

**Expression of Interest (EOI)**  
**For**  
**Implementation Of**  
**FRAUD RISK MANAGEMENT ENTERPRISE SYSTEM (FRMES)**  
**For UCO BANK**



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

**( EOI REF. NO. : UCO/DIT/EOI/154/2016-17      Dated 30.04.2016 )**

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## DOCUMENT CONTROL SHEET

<b>Name of the Company</b>	<b>UCO Bank</b>	
<b>EOI Reference No</b>	<b>UCO/DIT/EOI/154/2016-17 Dated 30/04/2016</b>	
<b>Cost of the Bid Document</b>	Rs.25,000/- (Rupees Twenty Five Thousand Only) in the form of Demand Draft/Bankers Cheque from a schedule bank in favour of "UCO Bank" payable at Kolkata only to be submitted along with the Bid.	
<b>Earnest Money Deposit (EMD)</b>	A Bid Security of Rs. 25,00,000/- (Rupees Twenty Lakhs Only) by way of demand draft or pay order in favour of "UCO Bank" payable at Kolkata only to be submitted along with the Bid.	
<b>Date of issue of EOI</b>	<b>30.04.2016</b>	
<b>Last date for receipt of Queries</b>	18:00 Hrs on 06.05.2016 [queries should be forwarded to <a href="mailto:hodit.calcutta@ucobank.co.in">hodit.calcutta@ucobank.co.in</a>	
<b>Pre-Bid Meeting</b>	<b>Date</b>	<b>09.05.2016</b>
	<b>Time</b>	<b>11:30 hours</b>
<b>Last Date and Time for</b>	<b>Date</b>	<b>20.05.2016</b>
<b>Receipt of EOI</b>	<b>Time</b>	<b>15:00 hours</b>
<b>Schedule for Opening of EOI</b>	<b>Date</b>	<b>20.05.2016</b>
	<b>Time</b>	<b>16:00 hours</b>
<b>Place of Opening of Bids</b>	UCO Bank, Department of Information Technology, Head Office, 3 & 4 DD Block, 5 <sup>th</sup> Floor, Sector-1, Salt Lake, Kolkata-700064	
<b>Address for Communication</b>	UCO Bank, Deputy General Manager, UCO Bank, Department of Information Technology, Head Office, 3 & 4 DD Block, 5 <sup>th</sup> Floor, Sector-1, Salt Lake, Kolkata-700064	
<b>Presentation Venue</b>	UCO Bank, Department of Information Technology, Head Office, 3 & 4 DD Block, 5 <sup>th</sup> Floor, Sector-1, Salt Lake, Kolkata-700064	

### **Note:**

1. This tender document is the property of Bank and is not transferable.
2. This Bid document has 31 pages.
3. If a holiday is declared on the dates mentioned above, the Bids shall be received / opened on the next working day at the same time specified above and at the same venue unless communicated otherwise.

## Definitions

- **Bidder/ System Integrator:** Bidder/System Integrator is defined as the vendor providing response to this EOI. When two or more vendors join together and form a consortium to offer Products/Services to the Bank as per the intent of this EOI, the leader of the consortium who submits the EOI on behalf of the consortium and its members will be referred as "Bidder".
- **Shortlisted Bidder:** The Prime Bidder/System integrator who qualifies the eligibility criteria and is shortlisted post evaluation by the Bank for the purpose of issuing the detailed RFP
- **Selected Bidder:** Selected Bidder is the finally selected shortlisted bidder to provide the SOLUTION post the detailed RFP evaluation by the bank

## 1. INTRODUCTION

UCO Bank invites Expression of Interest (EOI) from reputed IT/Consultancy firms to Supply, Build, Install and Support Enterprise Fraud Risk Management (EFRM) Solution.

### About the Bank

UCO Bank Limited (Bank) is a company incorporated and registered under the Companies Act, 1956 (1 of 1956) and a banking company under section 5(c) of the Banking Regulation Act, 1949 (10 of 1949). Bank is also a scheduled bank as notified by the Reserve Bank of India (RBI) under the Reserve Bank of India Act, 1934. Bank is engaged in providing finance to industries and conducting banking business with its Head Office at UCO Bank, Head Office, 3 & 4 DD Block, 5<sup>th</sup> Floor, Sector-1, Salt Lake, Kolkata-700064 and Zonal Offices in different regions of the country has a pan-India presence. Bank desires to appoint a System Integrator having experience in implementation of Fraud Risk Management Solution for a bank.

## 2. OBJECTIVES OF THE EXERCISE

The objective of this EOI is to shortlist eligible vendors to whom detailed RFP would be floated for Fraud Risk Management Solution including Software its implementation and Services, as per the indicative scope of work mentioned here below, enabling the bank in detection as well as prevention of fraudulent transactions.

## 3. SCOPE OF WORK

The scope of work includes but not limited to (indicative):

1. The scope of work would include design, supply, configuration, customization, integration, testing, user acceptance, documentation/manuals, training, warranty support and post warranty maintenance support, if contracted, for all the solution components including the software/tools required for the fulfillment of the scope.
2. The scope of work would include testing of the solution to understand the performance deviations and to reduce the number of false positives and also help the bank with Industry standards related to False Acceptance rate.
3. The solution should be able to recognize/ identify the transaction characteristics by product/ channels/ transaction type/ POS entry mode (EMV, Magnetic Stripe, MOTO, E-Commerce, Terminal Entry Capabilities/ Card media type/IVR etc) or any other specified/available data field. The solution should be able to apply specific risk & fraud rules and able to collect data for future purpose for each channels. The indicative products and channels to be covered as a part of scope are :

- a. Corporate Loans
- b. Treasury
- c. Trade Finance
- d. Corporate Liability Products
- e. Merchant Acquiring
- f. MSME Agri. Banking
- g. Branch Banking
- h. Retail Loans and Deposits
- i. Net Banking
- j. Mobile banking
- k. Online Payment
- k. POS
- l. ATM

The Solution should cover the risks associated with the above indicative list of channels and products under both online and offline mode.

**Online Mode:** - The Fraud detection is done real time and the decision impacts the authorization of the In-flight transaction.

**Offline Mode:** - The Fraud detection is done post facto and the decision does not have any impact on the in-flight transaction.

4. The bidder is expected to detail out technical architecture, infrastructure requirements, detection techniques employed including alert mechanism and Optimal strategy for detection of fraud and prevention of scenarios applicable to indicative products and channels along with their combinations (in case of

syndicated fraud) listed below. The bidder is also expected to validate the solution outline/s with case studies or leading practices based on their experience.

5. The bidder is expected to detail out solution to identify and prevent fraudulent transactions which are linked to non-monetary transactions such as ATM pin change request, Address change request, Balance Enquiry etc. Prevention of fraudulent transactions based on such indicators is required. Some of the scenarios are: Card theft, Mail interception etc.

6. The solution should have the ability to create alerts and flag fraudulent transaction or sets of transaction indicating fraudulent behavior.

7. The solution should have the ability to prepare cases and assign it to investigation/ decision making team, in all such scenarios where the propensity of fraudulent behavior is high.

8. The bidder's EOI response should contain the following based on their implementation experience and as per the requirements of the Bank:

**a. Indicative Architecture:** Suitable Architecture for FRMS has to be proposed factoring all source systems, authentication techniques (existing and to be proposed), fraud data requirements, Alert Management, Case Management, Rules Management, Workflow Management and reporting & dashboarding to achieve the above objectives. The proposed solution must clearly state the requirements around Hardware, Software, Predefined Data Layouts, DBMS, Analytical models including Neural Network engine, anomalies in customer behavior, Network link analysis, Implementation approach etc.

**b. Software:** The bidder should propose Suitable tools for Analytics, Alert management, Case Management, Rules Management, Workflow management, Data formatting, Data Quality, Real time/online/Offline availability mode, Fraud Model maturation pre-requisites, audit trail, reporting & dash boarding and any other component / module required for an Enterprise Fraud Risk Management solution.

c. The bidder is expected to integrate the FRM solution with the existing transactional and other systems like CBS, SWITCH, LPS, Net banking system, Treasury System, Trade Finance system, Cash Management System etc. for obtaining the relevant data for analysis and decision making towards prevention of fraud

d. Data Upload / Interfacing Requirements: The solution should have the ability to interface with Authorization system/switch. Also bulk upload data facilities for different data requirements such as the Customer/Account/Card/merchant data/negative list etc.

e. Real time/online/Offline availability mode: The solution should have the capability to support 100% real-time scoring of authorization requests and pre authorization requests. In addition it should have the online /offline mode of running as well.

f. Fraud Model maturation pre-requisites: The solution should clearly state the requirements related to the frequency of the Data feed required for the optimal performance of the Fraud model.

#### **4. ELIGIBILITY CRITERIA**

In order to ensure that the Bank gets the best amongst the solution providers and the successful bidder has a proven track record in the required area of expertise, a list of eligibility criteria for the prospective bidders has been drawn.

Interested vendors may submit their EOI which should contain information as requested. The Bank may insist for additional information and documentary evidences or seek clarifications on the information provided and / or to be provided by the vendor.

<b>Sr. No</b>	<b>Eligibility Criteria</b>	<b>Support Document Required</b>
1	The bidder must be a company incorporated in India and operating for 5 years as on the date of EOI	Copy of Certificate of Incorporation and Certificate of commencement of Business (in case of Public Ltd Company) issued by the Registrar of Companies.
2	Bidder should not have been blacklisted by any Government organization/PSU/PSB during the last three years	Self-Declaration as a part of Covering letter in Annexure-I
3	The average annual turnover/revenue of Bidder could not be less than Rs. 300 Crs. in IT (information technology) products, services and implementation during the past 3 financial years (2014-15, 2013-14, 2012-13)	iii. Certified/Audited P & L and Balance Sheets for last 3 financial years (2013-14, 2012-13, 2011-12) iv. Certificate from the Chartered Accountant mentioning the Global IT Annual Turnover of last 3 financial years along with average for last 3 financial years. (2014-15, 2013-14, 2012-13)
4	The Bidder must have positive net worth during the last 3 financial years (2013-14, 2012-13, 2011-12)	Copy of certified/ audited profit and loss statement and Balance sheet for the last 3 financial years to be submitted as a proof by the bidder indicating the positive net worth of Bidder

5	<p>The bidder or the consortium members should have the experience of having implemented a Fraud Risk Solution in:</p> <p>a. At least one Scheduled Bank (excluding Cooperative Banks &amp; RRBs) in India having a minimum Business turnover/ Business Mix (Advances + Deposits) of Rs.75,000 Crore as of last financial year or a Bank Abroad with minimum business turnover/ business mix (advances + deposits) of USD 12 bn as of last financial year</p> <p>AND</p> <p>b. Minimum four of the following areas:</p> <ol style="list-style-type: none"> <li>1. Cards/ Online Payments</li> <li>2. Net Banking</li> <li>3. ATM/ POS</li> <li>4. Liability Products</li> <li>5. Branch Banking</li> <li>6. Mobile Banking</li> </ol> <p>Out of the six areas mentioned above, mandatory experience is required in any two of following three areas:</p> <ol style="list-style-type: none"> <li>1. Net Banking,</li> <li>2. ATM/POS,</li> <li>3. Mobile Banking</li> </ol>	<p>Relevant Credential Letters on organization letterhead/ Contract Agreement/ Email &amp; VC/ Telephone conference from the authorized personnel from client organization. (Please provide scope of work for each of such contract/order)</p>
6	<p>The Bidder and their partners / Associates/Consortium Members/ OEMs whose hardware/software is proposed to be supplied to the Bank must have presence in India and should be able to support the project in Kolkata during the contract period</p>	<p>Self Declaration</p>
7	<p>The Bidder must have at least 10 skilled staff experienced in implementing at least one FRM Solution to be able to deliver and</p>	<p>Self-Declaration and skilled staff profile along with FRMS implementation details.</p>



	support the proposed solution.	
8	<p>The proposed EFRM solution should cover all areas listed below:</p> <ol style="list-style-type: none"> <li>1. Cards/ Online Payments</li> <li>2. Liability Products</li> <li>3. Net Banking</li> <li>4. ATM/ POS</li> <li>5. Branch Banking</li> <li>6. Mobile Banking</li> </ol> <p>All products proposed as a part of the above solution should have been implemented and running in at least one Scheduled Bank (excluding Cooperative Banks &amp; RRBs) in India having a minimum Business turnover/ Business Mix (Advances + Deposits) of Rs.75,000 crore as of last financial year or a Bank Abroad with minimum business turnover/ business mix (advances + deposits) of USD 12 bn as of last financial year, in the areas for which these have been proposed.</p>	<p>Relevant Credential Letters on organization letterhead/ Contract Agreement/ Email &amp; VC/ Telephone conference from the authorized personnel from client organization. (Please provide scope of work for each of such contract/order)</p>

## 5. DISQUALIFICATION

The Bank, may at its own sole discretion, at any time during the EOI process, disqualify any bidder from the EOI process, if:

1. The response to the EOI was submitted after the deadline.
2. The Bidder has made / attempted to make misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements.
3. The EOI is not accompanied by required documentation.
4. The Bidder fails to provide information or documentary evidence or clarifications related thereto, when sought.
5. The Bank gets to know that the Bidder has withheld or suppressed the information which would have entitled the Bank to reject or disqualify the Bidder even though the Bidder has been qualified. The Bank reserves the right to reject the bidder at any time whenever such information becomes known.

6. The Bidder is found to canvass, influence or attempt to influence in any manner the qualification or selection process, including without limitation, by offering bribes or other illegal gratification.

Since the above set of instances are only illustrative, the Bank may disqualify any of the Bidders for any of the reasons set above or any other omission/deviation and commission of similar or other nature which may deviate from the contract / arrangement.

## **6. OVERVIEW OF THE QUALIFICATION PROCESS**

a. Bidder has following options for responding to the EOI and any one of those could be exercised by the bidder.

Bidder response should be by proposing own end to end solutions and services.

OR

Bidder response should be by proposing third party end to end solutions and services.

OR

Bidder response should be by proposing end to end solutions which can be a combination of his and third party solutions and services

b. Interested firms are required to submit the responses to EOI in order to register their interest in participating in the qualification process. The EOI response document should be in printed form duly authenticated and in addition, the entire submission should also be copied on to the CDs (two copies). The EOI document (hard and soft copies) should be submitted to Bank as per the control sheet.

c. The Committee of the Bank, after completion of above process, will adjudge the vendor's capabilities and shortlist the respondents for participation in further process on the basis of information submitted in support of the above mentioned criteria, including adequate documents submitted by vendor(s) for supporting each of the criteria, wherever required.

d. Only those Bidders who satisfy the eligibility criteria as per Section 4 are eligible for short listing. Bidders have to submit their Bid as per the format for submission of the Bid -Annexure VI and with documents detailed in checklist as per Section 11.

e. Bidders satisfying the eligibility criteria will be shortlisted by the bank after due scrutiny and evaluation of documents.

f. In addition, the shortlisted bidders have to present their solution and proposed options before Bank officials at the location mentioned in control sheet. The dates of presentation will be communicated to the shortlisted bidder.

g. After completion of the qualification process which involves presentation, the short-listed bidders will be issued "Request for Proposal" documents (RFP documents).

h. The Bank also reserves a right to go in for fresh EOI/RFP if needed.

i. The presentation, materials etc. presented/submitted before the bank will become the property of the bank

## **7. INSTRUCTION TO THE BIDDERS**

a. The response should be submitted in a structured format as per the checklist appended and it should be paginated. Each page of the application should be signed by person/s on behalf of the organization having necessary authorization / Power of Attorney to do so, duly affixing the company seal. Applications containing false or inadequate information are liable for rejection. Copy of Power of Attorney or Authorization Letter from the company should be furnished along with the Bid.

b. Bidder shall furnish the information in English as per the format in ANNEXURE I: COVERING LETTER FORMAT.

c. The Sealed envelope containing the response to EOI along with the required documents shall be super scribed on the top of the envelope with "EOI Response for Enterprise Fraud Risk Management Solution". The EOI response should be deposited at the address and time / date mentioned under the control sheet.

d. The EOI will be opened in the presence of the bidders on the date and time mentioned in Control Sheet. The bidder's authorized representative may be present during the bid opening at our office address mentioned above well in time along with the authorization letter from the company. The bidders may note that no further notice in this regard will be given. Further, in case the Bank does not function on the aforesaid date due to unforeseen circumstances or Holiday, then the EOI will be accepted up to 03.00 PM on the immediate next working day and EOIs will be opened at 03.30 PM at the same venue on the same day. **The response not received in conformity with the above will not be evaluated.**

e. The Expression of Interest is not an offer by UCO Bank but an invitation to get the response from the interested bidders for short listing the bidders for Bank's requirements. No contractual obligations whatsoever shall arise from the Expression of Interest process.

- f. No offer can be modified or withdrawn by a bidder after submission of Bid/s.'
- g. The Bank may modify the EOI by issuing addenda for any reason, at any time prior to final date to submission of response to EOI. Any addendum to EOI shall be part and parcel of original EOI document. The addenda shall be only uploaded in the Bank's website and the same will be binding on the bidders.
- h. During the process of scrutiny, evaluation and comparison of offers, the Bank may, at its discretion, seek clarifications from all bidders/any of the bidders on the offer made by them. The request for such clarifications and the bidder's response will necessarily be in writing and it should be submitted within the time stipulated by the Bank. In the event of any of the bidders fails to submit the response for clarification sought within the time stipulated, their bid is liable to be rejected.
- i. Bidders have to submit the softcopy of EOI in a CD, which is super scribed as '**EOI Submission for Fraud Risk Management Enterprise System**'. In case of any mismatch between the softcopy and hardcopy of the EOI response, the hardcopy of EOI response will be treated as valid response.
- j. The Bidder must furnish:
- (i) The names and details of the Partners/Associates/Consortium members/OEMs with whom the FRMS project will be carried out and product/services offered by them as per ANNEXURE II: BIDDER/OEM DETAILS separately
  - (ii) The list of the products proposed for functionalities as listed under ANNEXURE IV - SOLUTION COVERAGE FOR PRODUCTS AND CHANNEL.
- k. The Bidder will be the single point of contact/reference to the Bank. The Bank will enter into agreement with the Selected Bidder only. However, the Bidder as well as other Partners/Associates/Consortium members/OEMs must confirm to the Bank that they are willing to enter into back to back agreement that is in conformity with the deliverables with other service/uptime commitments the Bidder makes to the Bank under the contract to be entered into. If requested the Selected Bidder must share a copy of the back to back agreement with Bank and the Bidder should submit an undertaking letter as per ANNEXURE I: COVERING LETTER FORMAT supporting the same.
- l. The Bidder for this EOI can only submit one bid. However the Bidder can propose multiple options in the single Bid for the SOLUTION required for the Bank. Each option proposed needs to meet the eligibility criteria as per section 4 of the EOI. Documentary evidences for the Product/Services/OEM implementations have to be submitted for the individual Products proposed separately. The Shortlisted

Bidders also cannot change their proposed products and their respective combinations as expresses through different options during the period of the Shortlisting and their products proposed for the detailed RFP have to be within the options mentioned as part of the EOI response.

m. The Bidder should submit a detailed summary of the understanding of the Bank's requirements as per this EOI, Bidders including that of the Partners/Associates/Consortium members, product description solution in respect of the SOLUTION including methodology of implementation (Max.10 pages)

n. The Bidder should furnish at least one comprehensive case study of the FRMS solution deployed by them in an organisation of similar magnitude giving the details of the complete system architecture (Max.5 Pages)

o. The Bidder should demonstrate /present the proposed the present solution and also arrange for the visits to the sites where their solution has been implemented, if requested by the Bank. In cases where the sites are located abroad the bank may make enquiries based on the references furnished by the Bidder. Bidders should assist in conducting such enquiries.

p. A pre-Bid meeting of the intending bidders will be held at Kolkata as per the control sheet to clarify any point/doubt raised by them in respect of this EOI. No separate communication will be sent for this meeting. All communications regarding points requiring clarifications and any doubts shall be given in writing to the Bank by the intending bidders as per the control sheet. The queries to be submitted to the Bank in the Pre-Bid query format under Annexure VIII. No interim enquiries will be entertained.

q. Consortium details: Where a consortium is proposed to bid for the EOI, the Bank will deal with only the Bidder as a single point of contact. The bid would be a consortium bid if:

The Bidder is proposing (as part of the solution) some products/services, which are not owned by him;

In the case of a Consortium, the following rules will be applicable:

1. The Bidder is required to provide proof that he is authorized to bid with the products that he does not own/deal. The bidder must also furnish letters from other members in support of the above and consortium details as per Annexure IX - Letter from Consortium members.
2. The bidder will be responsible for delivering all contractual services end to end that includes all consortium members including himself and will be a single point of contact.

3. The bank expects the bidder not to sub contract any of its services to fulfill his contractual obligations.

## **8. COST OF PROPOSAL**

The Bidder shall bear all costs associated with the preparation and submission of its response to EOI or response to RFP document or Proposal, and be responsible or liable for these costs, regardless of the conduct or outcome of the selection process. All bidders will have to submit the Application fees and EMD along with the EOI and only those bids with the application fee and EMD will be considered as eligible and taken up for evaluation.

### **a. Application Fees:**

A bid Security of **Rs. 25,000/- (Rupees Twenty Five Thousand only)** by way of demand draft or pay order in favour of 'UCO Bank Limited' payable at Kolkata.

### **b. Bid Security (EMD):**

The Bidder shall furnish a Bid security of **Rs. 25,00,000/-(Rupees Twenty Five Lacs Only)** by way of demand draft or pay order in favour of "UCO BANK" payable at Kolkata to be submitted along with the Bid.

- No interest will be payable on EMD under any circumstances.
- EMD should be placed in the EOI response Bid.
- The EOI response Bid will be evaluated only for those bidders who submit EMD in the same cover.
- The EMD of the Bidders not qualified under EOI response stage will be returned within 2 months after declaration of shortlisted bidders at the EOI stage.
- The EMD of other bidders, who qualified under EOI stage and not selected as a selected bidder, will be returned within 3 months from the date of selection of the selected bidder. For the selected bidder, EMD will be returned upon the signing of the contract and furnishing the performance guarantee.
- The EMD may be forfeited:
  - If the Bidder withdraws its Bid during the period of Bid validity at the FRP Stage; or
  - If the Bidder makes any statement or encloses any form which turns out to be false, incorrect and/ or misleading at any point prior to signing of

contract and such information/ suppression is material in the opinion of the Bank or

- If the Bidder having been notified by the Bank on the acceptance of the Bid and during the period of Bid validity;
  - a) Fails or refuses to execute the Agreement, if required; or
  - b) Fails or refuses to furnish the performance security, in accordance with the conditions of RFP

## **9. OTHER CONDITIONS**

a. The Bank at its sole discretion, reserves the right whether or not to respond to questions raised by bidders or provide written clarifications. No oral response to a clarification request shall be construed as amending this EOI document. Nothing in this section shall be taken or read as compelling or requiring the Bank to respond to any questions or to provide any clarifications. No extension of any deadline will be granted on the basis or grounds that the Bank has not responded to any question or provided any clarification.

b. The Bidder should take overall responsibility for all the deliverables as part of this EOI response.

c. The Bidder experience gained by doing sub-contracting work and/or by providing manpower will not be considered as valid experience.

d. Only those bids where application fee is paid will be taken up for evaluation

e. By responding to this EOI, the bidder are stating unconditional acceptance to the terms and conditions as laid out by the Bank in the EOI and any addendum if issued later and agreeing to submit the bid in response to the detailed RFP to be released for the purpose of the SOLUTION.

f. The selected Bidder should ensure due participation, support and physical involvement of the partners /OEMs during the implementation of the solution.

g. End of Sales/End of Support/End of Life: The Bidder has to ensure that any equipment proposed as part of the EOI response will not have reached the End of sales/End of Support/End of life for at least 5 years post the date of the EOI Release. The Bidder has to provide supporting documents for the same as per ANNEXURE II: BIDDER/OEM DETAILS.

h. Bank will notify the Respondents in writing about the outcome of the EOI evaluation process, including whether the Respondent's EOI response has been

accepted or rejected .Bank is not obliged to provide any reasons for any such acceptance or rejection.

i. The time schedule will be strictly followed. Interested parties are expected to adhere to these timelines .However; the bank reserves the right to change the aforementioned timelines.

j. Preliminary Scrutiny -The Bank will scrutinize the EOI response to determine, whether they are complete, whether any errors have been made in the offer, whether required documentation has been furnished, whether the documents have been properly signed, and whether items are quoted as per the schedule. The Bank may, at its discretion, waive any minor non-conformity or any minor deficiency in the Bidder's EOI response. This shall be binding on the entire Bidder's and the Bank reserves the right for such waivers and the Bank's decision in the matter will be final.

k. Erasures or Alterations -The Bidder should avoid erasures or alterations in EOI response. However if there are such erasures or alterations in the response, such erasures or alterations should be properly authenticated by authorized person.

l. Presentation -Only shortlisted Bidder shall make presentations, in accordance with the responses given for the identified requirements, any time after the date for submission of the response to the EOI. The Bank will communicate a date and time to the Bidder any time after the last date for submission of response to the EOI.

m. During the process of evaluation the Bank at its discretion will seek clarifications whether necessary. And in all such cases the bidder shall submit its response within the time stipulated by the Bank .If the Bidder fails to submit his response within the time stipulated it will be deemed that Bidder has nothing to submit and the Bank shall proceed with the evaluation as the Bank deems fit as per the original response to the EOI Submitted.

## **10. DISCLAIMER**

All the information contained in this document is stated only for the purpose expressed in the document. It is amply made clear that any indications given by the Bank about the future road-map or expansion plans are only broad indicators and are subject to change without any notice. There is no commitment or obligations, whatsoever on the part of the issuer of this document, or officials associated with it within the Bank, regarding the implementation of this or any future plans. Any assumptions made by Bidders, on the basis of information shared herein, will be at their own risk and responsibility.



## 11. CHECKLIST

Interested Bidders conforming to the above requirements may respond by furnishing the following.

- a. Covering Letter Format as per ANNEXURE I: COVERING LETTER FORMAT
- b. Bidder's Profile as per ANNEXURE II: BIDDER/OEM DETAILS
- c. Confirmation of compatibility of the product/s proposed by the Partners/ Associates/Consortium members/OEMs as per ANNEXURE II: BIDDER/OEM DETAILS
- d. Letter of Consortium/ OEM Certificate as per ANNEXURE IX confirming that the bidder is authorized to propose particular software and its relevant component for software proposed for any option.
- e. List of Bidder's major customers where the solution is running As per ANNEXURE III: LIST OF MAJOR CUSTOMERS
- f. Solution Coverage as per ANNEXURE IV: SOLUTION COVERAGE ACROSS PRODUCT AND CHANNEL
- g. Bid Format as ANNEXURE VI: FORMAT FOR THE SUBMISSION OF THE BID
- h. Write up on the Company's experience / expertise for Supplying, Building, Installation and Support of Fraud Risk Management Solution for UCO Bank (max 5 pages) as per ANNEXURE VII: TECHNICAL EXPERIENCE AND EXPERTISE
- i. Summary of the understanding of the Bank's requirement by the bidder as described in Section 3: Scope of Work
- j. One Case Study by the bidder as mentioned in Section 9: Other Conditions
- k. Soft Copy of EOI response in a CD-R.
- l. All documents required to support the eligibility criteria like audited balance sheet, PL account etc. for both the Bidder as well as Partners/Associates/ Consortium members/OEMs
- m. Indicative Architecture of the solution
- n. Copy of power of Attorney or Authorization letter from the company for the authorized signatory as per Annexure V.
- o. Pre-Bid Queries as per the format under Annexure VIII

**COVERING LETTER FORMAT**

**EOI Reference No: UCO/DIT/EOI/154/2016-17 Dated: 30/04/2016**

**Date:**

To

Deputy General Manager,  
IT, BPR & BTD (eBanking & mBanking)  
UCO Bank, Department of Information Technology,  
Head Office, 3 & 4 DD Block,  
5<sup>th</sup> Floor, Sector-1,  
Salt Lake, Kolkata-700064

Dear Sir,

Having examined the EOI document including all Annexures, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to empanel our company for Supplying, Building, Installation and Support of Fraud Risk Management Solution for UCO Bank in conformity with the intent of said EOI.

If we are empanelled, we undertake to participate in the detailed RFP process for **Fraud Risk Management Enterprise System'** for UCO Bank within the given period.

- We enclose a Demand Draft for Rs. 25, 000/- in favour of UCO Bank as application fee.
- We agree to abide by and fulfill all the terms and conditions of the EOI and in default thereof, to forfeit and pay to you or your successors, or authorized nominees such sums of money as are stipulated in the conditions contained in EOI.
- The Partners/OEMs proposed by us are authorized partners/under contract.
- We will ensure due participation, support and physical involvement of our OEMs /Partners during the implementation of the SOLUTION, if applicable.
- We agree that unless expressly overridden by any specific agreement to be entered into in between the Bank and the Bidder, this EOI document shall be the governing document for arrangement between the Bank and the Bidder /Partners/Associates /Consortium members /OEMs in the interim.

- If selected, we understand that it would be on the basis of the organizational, technical, financial capabilities and experience of the company as specified in the Expression of Interest (EOI) document.
- We understand that you are not bound to accept any or all responses to EOI you receive. We understand and accept that it does not confer any right with regard to participation in any manner whatsoever and Bank will have unfettered right and discretion in its decision at all times and is authorised to suspend our candidature without assigning any reason.
- We declare that we have neither entered into nor are party to (whether by conduct or by acquiescence) any restrictive trade practice or sub-contracting arrangement or collective arrangement with any other person or entity including the other Bidders for the Project, in connection with the preparation and/or submission of our responses
- We undertake that, in competing for and, if we are selected, in executing the Project Agreements, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- We declare that we have disclosed all material information, facts and circumstances to the Bank
- We acknowledge and understand that in the event that the Bank discovers anything contrary to our above declarations; it is empowered to forthwith disqualify us from further participation in the process.
- We confirm that we have presence in India and will support the UCO Fraud Risk Management Solution project in Kolkata during the contract period. We also confirm that we are not ineligible/ blacklisted on any count including corrupt and fraudulent practices by the Government of India ("GoI")/ State governments/ Regulatory agencies.

We accept all the Instructions and Terms and Conditions of the subject EOI.

Date

Signature

**(Signature of the Authorized Signatory with date & seal)**

**Name:**

**Designation:**

**Organization Name:**

**BIDDER/OEM DETAILS****EOI Reference No: UCO/DIT/154/2016-17      Date: 30.04.2016****THE BIDDER/OEMs/PARTNERS/ASSOCIATES/CONSORTIUM MEMBERS PROFILE**

<b>Sl. No.</b>	<b>Particulars</b>	<b>Details</b>
1	Name of the Bidder/Partner/Associate /Consortium member/OEM	
2	Address of Head Office/Registered Office	
	Telephone number	
	Fax number	
	Email Address	
	Website address of the Company	
	Key person (s) with contact details	
3	Address of Registered <b>Office in India</b>	
	Telephone number	
	Fax number	
	Email Address	
	Website address of the Company	
	Key person (s) with contact details	
4	Authorized Official with Name, Designation, Contact Phone No/Mobile No / FAX No. etc. for the EOI	
5	Products/service proposed	
6	Number of years' experience in supply/implementation of the solution /service /product.	
7	Name of Proposed Product	
8	Key Functions/ Module Coverage of the Product	

We hereby confirm our adherence to the terms and conditions of the EOI for the products and services proposed against this EOI by the Bidder, and hereby undertake to meet the obligations as set out in the EOI in respect of such information, documents, equipment's and services proposed .Our products/equipment's proposed will not reach End of sales/end of Support/End of life for at least 5 years post the date of this EOI.

We also confirm that we have the necessary infrastructure and resources to support the FRMS Project from Bank's site.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy above is true to the best of our knowledge .We understand that in case any discrepancy is found in the information submitted by us, our tender is liable to be rejected.

Signature of Bidder	Signature of Partner/Associate /Consortium member/OEM
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#Strike off if not applicable Notes:

1. The Bidder as well as each of the Partners /associates/Consortium members/OEMs should provide separate profiles as per the above format.
2. In case of Bidder, document has to be signed by Bidder alone and in case of Partners/Associates/Consortium member/OEMs has to be signed by Bidder as well as Partners/Associates /Consortium members/OEMs.

**LIST OF MAJOR CUSTOMERS**

EOI Ref. No: UCO/DIT/154/2016-17 Date: 30.04.2015

**Name of Bidder/Partners /Associates/Consortium members/OEMs****LIST OF MAJOR CUSTOMERS WHERE THE FRM SOLUTION IS IMPLEMENTED BY THE  
BIDDER/PARTNERS/ASSOCIATES/CONSORTIUM MEMBERS.**

Sl No	Name and Complete Postal address of the Customer (Purchaser)	Turnover of the Organization	Name, Designation, Telephone, Fax, Telex Nos, e mail address of the contact person(customer)	Mention year of implementation	Whether reference Letter Enclosed	Details of HW provided	Details of SW with version Nos	Status of implementation (yet to begin, in progress completed)
1								
2								
3								

**Enclose necessary documentary proof**

Date

**(Signature of the Authorized Signatory with date & seal)****Name:****Designation:****Organization Name:**

Note: The bidders/partners/associates/consortium members should submit the above declaration separately .The table should be prepared in an easily readable Microsoft Excel Format.

**SOLUTION COVERAGE ACROSS PRODUCT AND CHANNEL**

EOI Ref. No: UCO/DIT/EOI/154/2016-17 Date: 30.04.2016

**Following is the list of product/s proposed along with company's name for coverage of channels and products as per the Bank's requirement.**

**FRM Solution Coverage for Detection and Prevention of Fraud**

<b>Company Name and Product for below Areas→</b>	<b>Option 1</b>		<b>Option 2</b>		<b>Option 3</b>	
	<b>Online</b>	<b>Offline</b>	<b>Online</b>	<b>Offline</b>	<b>Online</b>	<b>Offline</b>
Corporate Loans						
Treasury						
Trade Finance						
Corporate Liability Products						
Merchant Acquiring						
MSME Agri. Banking						
Branch Banking						
Retail Loans and Deposits						
Net Banking						
Mobile Banking						
Online Payment						
POS						
ATM						
Any other (please specify)						

Date

Signature

**(Signature of the Authorized Signatory with date & seal)****Name:****Designation:****Organization Name:****Important Notes:**

Bidder can provide any number of options to meet Bank's requirements. The Shortlisted Bidders cannot change their proposed products as a part of one option during the period of the short listing and the products proposed for the detailed RFP have to be within the options mentioned as part of the EOI Response.

**AUTHORIZATION LETTER FORMAT**

**(To be brought at the time of opening of Bids)**

Date

To

Deputy General Manager,  
IT, BPR & BTD (eBanking & mBanking)  
UCO Bank, Department of Information Technology,  
Head Office, 3 & 4 DD Block,  
5<sup>th</sup> Floor, Sector-1,  
Salt Lake, Kolkata-700064

Dear Sir,

SUB: Authorization Letter for attending the Bid Opening

EOI Reference No: UCO/DIT/154/2016-17 Dated 30.12.2016

This has reference to your above EOI for Supplying, Building, Installation and Support of Fraud Risk Management Solution for UCO Bank

Mr./Miss/Mrs.-----\_is hereby  
authorized to attend the bid opening of the above EOI NO: dated XX-XX-2014  
on \_ on behalf of our organization.

The specimen signature is attested below:

\_\_\_\_\_  
Specimen Signature of Representative

\_\_\_\_\_  
Signature of Authorizing Authority

\_\_\_\_\_  
Signature of Attesting Authority



**ELIGIBILITY CRITERIA COMPLIANCE****EOI Ref. No: UCO/DIT/EOI/154/2016-17****Date: 30.04.2016**

<b>Sr. No</b>	<b>Eligibility Criteria</b>	<b>Support Document Required</b>	<b>Bidders Compliance (Yes/No)</b>
1	The bidder must be a company incorporated in India and operating for 5 years as on the date of EOI	Copy of Certificate of Incorporation and Certificate of commencement of Business (in case of Public Ltd Company) issued by the Registrar of Companies.	
2	Bidder should not have been blacklisted by any Government organization/PSU/PSB during the last three years	Self-Declaration as a part of Covering letter in Annexure-I	
3	The average annual turnover/revenue of Bidder could not be less than Rs. 300 Crs. in IT (information technology) products, services and implementation during the past 3 financial years (2014-15, 2013-14, 2012-13)	iii. Certified/Audited P & L and Balance Sheets for last 3 financial years (2013-14, 2012-13, 2011-12) iv. Certificate from the Chartered Accountant mentioning the Global IT Annual Turnover of last 3 financial years along with average for last 3 financial years. (2014-15, 2013-14, 2012-13)	
4	The Bidder must have positive net worth during the last 3 financial years (2014-15, 2013-14, 2012-13)	Copy of certified/ audited profit and loss statement and Balance sheet for the last 3 financial years to be submitted as a proof by the bidder indicating the positive net worth of Bidder	
5	The bidder or the consortium members should have the experience of having implemented a Fraud Risk Solution in:  a. At least one Scheduled Bank (excluding Cooperative Banks & RRBs) in India having a minimum Business turnover/ Business Mix (Advances + Deposits) of Rs.75,000 Crore as of last financial year or a Bank Abroad with minimum business turnover/ business mix (advances + deposits) of USD 12 bn	Relevant Credential Letters on organization letterhead/ Contract Agreement/ Email & VC/ Telephone conference from the authorized personnel from client organization. (Please provide scope of work for each of such contract/order)	

	as of last financial year  AND  b. Minimum four of the following areas: 1. Cards/ Online Payments 2. Net Banking 3. ATM/ POS 4. Liability Products 5. Branch Banking 6. Mobile Banking		
	Out of the six areas mentioned above, mandatory experience is required in any two of following three areas:  1. Net Banking, 2. ATM/POS, 3. Mobile Banking		
6	The Bidder and their partners / Associates/Consortium Members/OEMs whose hardware/software is proposed to be supplied to the Bank must have presence in India and should be able to support the project in Kolkata during the contract period	Self Declaration	
7	The Bidder must have at least 10 skilled staff experienced in implementing at least one FRM Solution to be able to deliver and support the proposed solution.	Self-Declaration and skilled staff profile along with FRMS implementation details.	

8	<p>The proposed EFRM solution should cover all areas listed below:</p> <ol style="list-style-type: none"> <li>1. Cards/ Online Payments</li> <li>2. Liability Products</li> <li>3. Net Banking</li> <li>4. ATM/ POS</li> <li>5. Branch Banking</li> <li>6. Mobile Banking</li> </ol> <p>All products proposed as a part of the above solution should have been implemented and running in at least one Scheduled Bank (excluding Cooperative Banks &amp; RRBs) in India having a minimum Business turnover/ Business Mix (Advances + Deposits) of Rs.75,000 crore as of last financial year or a Bank Abroad with minimum business turnover/ business mix (advances + deposits) of USD 12 bn as of last financial year, in the areas for which these have been proposed.</p>	<p>Relevant Credential Letters on organization letterhead/ Contract Agreement/ Email &amp; VC/ Telephone conference from the authorized personnel from client organization.</p> <p>(Please provide scope of work for each of such contract/order)</p>	
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Date

Signature

**(Signature of the Authorized Signatory with date & seal)**

**Name:**

**Designation:**

**Organization Name:**

**TECHNICAL EXPERIENCE AND EXPERTISE**

<b>Sr. No</b>	<b>Technical Experience and Expertise</b>	
1	Write up on the Company's experience/expertise in Supplying, Building, Installation and Support of Fraud Risk Management Solution for UCO Bank covering technical skills & capability of the company as per this EOI (max 5 pages)	

Wherever applicable, submit documentary evidence to facilitate verification.

We hereby declare that the information submitted above is true to the best of our knowledge. We understand that in case any discrepancy is found in the information submitted by us, our tender is liable to be rejected.

Date

Signature

**(Signature of the Authorized Signatory with date & seal)**

**Name:**

**Designation:**

**Organization Name:**

**PRE-BID QUERIES FORMAT****EOI Reference No: UCO/DIT/EOI/154/2016-17    Dated: 30/04/2016****Template for Pre-Bid Queries for EOI**

<b>Bidder Name : Contact Person : Contact no / email id:</b>				
<b>S.No</b>	<b>Page no</b>	<b>EOI Clause/ Section/ Paragraph no.</b>	<b>Existing clause Details</b>	<b>Clarification Sought</b>
1				
2				
3				
4				

**LETTER FROM CONSORTIUM MEMBERS**

Place:

Date

To

Deputy General Manager,  
IT, BPR & BTD (eBanking & mBanking)  
UCO Bank, Department of Information Technology,  
Head Office, 3 & 4 DD Block,  
5<sup>th</sup> Floor, Sector-1,  
Salt Lake, Kolkata-700064

**Ref : EOI Reference No: UCO/DIT/EOI/154/2016-17    Dated: 30/04/2016**

Name of the System Integrator:

Dear Sir,

We ..... (Name of the Manufacturer) who are established and reputable manufacturers of ..... having factories at ....., and..... do hereby authorize and permit M/s.....to submit Bid to UCO Bank in response to their Expression of Interest towards the following products/services to be supplied by us as a member of consortium for bidding the above EOI.

SI No.	Product/Service	Details

Yours Faithfully

Authorized Signatory

Name:

Designation:

Phone No:

E\_mail: