will bear its own expenses, including the attorney's fees and other costs incurred in such action.

(d) Indemnification: The Receiving Party shall indemnify the Bank and hold the Bank harmless against any loss caused to it as a result of the non-performance or improper performance of this Agreement by the Receiving Party, or its servants or agents to perform any aspect of its obligations forming part of the subject matter of this Agreement.

10. Term: This Agreement may be terminated by either Party giving sixty (60) days' prior written notice to the other Party; provided, however, the obligations to protect the Confidential Information in accordance with this Agreement shall survive for a period of Five (5) years from the date of the last disclosure of Confidential Information made under this Agreement (except for personal customer data which shall remain confidential forever).

11. No Formal Business Obligations: This Agreement shall not constitute create, give effect to or otherwise imply a joint venture, pooling arrangement, partnership, or formal business organization of any kind, nor shall it constitute, create, give effect to, or otherwise imply an obligation or commitment on the part of either Party to submit a proposal or to perform a contract with the other Party or to refrain from entering into an agreement or negotiation with any other Party. Nothing herein shall be construed as providing for the sharing of profits or loss arising out of the efforts of either or both Parties. Neither Party will be liable for any of the costs associated with the other's efforts in connection with this Agreement. If the Parties hereto decide to enter into any licensing arrangement regarding any Confidential Information or present or future patent claims disclosed hereunder, it shall only be done on the basis of a separate written agreement between them.

12. General Provisions

(a) Governing Law: This Agreement shall be governed by and construed in accordance with the laws of India.

(b) Severability: If one or more of the provisions in this Agreement is deemed void by law, then the remaining provisions shall remain valid and continue in full force and effect.

(c) Successors and Assign: This Agreement will be binding upon the successors and/or assigns of the Parties, provided however that neither Party shall assign its rights or duties under this Agreement without the prior written consent of the other Party.

(d) Headings: All headings used herein are intended for reference purposes only and shall not affect the interpretation or validity of this Agreement.

(e) Entire Agreement: This Agreement constitutes the entire agreement and understanding of the Parties with respect to the subject matter of this Agreement. Any amendments or modifications of this Agreement shall be in writing and executed by a duly authorized representative of the Parties.

(f) Jurisdiction of Court: All disputes under this Non-Disclosure Agreement are subject to the jurisdiction of Courts of Kolkata only.

(g) Two original sets of Non-Disclosure Agreement are executed and retained by either parties, Bank and _____ (the selected bidder).

The Parties, by the signature of their authorized representatives appearing below, acknowledge that they have read and understood each and every term of this Agreement and agree to be bound by its terms and conditions.

For and on behalf of

.....

Signature: _____

Name: _____

Designation: _____

Date: _____

For and on behalf of

.....

(The selected selected bidder)

Signature: _____

Name: _____

Designation: _____

Date: _____

Eligibility Criteria Compliance

SI No	Criteria	Proof of documents to be submitted
12.	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956/2013 for the last 3 years as on RFP issuance date.	Certificate of Incorporation, Memorandum of Association and Article of Association, PAN, TAN, GSTIN Certificate and any other tax related document if applicable.
13.	<p>Bidder should be OEM / OSD of the offered solution or their authorized representative in India.</p> <p>In case OEM / OSD participates in the tender process directly, authorized representative will not be permitted to participate in the same tender process.</p>	<p>Undertaking / Power of Attorney (PoA) from the OEM mentioning a clause that OEM will provide support services during warranty period if the bidder authorized by them fails to perform.</p> <p>In case of an authorized representative, a letter of authorization (MAF) / OSD Authorization Form from original manufacturer / solution developer in original duly signed & stamped (As per Annexure – III).</p> <p>In case the bidder is not OEM / OSD of the offered solution [Hardware + Software + Licenses], then a certificate from OEM (Hardware, Software and Licenses) certifying that if the authorized distributor (bidder) is not able to perform obligations as per contract during contract period, the OEM / OSD shall ensure continuity of the services directly or through authorized partner.</p>
14.	The bidder submitting the offer should be profit making company (profit after Tax) in:- Last financial year i.e. 2018-19 and any one	Copy of the audited balance sheet of the company showing profit, networth and turnover of

	of the previous two financial years i.e., 2016-17 and 2017-18.	the company for the consecutive last three financial years i.e. 2016-17, 2017-18 and 2018-19.
15.	The bidder should have a minimum annual turnover of Rs.50 Crores per year during the last three financial years i.e. 2016-17, 2017-18 and 2018-19.	Provisional balance sheet for 2018-19 for those bidders who do not have audited balance sheet for 2018-19.
16.	The Bidder should have experience of implementation of E-FRM Solution and integration with CBS Application (Finacle) and any two out of following five applications in at least one Public/Private Sector Bank (excluding RRBs & Co-operative Bank) in India in last two years having business mix of minimum Rs. 1 lakh crore 1. Internet Banking 2. Mobile Banking 3. UPI / IMPS 4. ATM / POS 5. SWIFT	Copies of Purchase Order along with satisfactory implementation and working certificate.
17.	The proposed solution should be listed in leaders quadrant on ChartisRiskTech Quadrant® for Enterprise Fraud.	Relevant certificate has to be submitted.
18.	<ul style="list-style-type: none"> The bidder should be having a team of at least 10 skilled staff experienced in implementing at least one FRM solution to be able to deliver and support the proposed solution. All implementation team members and Facility Management engineers deployed should be on the payroll of the bidder/OEM. 	<ul style="list-style-type: none"> Self-declaration along with profile of skilled staff to be submitted. Declaration on company's letterhead to be submitted.
19.	The proposed OEM Solution should have been implemented / or be under implementation for a FRM Solution in India to integrate with CBS Application (Finacle) and any two out of following five applications in at least one Large Bank having a minimum of 1000 branches. 1. Internet Banking 2. Mobile Banking 3. UPI / IMPS	Relevant reference letters on organization letterhead where it is implemented and copy of purchase order.

	4. ATM / POS 5. SWIFT	
20.	The service provider should have its presence in India (Kolkata / Bangalore / Mumbai).	The detailed list of the office addresses (preferably at our 42 Zonal Office locations) along with contact details to be submitted on company letter head.
21.	Bidder should not have been debarred / black-listed by any Bank or RBI or any other regulatory authority or Financial Institutions in India as on date of RFP submission.	Self-declaration to that effect should be submitted on company letter head.
22.	b. The service provider should ensure that no proceedings / inquiries / investigations have been commenced / pending against service provider by any statutory or regulatory agencies which may result in liquidation of company / firm and / or deterrent on continuity of business.	Declaration in the letterhead of the bidder company to that effect should be submitted.

Note: In this tender process, either authorized representative / distributor / dealer in India on behalf of Principal OSD (Original Solution Developer) or Principal OSD itself can bid but both cannot bid simultaneously. In such case OSD bid will only be accepted. If an agent / distributor submits bid on behalf of the Principal OSD, the same agent / distributor shall not submit a bid on behalf of another Principal OSD in the same tender for the same item or product.

The service provider must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. Documentary Evidence for compliance to each of the eligibility criteria must be enclosed along with the bid together with references. Undertaking for subsequent submission of any of the required document will not be entertained under any circumstances. However, UCO BANK reserves the right to seek clarifications on the already submitted documents. Non-compliance of any of the criteria will entail rejection of the offer summarily. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the service provider.

Technical Scope of Work

The **Scope of Work** shall include the following and the bidder/s is/are requested to provide their **compliance in Yes / No / Customizable** for each of the below-mentioned points:

The scoring is defined as follows:-

Yes – 10 marks

Customizable – 05 marks

No – 0 marks

S N o	Group 1 - Detection and Rule Engine	Total Marks	Bidder's Response		
			Y	N	C
1.	Solution should have inbuilt business rules engine to implement scenarios	10			
2.	Solution should have ability to add new scenarios	10			
3.	Solution should be able to execute scenarios in specific order	10			
4.	The solution should have capability to change scenario parameters by business users	10			
5.	Solution should have ability to group scenarios together for performance	10			
6.	Solution should have the ability for unlimited rules capacity	10			
7.	The solution should have the functionality to retrieve historical activity and capture for rule creation / maintenance.	10			
8.	Rules engine should be able to create a case based on scores as a decision element.	10			
9.	Rules engine should have the ability for allowing criteria to be defined / modified (add, delete, create, update).	10			
10.	The solution should have the ability to prioritize work based on portfolio and / or relationship specific scores and /or	10			
11.	UCIC (Unique Customer Identification Code)	10			
12.	The solution should have the ability to track changes to rules (i.e. who, when, what, why) (audit changes) and support maintaining different versions of the same rule definition	10			
13.	The solution should have the ability for each transaction to be evaluated by every rule.	10			
14.	The solution should be able to identify the rules triggered by a transaction	10			

15.	The solution should be able to assign a unique case number to each item scored and actioned by the rules engine or out sorted for analyst review.	10			
16.	The solution should support definition of variables based on existing ones	10			
17.	Rules engine should support decision tree/decision tables for identifying the fraud patterns	10			
18.	The solution should support defining the rules at multiple levels like transaction, account, customer/group of customers and also any additional information from unstructured stored in a separate database within EFRMS or from external systems.	10			
19.	The solution should be able to assign weightages to the rules	10			
20.	Rules engine should enable the users to simulate the various levels of thresholds for the variables identified to indicate the number of alerts that will get generated	10			
21.	The solution should support copying of existing rule to create a new rule	10			
22.	Rules engine should provide ability to create a case from non-monetary events (with or without a monetary transaction occurring). Non-monetary events include items such as: Address change, Phone number change, Check request, Balance Enquiry, PIN Change,	10			
23.	Solution must be able to identify cheque frauds.	10			
24.	Solution should support maintaining different versions of the same rule definition.	10			
25.	Solution should support running rules in real time and batch mode.	10			
26.	Solution should support use of standard logical operators (eg: AND, OR, NOT etc) in all Real time Authorization Rule conditions.	10			
27.	Solution should support use standard arithmetic operators (e.g.: >, <=, = etc) in all Real time Authorization Rule conditions.	10			
28.	There must be a visible result of rule evaluation to determine the success rate of the rule	10			
29.	Solution should support rule creation for Maker and Checker user authorization.	10			
30.	Solution should be capable to execute scenarios at scheduled times such as days, weeks or months	10			
31.	Rules engine should be able to create scores that are portfolio specific and/ or relationship specific.	10			
32.	Rules engine should be able to list, by priority, of all rules triggered by a transaction.	10			
33.	Rules engine should be able to create / modify exclusion criteria, within a rule, to route activity to an	10			

	exclusion queue.				
34.	Rules engine should be able to create / modify reactivation criteria, within the rule, for accounts that have previously been reviewed and excluded	10			
35.	Rules engine should be capable of import of data to perform data aggregation tasks, with the option to aggregate and apply date-based lookback periods to your data to facilitate rule development	10			
36.	Rules engine should be able draw contents from multiple data sources, including one or more tables or excel file	10			
37.	Rules engine should facilitate visual identification of patterns of interest in your data to facilitate the process of rule development. Rules engine should support drag and drop of selection of variables for rule creation	10			
38.	Solution should enable the detection at multiple levels like transaction, account, customer, group of accounts / customers	10			
39.	Rules engine should enable the users to interact with recent data to identify the transaction patterns during the day	10			
40.	Rules engine should enable the users to deploy the rules in production system based on the finalization of rules in real time / near real time	10			
41.	Rules engine should facilitate comparison of impact by changing thresholds	10			
42.	Rules engine should support various arithmetical techniques to create summary variables on user interface	10			
43.	Solution should support blocking a transaction in real time, if required.	10			
44.	Solution should support deferment/hold a transaction in real time, if required.	10			
45.	Solution should have capability to detect the Fraud for the channels and products mentioned in the scope	10			
46.	Solution should support ability to execute rules in test mode against production data and analyze the impact of such a rule based on the output of the alert.	10			
47.	Solution should specify Filter Rules based on data available in the transaction.	10			
48.	Solution should specify an Outcome Action for each Real time Authorization Rule.	10			
49.	Solution should support use Demographic Data in Rules creation	10			
50.	Each rule must have a unique identifier	10			
51.	The proposed EFRMS should be capable of generating an alert in case of receipt of multiple requests from the same customer originating from different locations/	10			

	branches of the Bank.				
52.	The proposed EFRMS should be capable of generating an alert when the account of a customer assisted by the Bank is reported as SMA to RBI. Note that this information is available at RBI's end and presently RBI is notifying this to all the member banks through e-mails routinely on daily basis	10			
53.	The proposed EFRMS should be capable of generating an alert based on x number instances of an employee overriding a particular system generated exception/s	10			
54.	The proposed EFRMS should be capable of generating an alert based on Loan Accounts bearing "ZERO" rate of interest or ROI varying within a band of x% from the reference rate viz. Bank Base Rate.	10			
55.	The proposed EFRMS should be capable of generating an alert based on the instances where the progress of the underlying contract has not been reviewed/monitored for x number of months and Performance Bank Guarantees is issued by the Bank.	10			
56.	Rules engine should be able to create discrete scores for transactions	10			
57.	Rule engine should be able to create/delete/modify/update rules in real time operations for particular scenario.	10			
58.	The proposed EFRMS should provide flexibility to enhance or suppress new alerts for an entity/unwanted alerts.	10			
59.	The proposed EFRMS should automatically identify behavioral trends.	10			
60.	The proposed EFRMS scoring model must support adaptive learning for emerging frauds, suspected data and should recommend rules.	10			
61.	The solution must have capability for cross-channel rule engine.	10			
62.	Solution should support the technique of defining trusted pairs to reduce false positives.	10			
63.	The proposed solution must be able to highlight activity on entities who have previously been confirmed fraud	10			
64.	The solution must control potentially problematic rules from being added	10			
65.	The solution must support rule and alerts including but not limited to the following levels: card, customer, staff, merchant, terminal, device, account	10			
66.	The solution should have the capability of allowing definition of an Identity oncology framework where relationships of	10			
67.	Entities with other entities, people can be mapped and the industry to which it belongs to can also be mapped.	10			

68.	EFRMS must provide an option where performance profiling of entities can be done on financial parameters (e.g. Financial Ratios, business growth trends etc.) which can be saved as templates that can be specific to an entity or an industry.	10			
69.	Rule engine should allow feature of nested rules (i.e. in case condition specified by one rule is met, the rule should allow the facility to look up/decide upon outcomes of any other rules – if they are triggered for the same transactions or same entity in other/prior transactions or same entity in other products or same/other entities).	10			
70.	Rule engine is required have feature that enables a rule to match transaction values against a set/range of values or names or key words or geography or dates or a combination thereof.	10			
71.	Rule engine to allow features to be valid for a period/time specific (i.e. in months or date range driven).	10			
72.	Rule engine to allow features to be valid only for a particular geography (i.e. for a particular zone).	10			
73.	Rule engine to allow features to be valid only for a particular industry (e.g. separate set of rules for manufacturing vs. service etc.).	10			
74.	Rule engine to allow features to be valid only for a particular product/portfolio (e.g. certain rules to be valid for only new companies).	10			
75.	Rule engine to allow features to be valid only for a particular entities a certain set of criteria or a group of entities (e.g. certain rules to be valid for only new companies).	10			
76.	Rule engine to provide features to work on a combination of any of the attributes mentioned above	10			
77.	Rule engine to have the feature of having an option to provide a rating to rule either at an absolute level or based on various parameters like industry, geography, value of transaction, counter party involved in transaction, risk score of entity in question etc.)	10			
78.	Rule engine to provide granular access control for creation/modification/deletion of rules based on attributes	10			
79.	The proposed solutions should be an integrated EFRM solutions for all banking channels	10			
80.	Proposed solution should support cross fraud detection and prevention in real time	10			
81.	The proposed solution should have the ability to detect and block or hold fraudulent core banking transactions	10			

82.	The solution should provide capability to leverage and build star schema, data models and memory	10			
A	TOTAL	820			

SI No	Group 2 - Data Management	Total Marks	Bidder's Response		
			Y	N	C
1.	The ETL tool should provide native access to Industry leading RDBMS like ORACLE, SQL Server, MYSQL and appliances.	10			
2.	The solution should provide a pre-built transformation to use SOAP (Simple Object Access Protocol) and REST	10			
3.	(Representational State Transfer) to access a web service as a source for the ETL process	10			
4.	The solution should provide specialized table loaders to provide optimized bulk loading of databases such as Oracle, SQL	10			
5.	The solution should provide support for Message-Oriented Middleware.	10			
6.	The solution should have the capability to accept large amount of data from various file systems and process this data.	10			
7.	The solution should provide integrated workflow scheduling, automatic load balancing and grid computing support	10			
8.	The solution should provide a utility to check if a particular transformation can be executed inside the database	10			
9.	The solution should have the ability to perform the complete process of extracting and transforming the data and loading it (entire ETL lifecycle) into a datamart and generate reports.	10			
10.	The solution should provide an out-of-the-box transformation to support conditional processing within jobs, allowing distinct portions of a job to be defined to run conditionally	10			
11.	The solution should have the capability of analytical transformation to perform forecasting on time-series or transactional data as part of the ETL process flow	10			
12.	The solution should have the ability for Command-line job deployment options for deploying single and multiple jobs	10			
13.	The solution should provide the ability to execute external OS level commands such as call shell scripts as part of the ETL	10			
14.	The solution should provide a single metadata repository which provides the ability to track data lineage by	10			

	performing impact and reverse impact analysis visually, through a graphical user interface				
15.	The solution should have the ability to perform complex search (based on object name, type, date range etc.) of the metadata repository and should also be able to save search criteria for reuse.	10			
16.	The solution should have the ability to import and export relational metadata in external formats to exchange metadata with third-party applications	10			
17.	The solution should provide the ability to export metadata as a package for backup and archival and import the same through a wizard driven interface	10			
18.	The solution should have the ability to compare the metadata being imported with the existing metadata to better facilitate change management	10			
19.	The solution should provide a wizard driven interface to perform column standardization on table metadata on column lengths, formats, and other attributes that you would like to match between the tables.	10			
20.	The solution should provide the capability to generate metadata reports which can provide the requisite information related to tables, process flows etc. used as part of the ETL process	10			
21.	The solution should provide the capability to assign checkpoints in the ETL process flow to ensure recovery and de-bugging in case of failure, interruptions or errors	10			
22.	The solution should provide enhanced logging capabilities accessible from a log tab which can help determine the point of failure of the ETL process and the corresponding error highlighted in the code	10			
23.	The solution should provide the capability to display warnings of a job being changed since previous open, with a brief description of the change, to facilitate use in a collaborative user development environment	10			
24.	The solution should provide the capability to drill through to source level information in the data profiling report	10			
25.	The solution should have the ability to correct inconsistencies, casings and abbreviations.	10			
26.	The solution should provide safe string encode/decode capabilities	10			
27.	The solution should provide Java code executions	10			
28.	The solution should provide following transformation nodes pre-built:	10			
	• Clustering	10			
	• Pattern Analysis				
	• Basic Statistics				
	• Frequency Distribution				

29.	The solution should have the capability to provide fuzzy logic to induce tolerance during matching	10			
30.	The solution should have the ability to have options for automatic merging of clustered records	10			
31.	The solution should have the capability to enrich data from various data sources.	10			
32.	The solution functions should run within the Appliance which will help meet your data quality requirements – and, in the end, build a strong foundation for business analytics with cleansed and integrated data.	10			
33.	The solution should have the capability to integrate the watch-list monitoring capabilities in real time. (e.g.: card, customer, accounts etc.)	10			
34.	The solution should have the ability to compress data	10			
35.	The proposed software must be able to accept text and should accept commonly used text sources such as ASCII text, document files, PDF files, spreadsheet files etc.	10			
36.	The solution should include a document converter to convert data not in ready text format (such as webpage and pdf files etc.) to a textual format.	10			
37.	Solution should also include easy abilities to read from XML files.	10			
38.	The EFRMS system must have ingestion capabilities from a variety of sources, a including but not limited to :	10			
	• Core banking system (Finacle)- Retail, Corporate, GBM	10			
	• MIS				
	• Treasury				
	• Internet Banking application data				
	• Mobile Banking application data				
	• Loan Origination Systems				
	• ATM switch				
	• CTS data				
	• Payment gateway				
	• Anti-Money Laundering				
	• Asset and Liability Management				
	• Basel II and Basel III				
	• Enterprise GL				
	• Debit Card Management System				
	• Credit card systems				
	• Swift				
	• KYC and AML systems				
	• Internal black list databases				
	• Websites				
	• Delivery channels - ATM, Cash Deposit Machines, Cash Recycler, Passbook Printing Kiosk (PBK),				

	Cheque Deposit Machines (CDM), Mobile Banking for which interfaces were developed in CBS. Bank has implemented RTGS, NEFT, IMPS, UPI, CTS, ECS (Cr), ECS (Dr), RECS, NECS, NACH, AEPS, APBS, FI Gateway, Aadhar enabled transactions				
39.	Linkages from information sources by RBI (e.g. SMA), peer banks (defaulter lists), DRT, Court case listing databases, etc.	10			
40.	Should contain crawling capabilities which should be able to retrieve Web pages that go many layers deep originating from a specific URL.	10			
41.	The EFRMS must feature to permit linkage of the central raw data repository to the backup system.	10			
42.	The data ingestion engine EFRMS must have ability to configurable parameters for evaluating data quality, further it must also have an error alerting mechanism that provides alters on ingestion errors with details such as:	10			
	• Date and Time ingestion failure	10			
	• Error code				
	• Description of error				
	• Suggestive remedy				
B	TOTAL	420			

SI No	Group 3 - Case Management	Total Marks	Bidder's Response		
			Y	N	C
1.	The proposed solution should be able to customize activities and automation of workflow (different workflows may be developed for different types of cases)	10			
2.	The proposed solution should have the ability to assign activities in the workflow to a group of users	10			
3.	The proposed solution should have the ability to create, edit and view a case based on user permissions	10			
4.	The proposed solution should have the ability to classify cases by type, category, and subcategory	10			
5.	The proposed solution should have the ability to attach documents and video files (any digital media may be stored)	10			
6.	The proposed solution should have the ability to set default fields and values on screens based on case type	10			
7.	The proposed solution should create an audit record containing the identification of the user, a timestamp, and date when actions are performed to a case that may be provided to management, an examiner, or	10			

	regulating agency				
8.	The proposed solution should have the ability to generate a batch file for regulatory reporting via E-Filing.	10			
9.	The proposed solution should have the ability to align cases by priority, high to low to the analyst role in the queue. New cases will populate the queue according to the priority.	10			
10.	The user should be able to manually change a case, The user should be able to change / modify the 'due date (SLA) add comments, and designate future review time to re-review the case (i.e. Automated reminder). If "pending" due to unavailability of analyst, then work should move to "general" queue for work.	10			
11.	The user should be able to manually modify and take specific actions on a pended case.	10			
12.	The user should be able to take ownership of a task (with notification going back to original pending analyst)	10			
13.	The user should be able to release pended record back into queue/auto escalation of pending cases in review / investigation queue	10			
14.	The number / label / length / arrangement of such fields should be configurable	10			
15.	The user should be able to add or remove a document to a case	10			
16.	The user should be able to add or remove a reminder to a case	10			
17.	The user should have ability to link cases under investigation	10			
18.	The proposed solution have ability to elevate an alert into a case	10			
19.	The proposed solution has ability to add several alerts to one case.	10			
20.	The proposed solution has flexibility of case management screens: ability to change field layout, field names, field types, contents of dropdown lists, without vendor involvement.	10			
21.	The proposed solution has ability to configure case management workflows in a flexible way by the user.	10			
22.	The proposed solution should have full audit trail / logging of all changes in the database (who, when, which table, which field, old value, new value).	10			
23.	The proposed solution should support the ability to email Case details to other users in the bank.	10			
24.	The proposed solution should have ability to be able to instantly update existing cases with fresh transaction detail.	10			

25.	The proposed solution should use queue priorities to present next case to profiler	10			
26.	The proposed solution should have ability to find a case in Case Manager based on Card PAN, Account number, Sort	10			
27.	Code, Customer Address, Surname, DOB	10			
28.	The proposed solution should provide an Incident Triage Queue to allow the user to review incoming items prior to creating or linking an incident to a case	10			
29.	The proposed solution should have the ability to receive alerts from multiple monitoring systems that have been designated as incidents that require investigation	10			
30.	The proposed solution should have the ability for additional review(s) of case disposition based on several factors (role, tier, delegated authority, etc....)	10			
31.	The proposed solution should provide a free form text comments box on working case screens.	10			
32.	The user should be able to comment on case without taking ownership	10			
33.	The user should be able to reassign record	10			
34.	The proposed solution should allow the user to manually enter a case	10			
35.	The proposed solution should be able to differentiate between cases which were created from alerts versus those which were created manually	10			
36.	The user should have ability to apply a mass action to case - close, append etc.	10			
37.	System should offer integration and links to tools that perform automated case processing	10			
38.	Case management should have input/output functionality (API) in order to be able to link to other platforms	10			
39.	The proposed solution should have retrospective analysis, looking for other like events after updating additional informational about a case or alert which may affect further instances of fraud. Once a case is closed, the proposed solution should re-score rules or models for future analysis.	10			
40.	The proposed solution has ability for automatic assignment of cases to investigators, ability for supervisor to override and assign cases manually.	10			
41.	The proposed solution have ability to import large amount of information from txt, csv, or xls format - useful for first population of database, or the integration with other databases.	10			

42.	Case management fields should be populated automatically with application details if case is generated from an alert	10			
43.	The proposed solution should be able to enter investigation steps taken and their results in the system. There should be configurable templates (e.g. Drop-down list) for both of these, in order to speed up data entry for typical actions and results.	10			
44.	Investigators should be able to sort and filter all case records by entering search criteria into any data field. Possibilities should include logical searches like "Equals A or contains B", etc. Query results should be displayed as a list, possibility to open a record on the list to view all fields, then close and return to result list.	10			
45.	The proposed solution should be able to export the results of a query, or the entire table to xls and/or csv	10			
46.	The proposed solution should support batch update: Ability to update many records at the same time, e.g. Overwrite recovered amount for several hundred records at the same time.	10			
47.	The proposed solution should have ability to specify a Manual Outcome Action for each Case Creation Rule.	10			
48.	The proposed solution should have ability to manually assign a new fraud case to a work queue based on case attributes	10			
49.	The proposed solution should have ability to view Fraud Cases on a work queue	10			
50.	The proposed solution should have ability to determine the transaction that created the case	10			
C	TOTAL	500			

SI No	Group 4 - Workflow	Total Marks	Bidder's Response		
			Y	N	C
1.	Screen flow and system process must represent the task workflow.	10			
2.	Power users should have the ability to configure standard workflows to route case activities to appropriate teams	10			
3.	Cases should be managed by more than one appointed person using workflow functionality.	10			
4.	Workflow actions should not be deleted or altered after submission	10			
5.	The proposed solution should have the ability to delete or remove workflows if they become redundant	10			
6.	The proposed solution should have the ability to control or change (edit/delete) certain workflow functions	10			

7.	The proposed solution should be able to manage and capture audit trails for workflow configuration	10			
8.	The system should have the ability to automatically execute immediate card stops / temporary blocks on all cards on an account across all channels	10			
9.	Detection rules creation/modification and deletion could be subject of approval by more than one appointed person using workflow functionality.	10			
10.	Alerts should be managed by more than one appointed person using workflow functionality.	10			
11.	Reports review and appropriate reaction could be managed by more than one appointed person using workflow functionality.	10			
12.	The user access management should be able to restrict the rights to delete/modify/recreate workflow steps of certain users.	10			
13.	The proposed solution should provide different access rights for different users	10			
14.	The proposed solution should have the ability to create and modify workflow without assistance of software vendor	10			
15.	The proposed solution should have the ability to transition from one activity to other on the basis of defined turnaround times	10			
16.	System should provide the flexibility to send notifications to the intended users on assignment of any activity	10			
D	TOTAL	160			

SI No	Group 5 - Scoring and Alerting	Total Marks	Bidder's Response		
			Y	N	C
1.	The solution should have ability to assign risk / fraud scores to transactions.	10			
2.	Solution should have ability to score individual transactions	10			
3.	Solution should be able to apply fraud score at entity level	10			
4.	Solution should be able to build anomaly detection models to find previously unknown activities that are indicative of fraud	10			
5.	Solution should be able to build pre-defined anomaly univariate and multivariate models	10			
6.	Solution should have ability to build and deploy new models	10			
7.	Solution should have ability to define clusters using several different techniques and relations	10			

8.	Solution should have ability to include different sets of limits and thresholds for different event types	10			
9.	Solution should use non-financial transactions for behavior profiling (scoring model).	10			
10.	Solution should support the ability to score alerts in order to prioritize the alert analysis task.	10			
11.	Solution should support ability to score Alert Correlations and automatically promote them to Cases.	10			
12.	Solution should have ability to build predictive fraud models designed to learn from past fraud and better predict future attempts	10			
13.	Solution should have ability to suppress unwanted alerts	10			
14.	Solution should route alerts to the appropriate person/group	10			
15.	Solution should have advanced routing rules to route along any data event	10			
16.	Solution should have capability to reduce redundant alerts	10			
17.	Solution should have capability to group alerts into single entity actionable events	10			
18.	Solution should provide reports on alerts	10			
19.	Solution should have capability to visualize the network related to alerts or risk networks	10			
20.	Analyst should be able to action alerts by routing, emailing, closing or other events	10			
21.	Analyst should be able to make notes in alerts	10			
22.	Solution should be Integrated with case management	10			
23.	The Solution should support detailed Threshold Analysis, in order to fine tune alerts and reduce false positives.	10			
24.	The Solution should support ability to import Alerts from external detection systems in batch and real time.	10			
25.	The Solution should support the ability to correlate Alerts in batch and real time in order to detect linkages between the Alerts.	10			
26.	The Solution should support the ability to score alerts in order to prioritize the alert analysis task.	10			
27.	The Solution should be able to integrate with email/SMS gateways as required.	10			
28.	The Solution should systemically identify linkages between different alerts, even though the alerts are generated from different batches and runs.	10			
E	TOTAL	280			

SI No	Group 6 - Analytics	Total Marks	Bidder's Response		
			Y	N	C
1	Solution should able to analyze data and generate	10			

	visualization on the fly, without any performance degradation.				
2	Solution should visually prepare data for analysis, including joining tables, defining custom calculated columns and creating custom expressions for data tables available.	10			
3	Solution should provide a user friendly, web based, drag and drop interface for data preparation.	10			
4	Solution should demonstrate the capability to develop various fraud detection / prevention models using supervised and unsupervised techniques.	10			
5	Solution should have integrated modules for analytics comprising data preparation, exploration, visualization and administration.	10			
6	Proposed solution must explore and seek correlations on data sets using server sources.	10			
7	The solution should provide analytical capabilities for:	10			
	• Correlations & Regression				
	• Network plot				
	• Decision Tree				
	• Scenario analysis				
	• Box Plot analysis				
8	The proposed solution should provide Text Analytics on unstructured Data utilizing pre-defined ontologies and explore results for details.	10			
9	Solution should demonstrate the capability to enable different types of users on all available data without the need to Subset / sample / create multiple views of data.	10			
F	TOTAL	90			

SI No	Group 7 - Fraud Typologies	Total Marks	Bidder's Response		
			Y	N	C
1	Proposed solution should have the capability to identify suspicious employee activities (balance enquiries, exceptions, TODs, charge waivers etc.) based on the real-time transaction monitoring.	10			
2	EFRMS should have the ability to detect potential fraudulent adjustment entries passed by the branch manager/other employees directly in customer	10			

	accounts.				
3	Solution should have rules defined to exclude specific employees from analysis (whitelists & blacklists)	10			
4	The proposed solution should support monitoring of the following activities not limited to:-	10			
	• General ledger account debit used to credit an employee account				
	• Recently debited suspense account for the same amount in the same branch				
	• Unusually high volume of transactions in a suspense account				
	• Associate conducts general ledger transactions during time off				
	• Abnormal volume or amount of offsets to cash in a suspense account				
5	The proposed solution should monitor Employee or related accounts with high credit limits receiving high number of transactions	10			
6	The solution should monitor Accounts with high balances are closed by an employee.	10			
7	The solution should monitor Internal transactions having false or invalid transaction codes.	10			
8	The proposed solution should monitor high propensity of delinquencies for a branch or associate	10			
9	The solution should have the capability to identifying linkages between different entities based on the transactional relationships which are suspicious.	10			
10	EFRMS should have the ability to detect potential fraudulent accounts opened in the name of employees and indicating suspicious transactions.	10			
11	Request for change of PIN in a recently opened or dormant account	10			
12	Request for a change of beneficiary in a recently opened or dormant account	10			
13	EFRMS should have the ability to detect fraudulent account opening and closure events (e.g. Rapid account opening with high value transactions and immediate closing) done using employee details	10			
G	TOTAL	130			

SI No	Group 8 - Internal Frauds	Total Marks	Bidder's Response
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			Y	N	C
1	EFRMS should have the ability to provide risk based scoring & detection mechanisms to identify fraudulent transactions.	10			
2	EFRMS should have the ability to address internal frauds and mechanism explaining how these type of internal frauds are addressed.	10			
3	EFRMS should define the data & logs required to perform the scoring for internal fraud detection analysis.	10			
4	EFRMS should be able to find type of employee behaviour involved in the frauds	10			
H	TOTAL	40			

	Group 9 - Application Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	The proposed solution should be capable to use multiple application details like name, address, employment details for configuring rules	10			
2.	The proposed solution should be capable to configure / define matching rules to match application data with existing loan accounts, watch lists using fuzzy match with different thresholds for matching percentage	10			
3.	The proposed solution should support monitoring of the following activities not limited to:-	10			
	• Previous Fraudulent Application - ID Match				
	• Previous Fraudulent Application - Name and DOB Match				
	• Previous Fraudulent Application - Similar Last Name and Full First Name and DOB Match				
	• Previous Fraudulent Application - Address Match				
	• Previous Fraudulent Application - Phone Match				
	• Previous Fraudulent Application - Email Match				
	• Previous Fraudulent Application - Company Name Match				
	• Previous Fraudulent Application - Company Address Match				
	• Previous Fraudulent Application - Guarantor Match				
	• Previous Fraudulent Application - Referee Match				
	• Previous Fraudulent Application - Introducer Match				

	<ul style="list-style-type: none"> • Inconsistent Check - Previous Application ID Match but not Name 			
	<ul style="list-style-type: none"> • Inconsistent Check - Previous Application ID Match but not DOB 			
	<ul style="list-style-type: none"> • Inconsistent Check - Previous Application ID Match but not Sex 			
	<ul style="list-style-type: none"> • Inconsistent Check - Previous Application ID Match but not Mobile 			
	<ul style="list-style-type: none"> • Inconsistent Check - Previous Mobile Match but not ID 			
	<ul style="list-style-type: none"> • Inconsistent Check - Previous Company Match but Company Phone 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Address but Different Surname and Home Phone 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Home Phone but Different Address 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Home Phone but Different Name 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Home Phone but Different DOB 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Mobile but Different Name 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Mobile but Different DOB 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Office and Home Phone but Different Name and DOB 			
	<ul style="list-style-type: none"> • Inconsistent Check - Same Office Address but Different Company Name 			
	<ul style="list-style-type: none"> • Inconsistent Check - Home Phone and Company Phone Match but Different ID 			
	<ul style="list-style-type: none"> • Inconsistent Check - Home Address and Company Address Match but Different ID 			
	<ul style="list-style-type: none"> • Inconsistent Check - Other Card Number Match but Different Name/ID 			
	<ul style="list-style-type: none"> • Inconsistent Check - Unusual Salary Increase within X days 			
4.	The proposed solution should support monitoring of the following activities not limited to:			
	<ul style="list-style-type: none"> • Stated income exceeds a pre-defined threshold or a limit imported from other data feed 	10		
	<ul style="list-style-type: none"> • Transaction involving a property involved in a bankruptcy or prior fraud investigation 			

	• Transaction involving an intermediary with high percentage of charge-offs or losses				
5.	EFRMS should detect multiple applications being processed parallel at the same or bank's different branch for same facility	10			
6.	EFRMS should have the ability to detect scenarios where one application of a customer has been rejected yet processed at another branch subsequently.	10			
7.	EFRMS should have the ability to detect cases where loan is sanctioned for an amount greater than the maximum eligibility.	10			
8.	EFRMS should have the ability to identify loan applications having involvement of blacklisted vendors/builders/values/advocates.	10			
9.	EFRMS should have the ability to identify cases where the sanctioning authority has approved the loan beyond their discretionary power.	10			
10.	EFRMS should identify the Recurring Identity information, etc. of non-related applicants.	10			
11.	EFRMS should identify that the Stated income exceeds aggregate assets on hand.	10			
I	TOTAL	110			

SI No	Group 10 - Trade Finance Frauds (Pg – 78)	Total Marks	Bidder's Response		
			Y	N	C
1.	The proposed solution should support monitoring of the following activities not limited to:-	10			
	i. Detect any double financing				
	ii. Identify whether the importer was defaulter in any other facility availed in the bank.				
	iii. Ability to risk score bill of entry for seeking external confirmations				
2.	The proposed solution should have ability to score commodities for dual use.	10			
3.	The proposed solution should have ability to create alert in case High Seas sales cases of import and transactions.	10			
4.	EFRMS should have the ability to detect cases where the borrower is extended high value advances for	10			

	importing goods of smaller value				
5.	EFRMS should have the ability to detect cases where credit is extended to borrowers for goods in which the exporter doesn't deal.	10			
6.	EFRMS should have the ability to detect corporate where goods inspection is not done at regular intervals	10			
7.	EFRMS should have the ability to detect anomalous/potentially fraudulent corporate where trade finance documents/application received from the customer and acknowledgment not generated for the same.	10			
8.	The proposed solution should have ability to create alert for remittances for the import of capital goods.	10			
9.	The proposed solution should have ability to resolve entities in Bill of lading documents	10			
10.	The proposed solution should have ability to display Genuine trade back ground of the customer or level of deviation in business projections from actual, which may be accepted as a trigger	10			
11.	The proposed solution should have ability to create Cases where consignees and importers are different i.e. third party transactions	10			
12.	The proposed solution should have ability to perform Postal Parcel Wrapper	10			
13.	The proposed solution should have ability to create alert in case where the importer frequently changes the overseas exporter though the goods and country of import remains the same	10			
14.	The proposed solution should have ability to maintain a list of defaulters of past remittances sent but documents not submitted and use it as a watch list	10			
J	TOTAL	140			

SI No	Group 11 - Corporate Finance Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	The proposed solution should support monitoring of the following activities not limited to:-	10			
i.	Previous Fraudulent Application - Company Name Match				
ii.	Previous Fraudulent Application - Company Address Match				

iii.	Ability to monitor if there are any breaches in sanctioning Limits				
iv.	Analysis of Valuation of collaterals submitted. The required data can be fetched from appropriate application.				
2.	EFRMS should have the ability to detect breach of group exposure limits set by the bank's risk department.	10			
3.	EFRMS should have the ability to detect cases where the borrower is being charged lower interest rates than the industry minimum interest rate.	10			
4.	EFRMS should have the ability to detect instances where loan amount is enhanced in spite of poor financials (obtained from other application)	10			
5.	EFRMS should have the ability to highlight loan accounts where there are high value debits or large cash deposits.	10			
6.	EFRMS should have the ability to detect instances wherein penalties and fines are frequently adjusted/reversed	10			
K	TOTAL	60			

SI No	Group 12 - Priority Sector Lending Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	The proposed solution should support monitoring of the following activities not limited to:-	10			
i.	Monitoring of Sanctioning Limits				
ii.	Ability to detect re-use of the same KYC documents				
iii.	Ability to detect deficient KYC document				
iv.	Ability to Detect if there is any multiple Funding				
v.	Analysis of Valuation of collaterals submitted. The required data can be fetched from appropriate application.				
2.	EFRMS should have the ability to detect where loans are extended despite CIBIL scores being lesser than the acceptable score.	10			
L	TOTAL	20			

SI No	Group 13 - Alternate Delivery Channels Frauds and Credit Card related Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	The solution should have the various rules that can be configured for preventing debit card fraud	10			

2.	EFRMS should have the ability to generate alerts where Debit card is swiped at multiple geographies beyond the possible travel time of the card holder.	10			
3.	EFRMS should have the ability to analyse customer accounts to highlight high frequency of debit card transactions in a day	10			
4.	The solution should be capable to respond to reported frauds in last X hours and prevent the same by configure rules / models based on the reported frauds	10			
5.	The solution should be capable to generate the profiles of the accounts / accounts based on the aggregations of transaction types both financial and non –financial types to be used in rule application	10			
6.	The solution should be capable to perform exploration, create derived variables with large volumes of data to understand the transaction patterns	10			
7.	EFRMS should have the ability to generate alerts for Debit card transactions involving foreign currency both for withdrawal and purchases.	10			
8.	EFRMS should have the ability to identify cases where customer Debit card is involved for loading of multiple mobile wallets.	10			
9.	The solution should be capable to author rules based on the suspicious patterns identified	10			
10.	The solution should demonstrate flexibility in modifying the existing rules, simulate the changes in the rules and publish for making the modified rule in production.	10			
11.	EFRMS should be able to give recommendations as per priority like White list/Hot List/Black List	10			
12.	The system should be able to create and update customer profiling based on historical demographic data, transaction patterns, payment history, etc. (Near Real time would also do in case real time is not possible). Please provide indicative ways of profiling available in comments.	10			
13.	The system should be able to predict the fraudulent patterns & do a real time behavioural analysis to decide the transaction as approved/decline	10			
14.	The system should be able to facilitate real time alerts to customers on transactions (Fin & Non-Financial)	10			
15.	The system should be able to send transactional alerts (successful/decline/attempted) through multiple	10			

	channels – like Branches, IVR, SMS, Mobile, Internet, Email, ATMs,				
16.	EFRMS should have an option of bulk blocking of cards	10			
M	TOTAL	160			

SI No	Group 14 - Internet Banking Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	Solution should have the ability to monitor all pre-login, login and post login transactions to detect any suspicious patterns	10			
2.	Solution should provide pre-packaged scenarios to monitor pre-login, login and post login fraudulent patterns.	10			
3.	Solution should be able to detect & prevent following fraud schemes including but not limited to:	10			
i.	Identity theft and account take over as result of phishing attack, malware attack and social engineering attacks.				
ii.	Transaction Velocity Check				
iii.	Suspicious Beneficiary registrations and unusual funds transfer				
iv.	Sudden Transaction Amount Surge compared to established customer/account profile				
v.	Sudden Transaction Volume Surge compared to established customer/account profile				
vi.	Personal Details Change (Mobile Change, PIN change etc.)				
vii.	Transaction from non-predominant IP, ISP, IP Country, IP City, device, odd hours compared to established profile				
viii.	Entity white list and black list for IP, ISP, IP Country, IP City, device id, e-banking user id, mule account				
ix.	Zone Hopping				
4.	Solution should support various business policies to approve/decline/challenge both login and post login transactions based on the fraud risk score.	10			
5.	Solution must provide wide range of stronger authentication capabilities to be used based on the risk score of the transaction for consumer and corporate banking customers.	10			
6.	Solution should support advanced IP geo-intelligence capabilities to deduce IP Country, IP City, Proxy IP, ISP etc. from the transaction IP address.	10			

7.	Solution should have capability to build and re-factor dynamic e-banking user behavior profiles including but not limited to:	10			
i.	Preferred City				
ii.	Preferred IP				
iii.	Preferred ISP				
iv.	Preferred Device				
v.	Preferred Payee				
vi.	Average Daily / Weekly / Monthly Funds Transfer amount by payee/biller				
vii.	Average Daily / Weekly / Monthly Funds Transfer volume by payee / biller				
viii.	Preferred Transaction hour				
8.	Solution should provide well defined API for integration with host internet banking and mobile banking system for real-time decision making supporting wide range of interface protocols and message formats.	10			
9.	EFRMS should have the ability to identify instances where customer has requested to add too many payees in his internet banking login.	10			
10.	EFRMS should have the ability to identify accounts where the user is attempting to make transfers beyond the day's transfer amount threshold	10			
11.	Proposed Solution should have the capability to take external lists data as input to detect any known fraudsters/compromised devices/ips etc. The external list data could be the data shared by regulators, IBA, NPCI etc.	10			
12.	Proposed Solution should able to consume externally sourced entity information (e.g. IP addresses, destination accounts etc.) to identify known fraudulent activity. The system should also have the facility to export the entity data corresponding to confirmed fraud cases within the bank so that the data can be shared with external agencies like regulators, bankers association etc.	10			
13.	Proposed should support integration with existing 2FA solution for triggering additional authentication methods like OTP, Soft token based on the risk of the transaction	10			
N	TOTAL	130			

SI No	Group 15 - Core Banking Frauds	Total Marks	Bidder's Response
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			Y	N	C
1.	Proposed solution should provide out of the box integration with Bank's CBS, without involving the vendor support. Also, new versions should be supported.	10			
2.	Proposed solution should not impact the performance of the Finacle CBS.	10			
3.	Proposed solution should be capable of real-time monitoring multiple types of accounts i.e. advances, deposits, trade finance, Forex, bills, non-fund based business, remittances.	10			
4.	EFRMS should have the ability to identify duplicate accounts belonging to same customer	10			
5.	Proposed solution should be able to correlate core banking transactions with other direct channel transaction for cross-channel fraud and compliance management in real-time.	10			
6.	Proposed solution should be to monitor user/branch/region level exceptions real-time and provide real-time alerts whenever defined threshold breach happens.	10			
7.	EFRMS should have the ability to identify accounts where tax is exempted.	10			
8.	Proposed solution should be able suspicious fraud & non-compliance patterns at both individual user/employee level and overall branch level.	10			
9.	Proposed solution should have the capability to identify suspicious transactions attempted on dormant and near-dormant accounts based on the real-time transaction monitoring.	10			
10.	Proposed solution should have the capability to perform specific transaction monitoring and fraud detection/non-compliance scenarios for new accounts (say accounts of vintage less than 6 months).	10			
11.	EFRMS should have capability to report instances where the customer risk score is less than minimum acceptable threshold limit e.g. CIBIL score, credit rating agency scores etc.	10			
12.	EFRMS should have the ability to detect whether prospective customers do not match with the bank's internal black lists, and other negative lists.	10			
13.	EFRMS should have the ability to generate alerts where	10			

	FD maturity proceeds are diverted or transferred to third party accounts				
14.	EFRMS should have the ability to analyze customer accounts to detect potential fraudulent customers based on the information available on social media and news articles.	10			
15.	Proposed solution should have the capability to monitor specific office account and identify suspicious debit/credits in office accounts based on the real-time transaction monitoring.	10			
16.	Proposed solution should have the capability to check drainage of funds immediately on new account opening.	10			
17.	EFRMS should have the ability to check unusual trend/pattern in account operations as compare to past listings.	10			
18.	EFRMS should have the ability to do behavioural checks in terms of – account operations, deposit and withdrawal patterns etc.	10			
O	TOTAL	180			

SI No	Group 16 - Mobile Banking Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	Proposed Solution should offer integration with mobile through a web services call or a Software Development Kit (SDK).	10			
2.	Proposed Solution should support the following mobile platforms: Apple iOS, Android OS, Blackberry OS and any other Operating System for which Mobile application is made available.	10			
3.	EFRMS should have the ability to generate alerts in dormant accounts where there are unusual large transactions made through mobile application	10			
4.	EFRMS should have the ability to detect activities where customer Logs in from regular geographic locations which are followed by a log ins from non-regular geographic locations.	10			
5.	Proposed Solution should provide Additional Authentication in case of change in the Mobile Banking device.	10			
6.	Proposed Solution should be maintaining black-lists for	10			

	user ID, mobile number and account numbers for fraud/doubtful transactions.				
7.	EFRMS should have the ability to detect multiple failed attempts for authentication by customer	10			
8.	Proposed Solution should allow Mobile Number to be validated with CBS before linking the primary account with a user id.	10			
P	TOTAL	80			

SI No	Group 17 - Treasury Operations Frauds	Total Marks	Bidder's Response		
			Y	N	C
1.	Transaction Check –transactions being handled by same employee for certain specific customers	10			
2.	Transaction Check – unusual flow of transactions into employee accounts	10			
3.	The system should be able to monitor individual trading limits across a particular asset class for a specific employee.	10			
4.	The system should be able to monitor overall trading limits across the entire portfolio of assets for a specific employee.	10			
5.	The system should be able to monitor the group's trading limit in a particular asset class for a set of employees.	10			
6.	EFRMS should have the ability to detect customer accounts where securities of a particular asset class being held for a short duration.	10			
7.	EFRMS should have the ability to generate alerts for customers' accounts where the Investment in securities that have falling share price for a long period of time.	10			
8.	The system should be able to monitor all the Employees with Concentrated positions in a Single Security of their entire portfolio.	10			
9.	The solution should be able to capture multiple correction and cancellation trades initiated by an employee	10			
10.	The solution should be able to alert any employee trading on Restricted & black-listed securities	10			
11.	The solution should be able to identify the IT Check – frequent senior approval transactions executed from same IP	10			

12.	The solution should be able to identify the High Intensity of Transactions [>X transactions/day]	10			
13.	The solution should be able to identify an unusually short period of holding securities [<X days/security]	10			
14.	The solution should be able to identify the Frequent Selling of Securities at Significant Losses [> X transactions where loss was > Y%]	10			
Q	TOTAL	140			

SI No	Group 18 - Reporting	Total Marks	Bidder's Response		
			Y	N	C
1.	The solution should have the ability to enable users to conduct Fast, Thorough Explorations and Analysis on your data from different data sources across the Enterprise.	10			
2.	The solution should be able to generate visualizations on the fly, without an performance degradation	10			
3.	The solution should enable different types of users on all available data without the need to Subset / sample / create multiple views of data.	10			
4.	The offering should have integrated modules for data preparation, exploration, visualization and administration	10			
5.	The solution should provide Self-Service platform without the need to build a semantic metadata layer for End users, thus reducing dependency on IT	10			
6.	The solution should provide a user friendly, web based, drag and drop interface for data preparation	10			
7.	The solution should visually prepare data for analysis, including joining tables, defining custom calculated columns and creating custom expressions for data tables available in-memory	10			
8.	The solution should allow data to be accessed from any industry standard data source using native connectors.	10			
9.	The solution should provide the capability to search for data tables available on the database.	10			
10.	The solution should provide the capability to upload data from a spreadsheet in to memory for analysis	10			
11.	The solution should provide self-service analytics on data in-memory without the need to create a	10			

	semantic metadata layer prior to exploration, thus reducing dependency for end users				
12.	The solution should allow data load jobs to be scheduled to automate the process of loading data into memory	10			
13.	The solution should be compatible with both Windows and Linux operating systems	10			
14.	The solution should provide interactive analytical capabilities such as Correlations & Regression, network plot, decision tree & scenario analysis.	10			
15.	The solution should provide capabilities to view Entity relationships in Network Plot and allow drill into details to explore relationships and define strength of relationships	10			
16.	The solution should provide Text Analytics on unstructured Data utilizing pre-defined ontologies and explore results for details	10			
17.	The solution should provide enhanced forecasting capabilities with Scenario Analysis i.e. It allows users to see how the forecast would be effected by changing independent variable values	10			
18.	The solution should automatically select the most appropriate forecasting algorithm for selected data	10			
19.	The solution should have the ability to build Flow Diagrams for Path Analysis	10			
20.	The solution should provide Auto charting Based on data selected for analysis, solution should automatically choose best visualization suited to display the type of data selected	10			
21.	The solution should provide Geographical location and map views in the reporting module.	10			
22.	The solution should allow users to change queries by selecting items to be displayed from a sidebar or dynamically filtering and grouping	10			
23.	The solution should provide viewable descriptive statistics, such as min, max and mean, enabling users to gain an overall sense of a particular measure	10			
24.	The solution should provide the capability to link to an external URL from a visual object with relevant context	10			
25.	The solution should allow 'On-the-fly' hierarchy creation for adding drill-down capabilities to visualizations and reports	10			

26.	The solution should provide capabilities to Slice and dice multidimensional data by applying filters on any level of a hierarchy	10			
27.	The solution should provide a data acquisition wizard for previewing, filtering or sampling data prior to creating visualizations or reports	10			
28.	The solution should provide users the capability to save and share their analysis as exploration, report, or PDF	10			
29.	The solution should provide the capability to export data to Excel and CSV/TSV document formats	10			
30.	The solution should be capable of read and write of comments on reports to aid in collaboration	10			
31.	The solution is capable of emailing a report link with comments to others	10			
32.	The solution should allow users to Capture screenshots and share comments with others	10			
33.	The solution should allow users to Receive Alerts	10			
34.	The solution should provide a thumbnail view of recent and favorite items to select and open	10			
35.	The solution should provide precision layout capabilities provide flexibility in report layout and design Eg: Stack or group items, use send-to-back or bring-to-the front capabilities, and more	10			
36.	The solution should provide filtering and selection capabilities to reports with easy-to-integrate common action elements such as radio buttons, drop-down/combination boxes, check boxes and sliders	10			
37.	The solution should provide Percentage of Records as part of Filtering and Result Data set giving a purview of the amount of data being analyzed	10			
38.	The solution should support distribution of Reports and Dashboards to iPad and Android devices. The application should be provided free of cost.	10			
39.	The solution should have the ability for Interactive report viewing for information consumers on iPad and Android devices	10			
40.	The solution should be able to create the required management dashboards and reports required by management	10			
41.	The solution should allow user controlled rendering of visualizations	10			
42.	The solutions should have the capability to custom	10			

	colors across reports and sessions				
43.	The solutions should have the ability to cancel query in process	10			
44.	The solutions should have the capability to lookup email address in metadata	10			
45.	The solutions should have the capability to link stored processes	10			
46.	Self-service capability to import data from databases	10			
47.	The solution should be capable of applying filters on aggregated variables	10			
48.	The solution should have the functionality of applying global prompts	10			
49.	The solution should be capable of Parameterized Calculations / Display Rules / Filters / Ranks	10			
50.	The solution should be capable to schedule & distribute reports/dashboards	10			
51.	The solution should have both simple & advance variable aggregation options	10			
52.	The solution should support viewing Reports and Dashboards in Office solutions	10			
53.	The solution should support Outlook Integration with full interactive reports, gadget panes	10			
54.	The solution should support SharePoint Integration with full interactive reports	10			
55.	The solution should support Excel integration with ability to leverage native Excel charts	10			
56.	Solution should have capability to monitor Resource utilization including CPU, I/O and Memory	10			
57.	Solution should have capability to monitor User sessions and logging activity.	10			
58.	The solution should provide ability to Refresh reports from the device	10			
59.	The solution should provide server side logging for user actions – reports downloaded	10			
60.	The solution should have 'out of the box' usage report	10			
61.	The solution should have the capability to set table limits	10			
62.	Mobile device blacklisting and whitelisting through the web based security and administration interface	10			
63.	The solution should support selection of two or more entities from the visual analysis chart, input the two	10			

	entities into a search/path find function and present the results back to the user to map how the entities connect				
64.	Solution should support the ability to print Alert details based on a pre-define template.	10			
65.	The solution should be capable of alerts to be configured so they are exported to 3rd party systems in batch or real-time	10			
66.	Reports review and appropriate reaction could be managed by more than one appointed person using workflow functionality.	10			
67.	The solution should able to link external data base (e.g. CIBIL) to assist in investigation	10			
68.	The solution should provide the feature for extracting rules and all related attributes into excel, CSV, MDB other database formats for manual analysis either of all rules or filtered on parameters like:	10			
i.	Product/portfolio impacted by rule				
ii.	Transaction type impacted by rule				
iii.	Geography impacted by rule				
iv.	Rules based on person created/date of activity/amount of valid alerts generated by rules				
v.	Errors reports in case of inability of rules to process data from specified sources				
69.	The solution of must provide MIS/exception reports (exportable into excel, CSV, MDB other database formats for manual analysis)for the following aspects such as (illustrative) :	10			
i.	Duplicate rules that are active				
ii.	Conflicting rules that are active				
iii.	Redundant rules (date range based)				
iv.	Blocked rules (date range based)				
v.	Deleted rules (date range based)				
vi.	Rules set to expire (date range based)				
vii.	Rules having maximum false positive markings at alert triage stage				
viii.	Rules created and approved by same user				
ix.	Statistics of alerts generated by rules (based on period, product, geography, value of transaction, channel, source system or a combination thereof)				
70.	The solution must also have ability to have a log/history	10			

	of all changes in attributes to rules with ability to export such logs into excel, CSV, MDB other database formats for manual analysis with attributes such as date of change, user initiating change, user(s) approving change, content/parameter(s) of the rule that are changed.				
71.	The data ingestion engine EFRMS must have ability provide reports on data ingestion with details such as (illustrative):	10			
i.	Date and Time				
ii.	Details Data Ingested (i.e. from CBS, credit agency feeds, news feeds etc.).				
iii.	Type of Ingestion (Real time/online/batch etc.).				
iv.	Status of ingestion (failed/in progress/successful/cancelled).				
v.	User account involved in initiating ingestion.				
vi.	User account involved in cancelling ingestion.				
72.	The data ingestion engine EFRMS must have ability to provide MIS reports on ingestion:	10			
i.	Data source wise successful data ingestion statistics (e.g. count of transactions, total of value of transactions – where relevant etc.)				
ii.	Period trend lines/ graphs/pie charts for successful data ingestion on various data attributes				
iii.	Data source wise failed data ingestion statistics (e.g. count of transactions, total of value of transactions – where relevant etc.)				
iv.	Period trend lines/ graphs/pie charts for failed data ingestion on various data attributes				
73.	The tool shall have the capability to allow adding of manual fraud cases, so that these cases are incorporated and other reports produced from the tool.	10			
	TOTAL	730			

Summary of Technical Scoring

Group	Group Total	Group-wise obtained score	Group-wise Percentage of scores obtained
1	820	xx	xx.xx%
2	420	xx	xx.xx%

3	500	xx	xx.xx%
4	160	xx	xx.xx%
5	280	xx	xx.xx%
6	90	xx	xx.xx%
7	130	xx	xx.xx%
8	40	xx	xx.xx%
9	110	xx	xx.xx%
10	140	xx	xx.xx%
11	60	xx	xx.xx%
12	20	xx	xx.xx%
13	160	xx	xx.xx%
14	130	xx	xx.xx%
15	180	xx	xx.xx%
16	80	xx	xx.xx%
17	140	xx	xx.xx%
18	730	xx	xx.xx%
TOTAL	4190	xxxx	xx.xx% (Percentage of total marks obtained in all groups)

TECHNICAL BILL OF MATERIALS

Sl. No.	Item Description	Make & Model	Quantity in DC	Quantity in DR
1	Software Solution details			
	Application Software (Specify User license Qty)			
	System Software			
	Database			
	Other software if required			
2	Hardware Solution details			
	Server			
	Storage			
	Other hardware if required			
3	No. of Facility Management Engineers			

Format of Masked Commercial for RFP for RFP for Implementation of EFRMS
(Amount in Rs.)

SI No	Items	Specification	Unit Cost (Exclusive of GST) (A)	Multiplication Factor* (B)	Total Cost (C = A X B)	GST (% and Amount) (D)
1	Hardware in DC & DR(with 3 years comprehensive warranty and 2 years AMC)					
1.1	Server	xx	xx	xx	Xx	xx
1.2	Storage	xx	xx	xx	Xx	xx
1.3	Any other additional hardware along with all drivers and licenses, if any (PI specify details in Technical BOM)	xx	xx	xx	Xx	xx
1.4	AMC for 4 th year	xx	xx	xx	Xx	xx
1.5	AMC for 5 th year	xx	xx	xx	Xx	xx
1.6	Total (1.1+1.2+1.3+1.4+1.5)					xx
2	Software in DC & DR (Licenses with 1 year comprehensive warranty and 4 years ATS)					
2.1	System Software (including OS/ License etc.) PI specify in BOM	xx	xx	xx	Xx	xx
2.2	Data Base	xx	xx	xx	xx	xx
2.3	Application Software	xx	xx	xx	xx	xx
2.4	ATS for OS / DB / Application Software for 2 nd year	xx	xx	xx	xx	xx
2.5	ATS for OS / DB / Application Software for 3 rd year	xx	xx	xx	xx	xx
2.6	ATS for OS / DB / Application Software for 4 th year	xx	xx	xx	xx	xx
2.7	ATS for OS / DB / Application Software for 5 th year	xx	xx	xx	xx	xx
2.8	Total (2.1+2.2+2.3+2.4+2.5+2.6+2.7)					
3	Facility Management Resource Charges					
3.1	Facility Management resource Charges for 1 st year					xx
3.2	Facility Management resource Charges for 2 nd year					xx
3.3	Facility Management resource Charges for 3 rd year					xx
3.4	Facility Management resource Charges for 4 th year					xx
3.5	Facility Management resource Charges for 5 th year					xx
3.6	Total FM resource charges for 5 years (3.1+3.2+3.3+3.4+3.5)					xx
4	Grand Total for supply of hardware, software and FM resources for the period of contract i.e. 5 Years excluding GST (Total Cost of Ownership, i.e. TCO) (In figure) (1.6 + 2.8 + 3.6)					xx
	Total Cost of Ownership (in Words) excluding GST					xx

* Hardware should be quoted for implementation at both DC and DR. Multiplication factor to be specified by bidders depending on the quantity.

* For Software, Multiplication factor to be specified by bidders depending on the number of licenses.

The above quotation is subject to the following considerations:-

- i. The calculation for arriving at TCO is properly mentioned in the appropriate columns. In case of any anomalies in the calculation for arriving at TCO the Bank will have the right to correct the same and it will be binding upon our company. TCO will be calculated based on **Column C**. Column D is nowhere in consideration for TCO purpose. Hence, for arriving at L1 bidder, TCO will be taken excluding GST, i.e. **Column C** only.
- ii. If the cost for any line item is indicated as zero or blank then Bank may assume that the said item is provided to the bank without any cost. All cost is quoted in INR only.
- iii. In case of any discrepancy between figures & words, the amount in words shall prevail.
- iv. Bank has discretion to keep any of the line item mentioned above as optional as per Bank's requirement.
- v. We have ensured that the price information filled in the Commercial Offer at appropriate column is without any typographical or arithmetic errors. All fields have been filled in correctly.
- vi. Lowest Bidder (L1) will be determined on the Sl. No. 4, i.e. Grand Total for supply of hardware, software and FM resources for the period of contract i.e. 5 years (Total Cost of Ownership, i.e. TCO).
- vii. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which is conditional and/or qualified or subjected to suggestions.
- viii. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which contain any deviation in terms & conditions or any specification.
- ix. We have understood that in case of non-adherence to any of the above, our offer will be summarily rejected.
- x. Please note that any Commercial Offer which is conditional and/ or qualified or subjected to suggestions will also be summarily rejected. This offer shall not contain any deviation in terms & condition or any specifications, if so such offer will be summarily rejected.

We hereby agree to abide by all the terms and conditions mentioned in the Bank's RFP dated 11.02.2020 and subsequent pre-bid and amendments.

Company Seal

Date

Name & Designation:

Authorized Signatory

Format of Commercial for RFP for Implementation of EFRMS (Amount in Rs.)

SI No	Items	Specification	Unit Cost (Exclusive of GST) (A)	Multiplication Factor* (B)	Total Cost (C = A X B)	GST (% and Amount) (D)
1	Hardware* (with 3 years comprehensive warranty and 2 years AMC)					
1.1	Server					
1.2	Storage					
1.3	Any other additional hardware along with all drivers and licenses, if any (PI specify details in BOM)					
1.4	AMC for 4 th year					
1.5	AMC for 5 th year					
1.6	Total (1.1+1.2+1.3+1.4+1.5)					
2	Software (Licenses with 1 year comprehensive warranty and 4 years ATS)					
2.1	System Software (including OS/ License etc.) PI specify in BOM					
2.2	Data Base					
2.3	Application Software					
2.4	ATS for 2 nd year					
2.5	ATS for 3 rd year					
2.6	ATS for 4 th year					
2.7	ATS for 5 th year					
2.8	Total (2.1+2.2+2.3+2.4+2.5+2.6+2.7)					
3	Facility Management Resource Charges					
3.1	Facility Management resource Charges for 1 st year					
3.2	Facility Management resource Charges for 2 nd year					
3.3	Facility Management resource Charges for 3 rd year					
3.4	Facility Management resource Charges for 4 th year					
3.5	Facility Management resource Charges for 5 th year					
3.6	Total FM resource charges for 5 years (3.1+3.2+3.3+3.4+3.5)					
4	Grand Total for supply of hardware, software and FM resources for the period of contract i.e. 5 Years excluding GST (Total Cost of Ownership, i.e. TCO) (In figure) (1.6 + 2.8 + 3.6)					
	Total Cost of Ownership (in Words) excluding GST					

* Hardware should be quoted for implementation at both DC and DR. Multiplication factor to be specified by bidders depending on the quantity.

* For Software, Multiplication factor to be specified by bidders depending on the number of licenses.

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- viii. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which contain any deviation in terms & conditions or any specification.
- ix. We have understood that in case of non-adherence to any of the above, our offer will be summarily rejected.
- x. Please note that any Commercial Offer which is conditional and/ or qualified or subjected to suggestions will also be summarily rejected. This offer shall not contain any deviation in terms & condition or any specifications, if so such offer will be summarily rejected.

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Date
Name & Designation:

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