

Request for Proposal (RFP)
For
**Procurement of Comprehensive Anti-Money & Trade
Based Money Laundering Solution for Hongkong &
Singapore Centres (Re-tendering) {E-tendering}**



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

RFP Ref. No: UCO/DIT/2405/2022-23 Date: 27.12.2022

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.

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Bid Control Sheet

Tender Reference	RFP Ref. No: UCO/DIT/2405/2022-23 Date: 27.12.2022
Cost of Tender documents	Rs. 1500/- (Rupees One Thousand five hundred Only)
Date of issue of RFP	27/12/2022
Earnest Money Deposit (EMD)	Rs. 20,00,000/- (Rupees Twenty Lacs Only)
Date of commencement of sale of tender document	27/12/2022
Last date for submitting queries for the Pre-bid Meeting	10/01/2023 up to 5:00 PM
Pre-Bid meeting Schedule	11/01/2023 at 03.30 PM (Meeting would be done through Video-Conferencing)
Last Date and Time for receipts of tender bids	31/01/2023 at 04:00 PM
Opening of technical bids	31/01/2023 at 04:30 PM
Opening of Commercial/Price Bid	Will be informed subsequently to technically qualified bidders.
Website for Online RFP	https://www.ucobank.com & https://www.tenderwizard.com/UCOBANK
Address of Communication	Chief Manager Head Office-2 Department of Information Technology 7th Floor, 3 & 4 DD Block, Sector -1 Salt Lake, Kolkata-700 064
Address for support for Online RFP/Process of submission of tender documents	<p>This Tender will follow e-Tendering process [e-bids] as under which will be conducted by Bank's authorized e-Tendering Service Provider M/s Antares Systems Ltd through Website</p> <p>https://www.tenderwizard.com/UCOBANK</p> <p>Following activities will be conducted online through above website:</p> <ul style="list-style-type: none">a) Submission of Eligibility/Technical Bid & Commercial Bid by the bidderb) Clarification, if any, sought by the Bankc) Opening of Eligibility/Technical Bid by the Bankd) On-line evaluation by the Bank.e) Opening of Commercial Bid by the Bank &

	<p>On-line evaluation.</p> <p>Representatives of bidders will be given training for e- Tendering by the Service Provider, M/s Antares Systems Ltd.</p> <p>* Bidders who wish to participate in online tenders will have to register with the website (https://www.tenderwizard.com/UCOBANK) through the "Register" link provided on the home page. Bidder will create login id & password on their own in registration process.</p> <p>* Following facilities shall be provided to registered bidders by the service provider M/s Antares Systems Ltd:</p> <p>a) Support to the Bidders for participating in the bids through e-tendering Website.</p> <p>b) Call center support/ email/ phone/mobile etc. in all possible medium.</p> <p>c) Registration with the e-tendering website.</p> <p>d) User Manual / Training Kit to the Bidder.</p> <p>e) Any no. of users of Bidder organization can take support on the e-tendering system.</p> <p>f) Bidder who wish to participate in this tender need to procure Digital Signature Certificate (for Signing and Encryption) as per Information Technology Act-2000 and CVC guidelines using that they can digitally sign their electronic bids. Bidders can procure the same from any of the CCA approved certifying agencies, or they may contact M/s Antares Systems Ltd. at below mentioned address and they will assist them in procuring the same.</p> <p>Bidders who already have a valid Digital Signature Certificate need not to procure the same. In case bidders need any clarification regarding online participation, they can contact</p> <p>Antares Systems Ltd. Registered Office at: #24, Sudha Complex, 3rd</p>
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	<p>Stage, 4th Block, Bangalore – 560079. Phone: - 080-49352000 / 40482000 Fax: - 080-49352034 Help Desk: Contact Person: Mr. Kushal Bose/ Mr. Siddhartha Sundar Mobile no. 07686913157 / 09674758723 (On working days-0900 hours–1800 hours) e-mail: kushal.b@antaressystems.com siddharthasundar.m@antaressystems.com Bidders who wish to participate in e-Tender need to fill data in predefined forms of RFP, Technical, Price bid available in respective tender only. h) Bidder should upload scanned copies of reference documents in support of their eligibility of the bid and as per the instructions given in tender documents After filling data in predefined forms bidders need to click on final submission link to submit their encrypted bid</p>
Email address	<p><u>hodit.proc@ucobank.co.in</u> <u>kushal.b@antaressystems.com</u> <u>subrata.s@antaressystems.com</u></p>
Contact Telephone	Tel: 033-44559324/9770/9758
<p><u>Note:</u> UCO Bank reserves the right to accept or reject in part or full, any or all tenders without assigning any reason whatsoever and without any cost and compensation therefore. Any decision of UCO Bank in this regard shall be final, conclusive and binding on all the Tenderers</p>	

PART-I

1. Introductions

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, two Overseas Branches one each at Singapore & Hong Kong Centres and 2300+ ATMs (including Biometric enabled ATMs), spread all over the country. All the branches of the Bank are CBS enabled through Finacle 10.x as a Core Banking Solution. Latest state of art i.e. E-Banking and M-Banking solution to facilitate our customers to fulfil their banking needs 24x7.

2. Overview

UCO BANK is pleased to invite proposal of implementation of a comprehensive Anti-Money Laundering (AML) & Trade Based Money Laundering (TBML) Solution from the prospective Bidders having proven past experience and competence in the field and offering services to various banks at different locations in India & abroad.

Proposed system should enhance experience by streamlined operations that will enable quicker reporting and complete latest regulatory requirements. The application software should be customized to suit entire requirement related to Anti-Money Laundering (AML) & Trade Based Money Laundering (TBML) of the Bank and regulatory authorities (RBI, FIU-IND, HKMA, MAS etc.).

3. Eligibility Criteria

Only those Bidders, who fulfils 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.

Sl. No.	Clause	Documents required
1	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956 or 2013 and amendments thereafter or Companies registered as MSME Entrepreneur & still categorized as MSME as on RFP issuance date , if any for the last 3 years as on RFP issuance	1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association

	date.	<p>4. Shareholding pattern</p> <p>5. PAN, TAN, GSTIN Certificate and any other tax related document, if applicable, is required to be submitted along with the eligibility bid.</p> <p>6. Registration from DIC, KVIB, NSIC, KVIC, DIHH, UAA or any other body specified by Ministry of MSME.</p>
2	The bidder should be an OEM / OSD or their authorized representative in India. In case OEM / OSD participate in the tender process directly, authorized representative will not be permitted to participate in the same tender process.	In case of an authorized representative, a letter of authorization (MAF) / OSD Authorization Form from original manufacturer / solution developer must be furnished in original (for proposed software and hardware) duly signed & stamped (As per Annexure – III).
3	The bidder should have a minimum annual turnover of Rs. 100 Crores per year during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	Copy of the audited balance sheet of the company for the consecutive last three financial years (2019-20, 2020-21 & 2021-22) should be submitted along with Chartered Accountant Certificate.
4	The bidder submitting the offer should have positive net-worth for the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	Copy of the audited balance sheet of the company for the consecutive last three financial years (2019-20, 2020-21 & 2021-22) should be submitted along with Chartered Accountant Certificate.
5	The Bidder should have the experience of implementing the proposed integrated AML & TBML solution in last 10 years and providing post go-live support in any Bank, in India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of	<p>Copy of purchase order along with Satisfactory Client Certificate /Reference Letter / Sign off from customer mentioning the Module and status of implementation of the project is to be submitted.</p> <p>In case OEM Experience is shown</p>

	<p>Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p> <p>OR</p> <p>The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, in India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p>	<p>then Annexure XXXIII needs to be provided duly signed by the OEM which needs to be dully signed and stamped by Both i.e., OEM of treasury solution and the authorized signatory of the Bidder.</p>
6	<p>The Bidder should have a staff of minimum 50 (Fifty) people to support customization, installation, implementation, integration and periodic maintenance of the proposed solution.</p>	<p>Self-declaration to this effect on company's letter head should be submitted which needs to be signed by the HR of the company</p>
7	<p>The bidder must be CMMI (Capability Maturity Model Integration) level 5 Certified Company, and the certificate should be valid as on date of bid submission.</p>	<p>Copy of certification needs to be submitted</p>
8	<p>The bidder must have presence in India and have their own support centre in Kolkata and Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.</p>	<p>Self-Declaration on Bidder's letter head signed by the authorized signatory and provide the GST Certification Detail of the support center</p>
9	<p>The independent third-party agency for Review of Configurations, Audit and Model Set-up should be CERT-in emplanned and should have experience of doing IS audit/ VAPT for a scheduled commercial bank in India Having more</p>	<p>Relevant Credential Letter from the Bank OR Copy of Purchase Order/ Contract with completion certificate</p>

	than 500 branches in India.	
OEM's Experience		
10	The Proposed integrated AML & TBML solution should have been implemented in any Bank, at India and at either Hongkong or Singapore or any country other than India HK & SG, which is having more than 750 Branches in India as Scheduled Commercial bank or having business figure of Rs.150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022) and should run as on bid submission date.	Relevant Credential letter from the customer Or Bidder should provide Purchase Order(s) together with the project completion / installation report duly signed & sealed by the respective OEM's customer (The Purchase Orders & the installation /Project completion reports should have dates). Or Self-declaration from Authorised Signatory along with a reference call / a mail confirmation from the customer only in case of global credentials.
11	The OEM must have at least 50 skilled staff experienced in implementing AML & TBML Solution & should be able to deliver and support the proposed solution.	Self-Declaration from the Solution OEM/bidder on the company's letter head signed by the authorised signatory.
12	The proposed Backup software should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	Relevant Credential Letter from the Bank Or Copy of Purchase Order/ Contract with completion certificate
13	The proposed Tape Library should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	Relevant Credential Letter from the Bank Or Copy of Purchase Order/ Contract with completion certificate.
14	The OEM must have presence and should have their own support centre in India/Singapore/Hongkong from where OEM shall provide application related support in addition to the proper qualified onsite L2 level (either OEM certified or directly under OEM payroll) FM support to implement, manage and maintain the proposed solution during	A joint undertaking duly signed by the authorized signatory of bidder and OEM should be submitted to this effect along with the bid.

	the contract period at Bank's site in India.	
15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	certificate from the Chartered Accountant as per Annexure XII of the company showing profit, net worth and turnover of the company for the consecutive last three financial years i.e., 2019-20, 2020-21, 2021-22 should be submitted.
16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	certificate from the Chartered Accountant as per Annexure XII of the company showing profit, net worth and turnover of the company for the consecutive last three financial years i.e., 2019-20, 2020-21, 2021-22 should be submitted.
17	The service provider should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.

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

UCO Bank invites sealed tenders comprising of Eligibility Bid, Technical bid and Commercial bid from experienced Bidders having proven capabilities of providing Anti-Money Laundering (AML) & Trade Based Money Laundering (TBML) Solution with support availability and correlated services. Against the above backdrop, UCO Bank Invites Request for Proposal (RFP) from the prospective Bidders having proven past experience and competence in the field of providing Supply, Installation, customization, configuration and maintenance of Anti-Money Laundering (AML) & Trade Based Money Laundering (TBML) Solution and related services as per the technical / functional specifications given in this RFP document.

The selected Bidder is required to adhere to the terms of this RFP document and any deviations to the same shall not to be acceptable to UCO Bank.

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 and Fee

A complete set of tender document can be obtained from the following address during office hours on all working days on submission of a written application along with a non-refundable fee of **Rs.1500/- (Rupees One Thousand Five Hundred Only)** as Tender document Cost.

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.1500/- (Rupees One Thousand Five Hundred Only)** in the form of Demand Draft or Banker's Cheque in favor of UCO

BANK, payable at Kolkata, or NEFT at the time of submission of the technical bid, failing which the bid of the concerned bidder will be rejected.

In case of bidders being an MSME under registration of any scheme of Ministry of MSME, they are exempted from the submission of Earnest Money Deposit and the Tender Cost / Fee. A valid certificate in this regard issued by the Ministry of MSME has to be submitted.

Bank details are as below:

Bank details for Tender Fee	Address for Obtaining printed copy of RFP
Account Number-18700210000755 Account Name- M/s H O DIT Branch- DD Block, Salt Lake branch IFSC- UCBA0001870 MICR-700028138	UCO Bank Head office, Department of Information Technology 7 th floor, 3&4 DD Block, Salt lake City, Sector-1, Kolkata – 700064 Ph. No.- 033- 4455 9433/9770

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 (in the form of BG)
Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Re-tendering) {E-tendering}	Rs. 20,00,000/- (Rupees Twenty Lakh Only)

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 Earnest Money Deposit may be forfeited under the following circumstances:

- If the bidder withdraws its bid during the period of bid validity (180 days from the date of opening of bid).
- 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
- 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 as per the terms and conditions of the RFP.
 - To furnish Performance Bank Guarantee in the form and manner as per the terms and conditions of the RFP either at the time of or before the execution of Service Level Agreement (SLA).
 - If the Vendor, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the Terms and Conditions of the RFP.

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 Integrity Pact as per format given in Annexure – XIV.

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, not more than two, of the bidder will be allowed to attend the Pre-bid meeting. Pre-Bid queries raised by the bidder(s) are to be submitted in the format given in Annexure-XIII.

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 Earnest Money Deposit will be forfeited by the bidder.

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. MSME

As per recommendations of GOI, Bank has decided to waive off EMD and tender cost for NSIC registered MSME entrepreneurs.

- i. Exemption from submission of EMD and Tender Fee / Cost shall be given to bidders who are Micro, Small & Medium Enterprises (MSME) and registered under provisions of the Policy i.e. registration with District Industries Centre (DIC) or Khadi and Village Industries Commission (KVIC) or Khadi and Industries Board (KVIB) or Coir Board or National Small Industries Commission (NSIC) or directorate of Handicrafts and Handlooms or Udyog Aadhaar Memorandum or any other body specified by Ministry of MSME. Bids received without EMD and tender cost from bidders not having valid NSIC registered documents for exemption will not be considered.
- ii. To qualify for EMD & Tender Fee / Cost exemption, firms should necessarily enclose a valid copy of registration certificate which is valid on last date of submission of the tender documents. MSME firms who are in the process of obtaining registration will not be considered for EMD & Tender Fee / Cost exemption. (Traders are excluded who are engaged in trading activity without value addition / branding / packing. In such a case they will have to submit EMD and Tender Cost).

- iii. MSME bidder has to submit a self-declaration accepting that if they are awarded the contract and they fail to sign the contract or to submit a Performance Bank Guarantee before the deadline defined by the Bank, they will be suspended for a period of three years from being eligible to submit bids for contracts with the Bank.
- iv. Bids received without EMD for bidders not having valid NSIC registered documents for exemption will not be considered. Bids received without EMD for bidders not having valid registration documents for exemption will not be considered. However, Performance Bank Guarantee has to be submitted by the bidder under any circumstance.

15. 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.

16. No Legal Relationship

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

17. Cancellation Of Tender Process

- a. UCO Bank reserves the right to accept or reject in part or full any or all offers at its sole discretion at any stage 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.
- b. 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.

18. 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.

19. 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.

20. Address Of Communication

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

21. 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 Earnest Money Deposit provided shall also be suitably extended. A bidder acceding to the request neither will be required nor be permitted to modify its bid. A bidder may refuse the request without forfeiting its Earnest Money Deposit.

In any case, the Earnest Money Deposit of the bidders will be returned after completion of the process.

22. 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 bidder, and or to listen to any representations.

23. Errors And Omissions

Each Recipient should notify Bank of any error, omission, or discrepancy found in this RFP document in the form of pre-bid queries within the time as given in control sheet.

24. Acceptance Of Terms

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

25. 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. All submissions will become the property of Bank. Recipients shall be deemed to license, and grant all rights to, Bank to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose only the contents of the submission for the purpose of inter se competition among bidders, who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFP process, notwithstanding any copyright or other intellectual property right that may subsist in the submission or Banking documents.

26. 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.

27. 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 initialled / authenticated by the person/(s) signing the Bid.

28. 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.

29. 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.

30. 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 / Competent Authority 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.

The bidder shall furnish proof of signature identification for above purposes as required by the Bank.

31. Submission of Offer – Two Bid System

UCO Bank will follow Two Bid System i.e. Separate Eligibility cum Technical bid & Commercial bid. 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 Integrity Pact, **Technical Bid** – containing Technical

Information, Masked Commercial Bid & Masked Bill of Materials and **Commercial Bid** – containing Price Information.

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.

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. 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.

Bid documents which are to be submitted on non-judicial stamp paper, should be first uploaded on the e-procurement portal followed by submission of hard copy at Bank (address- Chief Manager, UCO Bank, Head Office-2 Department of Information Technology 7th Floor, 3 & 4 DD Block, Sector -1 Salt Lake, Kolkata-700 064) within seven days from the date of bid submission.

Note:

- a. The Technical bid should be complete in all respects and contain all information asked for, except prices. The documentary proof in support of all Eligibility Criteria should be submitted along with Eligibility Bid.
- b. Bidders to submit a **masked commercial Bid** i.e. by hiding price commercial bid as per Annexure – XX with technical bid envelope to be submitted.
- c. 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.

- d. Canvassing of any kind or Bid submitted with false information will be a disqualification.
- e. The bidder is required to guarantee that exchange rate fluctuations, changes in import duty and other taxes will not affect the Rupee value of the commercial bid over the price validity period.
- f. Prices quoted by the Bidder shall be in Indian Rupees, firm and not subject to any price escalation, if the order is placed within the price validity period.
- g. Further, subsequent to the orders being placed, the Bidder shall pass on to Bank all fiscal benefits arising out of reductions in Government levies /taxes.
- h. 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 the right to accept or reject any bid.
- i. Printed literature (for specific product and version numbers) describing configuration and functionality should be provided to the Bank for the products proposed to be supplied for the project. It should be noted that the product proposed will have to be supplied with all the software updates/fixes, if any, and associated documents. The bidder shall not quote for the products, whose End-of-sale/ End-of-Support/ End-of-License has been declared by the OEM.
- j. Bids once submitted shall not be returned to the Bidder in future. The selected bidder must adhere to the terms of this RFP document.

32. 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 vendors / 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.
- viii. For Joint Ventures (JV) entities, Integrity Pact should be signed by all partners.
- ix. In case of foreign contractor, details of their Indian counterpart should be submitted to Bank by the vendor.

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 warranty/guarantee. Format of IP is attached as **Annexure – XIV** for strict compliance.

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.

1. Shri Ranjan S Katoch

A-91, Alkapuri,
Bhopal, MP- 462022
email: rkatoch@nic.in

2. Shri Hare Krushna Dash

House.No.829,Sector 8
Gandhinagar- 382007, Gujarat
email: hkdash184@hotmail.com

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

33. Preference to Make in India

The policy of the Govt. of India to encourage "Make in India" and promote manufacturing and production of goods and services in India, "Public Procurement (Preference to Make in India), Order 2017 and the revised order issued vide GOI, Ministry of Commerce and Industry, Department for Promotion of Industry and Internal trade, vide Order No. P-45021/2/2017-PP (BEII) dated 04.06.2020 will be applicable for this tender.

Purchase Preference: In procurement of all goods, services or works in respect of which Nodal Ministry/Department has communicated that there is sufficient local capacity and local competition, only "Class-I Local Supplier", as defined under the order, shall be eligible to bid irrespective of purchase value.

In procurements of goods or works which are divisible in nature, the "Class-I Local Supplier" shall get purchase preference over "Class-II Local Supplier" as well as "Non-Local Supplier", as per following procedure:

- Among all qualified bids, the lowest bid will be termed as L1. If L1 is 'Class-I local supplier', the contract for full quantity will be awarded to L1.
- If L1 bid is not a 'Class-I local supplier', 50% of the order quantity in toto shall be awarded to L1. Thereafter, the lowest bidder among the 'Class-I local supplier', will be invited to match the L1 price subject to Class-I local supplier's quoted price falling within the margin of purchase preference, and the contract for that quantity shall be awarded to such 'Class-I local supplier' subject to matching the L1 price for remaining quantity and so on , and contract shall be awarded accordingly. In case some quantity is still left uncovered on Class-I local suppliers then such balance quantity may also be ordered on the L1 bidder.

In procurement of goods or works which are not divisible in nature and in procurement of services where the bid is evaluated on price alone, the 'Class-I local supplier' shall get Purchase Preference over 'Class-II Local Supplier' as well as 'Non Local Supplier' as per following procedure:

- Among all qualified bids, the lowest bid will be termed as L1. If L1 is 'Class – I Local Supplier ', the contract will be awarded to L1.

- If L1 is not 'Class –I Local Supplier, the lowest bidder among the 'Class-I Local Supplier ', will be invited to match the L1 price subject to Class –I local suppliers quoted price falling within the margin of purchase preference and the contract shall be awarded to such 'Class -I Local Supplier' subject to matching the L1 price.
- In case such lowest eligible 'Class-I local supplier' fails to match the L1 price, the 'Class-I local supplier ' with the next higher bid within the margin of Purchase Preference shall be invited to match the L1 price and so on and contract shall be awarded accordingly. In case of none of the 'Class-I Local Supplier' within the margin of Purchase Preference matches the L1 price, the contract may be awarded to the L1 bidder.
- "Class-II local supplier" will not get purchase preference in any procurement, undertaken by procuring entities.

33.1 For the purpose of Preference to Make in India, Order 2017 (PPP-MII Order):

- "Local content" means the amount of value added in India which shall be the total value of the item procured (excluding net domestic indirect taxes) minus the value of imported content in the item (including all customs duties) as a proportion of the total value, in per cent.
- **"Class-I Local supplier"** means a supplier or service provider whose product or service offered for procurement has local content equal to or more than 50%.
- **"Class-II local supplier"** means a supplier or service provider, whose goods, services or works offered for procurement, has local content more than 20% but less than 50%.
- **"Non-Local Supplier"** means a supplier or service provider , whose goods , services or works offered for procurement , has local content less than or equal to 20%.
- **"Margin of purchase preference"** means the maximum extent to which the price quoted by a local supplier may be above the L1 for the purpose of purchase preference. The margin of purchase preference shall be 20%.

33.2 Verification Of Local Content:

- a. The 'Class-I local supplier'/'Class-II Local Supplier' at the time of tender, bidding or solicitation shall be required to indicate percentage of local content and

provide self –certification that the item offered meets the local content requirement for 'Class –I Local Supplier' /'Class –II Local Supplier', as the case may be. They shall also give details of the location(s) at which the local value addition is made.

- b. In case of procurement for a value in excess of Rs 10 Crores , the 'Class-I Local Supplier/ 'Class-II Local Supplier ' shall be required to provide a certificate from the statutory auditor or cost auditor of the company (in case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content.

The local supplier at the time of submission of bid shall be required to provide a certificate as per **Annexure-XXIV** from the statutory auditor or cost auditor of the company (in the case of companies) or from a practicing cost accountant or practicing chartered accountant (in respect of suppliers other than companies) giving the percentage of local content. The Bank shall follow all the guidelines/notifications for public procurement.

34. Restriction On Procurement Due to National Security

Any bidder from a country sharing a land border with India will be eligible to bid in this tender only if the bidder is registered with the Department for Promotion of Industry and Internal Trade (DPIIT). A copy of the valid Certificate to be attached with the Bid. Certificate as per the Annexure to be attached along with the Bid. Vide Ministry of Finance OM No. 6/18/2019-PPD dated 23rd July 2020.

Reference is made to Government of India order F. No. 7/86/2020/BOA-I dated 07.08.2020 on restrictions on procurements from bidders from a country or countries, on grounds of defence in India, or matters directly or indirectly, related thereto, including national security.

- i. Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority.
- ii. "Bidder" (including the term 'tenderer', 'consultant' or 'service provider' in certain contexts) means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency branch or office controlled by such person, participating in a procurement process.

iii. "Bidder from a country which shares a land border with India" for the purpose of this Order means: -

- a. An entity incorporated, established or registered in such a country; or
- b. A subsidiary of an entity incorporated, established or registered in such a country; or
- c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
- d. An entity whose beneficial owner is situated in such a country; or
- e. An Indian (or other) agent of such an entity; or.
- f. A natural person who is a citizen of such a country; or
- g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above

iv. The beneficial owner for the purpose of (iii) above will be as under:

In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.

Explanation:

- a. "Controlling ownership interest" means ownership of or entitlement to more than twenty-five per cent of shares or capital or profits of the company;
- b. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
 - 1. In case of a partnership firm, the beneficial owner is the natural person(s) · who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
 - 2. In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;

3. Where no natural person is identified under (1) or (2) or (3) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
4. In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
5. An Agent is a person employed to do any act for another, or to represent another in dealings with third person.

The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority.

35. Other Terms and Conditions

- 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.
- d. **Response of the Bid:** The Bidder should comply all the terms and conditions of RFP.
- e. 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.
- f. 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.

Part-III: Bid Opening & Evaluation Criteria

1. Stages Of Evaluation

There would be Three (3) stages for evaluation process. The Stages are:

- Eligibility Criteria Evaluation
- Technical Evaluation
- Commercial Evaluation

The Eligibility Criteria would be evaluated first for the participating bidders. The bidder, who qualify all Eligibility Criteria as mentioned in clause 3, Part-I, will be shortlisted for the Techno-commercial bid evaluation.

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

2. Eligibility Evaluation

The Eligibility would be evaluated first for the participating bidders. The bidders, who would qualify all Eligibility Criteria as mentioned in the RFP, will be shortlisted for the Technical bid evaluation.

3. Technical Evaluation

The Bank will evaluate the technical bids received in response to the RFP as below:

Bidders will be evaluated against the eligibility criteria mentioned in Annexure XVI. The bidder has to comply with all the eligibility criteria without fail. The bid will be evaluated as per the Evaluation Matrix given below. Further, the bidder needs to provide necessary details/documents for scoring against the maximum marks mentioned below:

Srl	Parameters	Maximum Score	Minimum Score	Minimum Passing Percentage in respective parameters
1	Proposed AML & TBML Solution Capability and Integration	300	150	50%
2	Bidder's or OEM Capability and Experience	200	100	50%
3	Compliance to Annexure XVII – Functional & Technical Requirement	300	240	80%
4	Technical Presentation & Demo of Product	200	160	80%
Total		1000	650	65%

*** All the requirement mentioned in Annexure XVII is essential requirement. The bidder has to comply with all the requirement before go-live.**

SI No	Evaluation Parameter	Evaluation Approach	Max Marks
1	Proposed AML & TBML Solution Capability and Integration	<p>A. The Proposed integrated AML & TBML solution should have been implemented in any Bank, int India and at either Hongkong or Singapore or any country other than India HK & SG, which is having more than 750 Branches in India as Scheduled Commercial bank or having business figure of Rs. 150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022). (Max Marks – 200)</p> <p>i. 2 Client Reference (One in India AND one at either Singapore or Hongkong or any country other than India, HK & SG) (100 Marks)</p> <p>ii. 3 Client Reference (One in India AND one at either Singapore or Hongkong AND one at any country other than India, HK & SG) (130 Marks)</p> <p>iii. 4 Client Reference (One in India, one in Singapore, one in Hongkong, one at any country other than India, HK & SG) (160 Marks)</p> <p>iv. 5 Client Reference (Two in India, one at Singapore, one at Hongkong, one at any country other than India, HK & SG) (200 Marks)</p> <p>B. The proposed integrated AML & TBML solution should be able to integrate with Finacle Core Banking Solution (version 10x) in scheduled Commercial Bank in India/ Hongkong/ Singapore having more than 750 Branches in India or having business figure of Rs. 150,000 Crore in India as scheduled commercial bank during the last</p>	300

		<p>financial year (2021-2022). (max 100 Marks)</p> <p>i. 2 Client Reference (50 Marks) ii. 3 Client Reference (70 Marks) iii. More than 3 Client Reference (100 Marks)</p>	
2	Bidder's or OEM Capability and Experience	<p>The Bidder should have the experience of implementing the proposed integrated AML & TBML solution in last 10 years and providing post go-live support in any Bank, at India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs. 150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p> <p>1. 2 Client Reference (100 Marks) 2. 3 Client Reference (130 Marks) 3. 4 Client Reference (160 Marks) 4. 5 Client Reference (200 Marks)</p> <p>OR</p> <p>The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, at India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p> <p>1. 2 Client Reference (100 Marks) 2. 3 Client Reference (130 Marks) 3. 4 Client Reference (160 Marks) 4. 5 Client Reference (200 Marks)</p>	200
3	Compliance to Annexure XVII – Functional & Technical Requirement	<p>Bidder needs to submit the compliance to Functional & Technical Requirements for Solution Provided as per Annexure XVII jointly signed by the authorized signatory of the bidder and application OEM. Bidders should score 80% in Compliance for AML & TBML Solution. However, bidder should score 100% for other hardware/software items mentioned in Annexure XVII. The total marks of the Annexure will be scaled down on a scale of 300 marks.</p> <p>1. Available of 80% (out of the box) of the functional requirement as per Annexure – XVII (Marks – 240) in the base product and remaining shall be made available through customization before go-live.</p> <p>2. Available of 90% (out of the box) of the functional requirement as per Annexure – XVII (Marks – 270) in the base product and remaining shall be made available through</p>	300

		<p>customization before-go-live.</p> <p>3. Available of 100% (out of the box) of the functional requirement as per Annexure – XVII (Marks – 300) in the base product.</p> <p>Note:</p> <ul style="list-style-type: none"> • Deviations and non-conformance to requirements in the RFP shall be penalized and lead to disqualification. However, the same shall be validated / cross-checked / complied during demo presentation. • Unreasonable scope limitations which defeat the purpose of this RFP shall lead to reduction in scores or even possibility of disqualification of the bidder. This will be at the sole discretion of the Bank. 	
4	Technical Presentation & Demo of Product	<p>Demo and Presentation by the bidders covering product features, support, infrastructure, implementation and Maintenance strategy, company's financial and project management capabilities etc.</p> <p>Presentation: - Max 50 Marks</p> <p>The bidders of this RFP have to give presentation/ interactions before the panel of representatives of Bank on the methodology/approach, timeframe for various activities, strengths of the bidders on such projects. The technical competence and capability of the bidder should be clearly reflected in the presentation. If any short-listed bidder fails to make such presentation, they will be disqualified from the selection process. Bank will confirm the veracity of the claim in the presentation during the site visit and if not satisfied, bidder will be disqualified from the selection process.</p> <ol style="list-style-type: none"> 1. Demonstration of organization capability for the proposed initiative (10 Marks) 2. Demonstration of value proposition offered in the bid which shall enable the success of the project (10 Marks) 3. Demonstration of at least three accelerators or value addition for the proposed solution that brings in distinct solution advantage or implementation time or savings in efforts (15 Marks) 4. Detailed solution capability and Approach (5 Marks) 5. Future readiness and roadmap of the proposed solution (10 marks) <p>Demo Scripts: (max 150 marks)</p> <p>Demo Script will be shared by Bank before Presentations and will provide 7 days of intimation to all bidder so that bidder can prepare the same.</p>	200

Notes:

- i. The bidder has to score minimum of 650 overall marks to qualify for Commercial Evaluation.
- ii. Bidder should score at least 80% marks in the technical and Functional evaluation - Technical & Functional Requirements as per Annexure XVIII for out of box functionality to qualify for commercial bid. However, all the requirements are mandatory through out of box of customization. Bank reserves the right to disqualify the bidder if any mandatory requirements are not available in the solution.
- iii. Bank reserves the right to normalize the evaluation criteria by reducing the minimum qualifying marks
- iv. Demo and presentation to be made by the Project Manager to be deployed for the Project, along with the proposed team; at the time and location allocated by the Bank.
- v. Documentary evidence must be furnished against each of the above criteria along with an index as required by Bank.
- vi. All documents must be signed by the authorized signatory of the bidder. Relevant portions, in the documents submitted in pursuance of above criteria, should be highlighted.
- vii. Each line item in the technical and Functional evaluation sheet mentioned in Annexure XVII carries 1 marks. The marks allotted to the responses of the Bidder by the UCO Bank, would be reduced to a scale proportionate to the marks allocated for the technical evaluation. It is important for the bidder to score 80% marks in Technical Specifications.
- viii. The Technical Score will be calculated based on the Technical Evaluation Metric mentioned above. The Highest Technical Score (TB) will be given a technical score (ST) of 100 points. The technical scores of other Bids will be computed as follows:
 - a. $ST = 100 \times F / TB$ (F = Technical Score of the bidder)
 - b. The Bank will calculate the technical scores up to two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up, else, it shall be scaled down to arrive at two decimal points.

4. Commercial Evaluation

The format for quoting commercial bid set out in Annexure – XIX. The commercial offer should consist of comprehensive Cost for required solution. Bidder must provide detailed cost breakdown, for each and every category mentioned in the commercial bid.

The Commercial Bids of only technically qualified bidders will be opened and evaluated by the Bank and the evaluation will take into account the following factors:

- i. The Bill of Material must be attached in Technical Proposal as well as Commercial Bid. The format will be identical for both Technical Proposal and Commercial Proposal, except that the Technical Proposal should not contain any price information (with Prices masked). Technical Proposal without masked Bill of Materials will be liable for rejection. Any deviations from the Bill of material/ non submission of prices as per the format shall make the bid liable for rejection.
- ii. The optimized TCO (Total Cost of Ownership) identified in the commercial bid would be the basis of the entire outflow of the Bank for undertaking the scope of work. Any further hardware, software, licenses required to meet the performance criteria of the Bank as stated in the RFP, during the tenure of the project, would be at the cost of the Bidder.
- iii. The bidder will be solely responsible for complying with any applicable Export / Import Regulations. The Bank will no way be responsible for any deemed Export benefit that may be available to the bidder.
- iv. In case there is a variation in value between numbers and words; the value mentioned in words would be considered.
- v. The Bidder needs to provide Unit costs for components and services; unit rates with applicable taxes would be considered for the TCO purposes.
- vi. In the event the bidder has not quoted or mentioned the component or services required, for evaluation purposes then it will be assumed that the Bidder will provide the same at no cost to the Bank.

5. Final Evaluation – Weighted Techno-commercial Evaluation

The Proposals will be finally ranked according to their combined Technical Score(s) and Financial Score as follows:

$$S = ST \times Tw + SF \times Fw$$

Where S is the combined score, and Tw and Fw are weights assigned to Technical Proposal and Financial Proposal that shall be **0.70 and 0.30** respectively. ST and SF will be calculated for individual bidders, as per description mentioned in Part III Section 3 and 5 respectively. Bidder with the highest Final score shall be considered for award of the Contract.

For example:

Three vendors namely A, B and C participated in the bid process and their technical score are as under:

A=60, B=80, C= 90

After converting them into percentile, we get

ST for A = $(60/90) * 100 = 66.67$

ST for B = $(80/90) * 100 = 88.89$

ST for C= $(90/90) * 100 = 100$

The Commercial Bid prices of the Vendors are as under:

A= Rs. 8000, B= Rs. 9000, C= Rs. 10000

The final cost (lower cost quoted in Commercial price bid, in this case is Rs 8000) quoted by the bidders converted into percentile score shall be as under:

SF for A = $(8000/8000) * 100 = 100$ SF for B= $(8000/9000) * 100 = 89$ SF for C= $(8000/10000) * 100 = 80$

As the weightage for technical parameter and cost are $T_w = 70\%$ and $F_w = 30\%$ respectively, the final scores shall be calculated as under:

S for A= $(66.67*0.7) + (100*0.3) = 76.67$

S for B= $(88.89*0.7) + (89*0.3) = 88.92$

S for C= $(100*0.7) + (80*0.3) = 94$

Hence, the offer of 'C' (being highest score) would be considered and the contract shall be awarded to 'C' at Rs. 10000 being the price quoted by C.

Note:

The highest technical bidder shall not automatically qualify for becoming selected bidder and for award of contract by the Bank. The Successful Applicant shall be the first ranked Applicant (having the highest combined score). The final decision on the successful bidder will be taken by the Bank. The implementation of the project will commence upon acceptance of purchase order by the selected bidder.

If for some reason, the successful bidder fails to execute an agreement within a specified timeline, the Bank reserves the right to award the contract to the next most eligible bidder based on the final evaluation scope of technical evaluation scores and commercial prices quoted during reverse auction. In case of a tie of Total Score between two or more bidders, the Bid with higher technical score would be chosen as the successful Bidder.

The Bank will calculate the scores up to two decimal points only. If the third decimal point is greater than .005 the same shall be scaled up else, it shall be scaled down to arrive at two decimal points.

6. 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.

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

Scope of Work

Bank intends to implement an end-to-end solution for Comprehensive & integrated Anti-Money Laundering (AML) and Trade Based Money Laundering (TBML) Application, which includes supply, installation, configuration, customization, maintenance and support for the proposed hardware and Software.

The selected bidder has to provide the Perpetual License of the proposed comprehensive & integrated AML & TBML solution to the Bank. Training is to be provided by selected bidder to the UCO Bank Team.

The Bidder is required to provide diagrammatic representation of functional, physical and logical architecture of all components of the solution as part of the bid document. The broad Scope of work (not limited to) for the bidder is as below:

- 1) Supply, install, implement, maintain, and support the new proposed comprehensive & integrated AML & TBML solution for the tenure of the contract at the Data Centre and Disaster Recovery Site.
- 2) Perform Data Migration from existing systems to proposed systems
- 3) Integrate with existing and required interfaces
- 4) Gap's study and Business Parameter Definition (BPD)/Detail Requirement Gathering
- 5) Suggest alternative/better approaches for achieving the similar functionality in new systems to avoid customization retrofitting and porting along with Interface porting.
- 6) Installation, integration and Implementation of proposed solutions
- 7) Provide Functional & Technical training to the Core teams.
- 8) Design, Size and maintain the required hardware, middleware, software and new solutions at DC, DR.
- 9) Provide AMC and ATS support during the period of the contract
- 10) Provide facility management support during the period of the contract
- 11) Provide exit management and reverse transition during the end of the contract
- 12) Conduct periodic DR drills (at least one in Financial quarter or as and when required by Bank) of the in-scope applications as per bank's policy and perform closure of Gaps of information security audits.

A. Broad Scope of Work as per Standard Requirement:

1. The Bidder is required to supply required Hardware and Software (OS/Application) with required licenses, install & deploy the solution at the Bank's Data center at Bangalore and Disaster Recovery (DR) at Kolkata, to

integrate the proposed comprehensive AML & TBML solution with CBS (Finacle 10.2.09) and other ancillary banking applications as per Bank's requirement and in case Bank plan to upgrade CBS version in future the Bidder should provide redeployment of the proposed comprehensive & integrated Anti-Money Laundering (AML) & Trade based Money Laundering (TBML) solution during contract period, without any extra cost to the Bank.

2. The proposed solution should be capable of doing following screening and monitoring on real time basis under robust and dynamic mode and that should be capable to hold/block any transaction and may release post investigation -
 - I. Transaction Screening & Monitoring
 - II. Name Screening - Client/ Related Party/ Counter Party/ Beneficial Owner/ Director/ Authorized Signatories Screening
 - III. Trade based/remittance related screening
 - IV. SWIFT screening (MT, MX & Multiformat MX)
 - V. Vessel Screening (Real Time)
 - VI. Vessel tracking (Near Real Time)
 - VII. Port/Country Screening
 - VIII. Goods/ Dual Goods Screening
3. The Bidder shall be responsible for Supply, Installation, Implementation, Customization, Integration, Migration, Testing, Training, tuning /optimization of proposed comprehensive & Integrated AML & TBML application / Database and post go-live support and Maintenance of all necessary Software and other utilities etc. at primary site and also at Disaster Recovery Site.
4. The Bidder should setup the UAT environment for testing of the solution before implementation of the solution in the production environment. The UAT setup shall be at Kolkata and used for the customization of any changes before movement in production. The setup would be kept available at all times during the contract period.
5. The successful bidder is expected to conduct study of complete requirements of the Bank and provide a Systems Requirement document to the Bank. The bidder should also provide Functional requirement document/ Business Requirement Document, system specification document for all the functionalities discussed. During requirement gathering bidder need to provide four documents specify to the country i.e. Singapore and Hongkong.
6. Preparing system specification document, solution design document based on the agreed functional requirements. Bidder needs to note that the Specification diagram should be for Singapore and Hongkong separately.

7. Setup and maintenance of all the on-premises environments for the solution i.e. Production, DR, UAT and Test & Development. Bidder can provide the proposed solution for 2 different centres viz. Singapore & Hongkong either through single instance multi entity setup or through 2 independent single entity single instance setup. If bidder is providing 2 independent single entity single instance setup, then in that case all 2 environment should be separated from each other either physically or through software driven virtualization. In both of the scenarios (single instance multi entity setup or single entity single instance setup) mentioned bidder needs to stick to General Data Protection Rules and Regulation of the respective country and their respective regulatory authority RBI, MAS (Monetary Authority of Singapore) & HKMA (Hongkong Monetary Authority). If any deviation in any of the guidelines as on bid submission date, bidder needs to correct the same at its own cost and Bank will not pay any cost of the same.
- Production at DC in HA (High Availability Active – Active)
 - DR - Should be deployed with same architecture and same capacity of Production
 - UAT - 20% of production in non-HA
 - Test & Development - 20% of production in non-HA
8. According to the above, there would be two production environment one is DC and another is DR. Rest of the environments should be recognized as non-production environment. Bidder can virtualize the environment; however, production and non- production environment should be physically separated. UAT, Test and Development should have dedicated environments. All the environments should be versatile, stable and very scalable with useful DRS and resource pooling features. Bidder needs to adhere to the Annexure XXIX.
9. 0-
10. Bidders need to ensure that UAT environment need to be in sync with Production environment in terms of master data and sources. All the customization / enhancement / products / parameter change needs to be applied in these environments on periodic basis which should not be greater than 1 month.
11. The bidder should have the Capability to maintain the software and provide support to the bank in case of configuration changes, development of new components, change requests, etc. post go live of the software.
12. Application maintenance including bug fixing, patch management, up gradation, additions / modifications in the proposed application to cater to changes to data sources and/or new reporting requirements during warranty period of one year as well as during the post warranty period.

- 13.** Provide onsite FM support post go-live at DC & DR. Duties of onsite engineer include day to day operation support, configuration changes, version upgrades, performance monitoring, trouble shooting, Bug Fixing, patch installation and liaising with Bank official for various support issues etc. and assisting Bank official in switching to the DR site in case of system failure and Conducting DR drills in conjunction with the Bank.
- 14.** The licenses of the proposed AML & TBML solution should be Perpetual based License in the name of the bank. The Bidder should note these licenses should have no restrictions whatsoever on data size, asset size, transactions or number of non-production sites across the Bank. The bidder shall supply the software & all kind of licenses for the proposed solution required for successfully operationalizing the solution proposed in the bid. All licenses has to be procured/supplied by the bidder in the name of UCO Bank only and proof of the same shall be submitted accordingly.
- 15.** The proposed comprehensive & Integrated AML & TBML solution should be capable of generating all the regulatory/statutory reports as per required format. In this regard, a dashboard should be provided. The solution should be flexible enough to take care of existing as well as any new future reports, mandated by statutory authorities, within the timelines stipulated by the regulatory bodies (RBI/MAS/HKMA/FIU-IND etc.) during the contract period at no additional cost to the Bank.
- 16.** The proposed solution should migrate the existing data and archive data consisting of open/closed alerts of the existing AML solution and would be readily available for inquiry purposes.
- 17.** The solution should abide by the User management system and password policy as per the IT security policy outlined by the bank and should incorporate maker-checker concept for operational uses. The solution should also be able to integrate with two-factor authentication during login into the application.
- 18.** Bidder should act as a System Integrator for providing comprehensive & integrated Anti-Money Laundering (AML) and Trade based Money Laundering (TBML) solution and all the required additional/total hardware, middleware, application software, third party utilities and their licenses should be provisioned in the bid itself. Bidder is liable for supply, installation, testing, commissioning, warranty, operational support, Annual Maintenance Contract (AMC) and Annual Technical Support (ATS) of all components of the proposed solution.
- 19.** The proposed solution should comply with the existing or future time-to-time guidelines on KYC- AML & Combating of Terrorism Financing from various

regulators/enforcement agencies like RBI, IBA, FIU-IND, UIDAI, SEBI, FATF, MAS, HKMA etc. As and when new guidelines are issued from such regulatory authorities, the Bidder should incorporate the same in the solution and at no additional cost to the Bank during the contract period.

- 20.** Bidder has to submit the exhaustive list of all hardware items (servers, storage, tape library, etc.), software licenses and third party tools with their configurations and detailed solution architecture in the technical bid. Bidder has to submit a hardware-sizing document duly explaining and detailing make, model, architecture, configuration and OS requirement for each of the systems required for various layers.
- 21.** Bidder has to provide onsite support for hardware/ software/ third party tools at no additional cost to the bank during the warranty/ AMC/ ATS period. Bidder has to ensure that services under warranty, AMC, ATS should be provided on comprehensive onsite basis only. Should any components be announced End of support during the contract period the bidder will have to replace the same with an equivalent or higher specification product without any additional cost.
- 22.** All proposed software and hardware should be of latest and current version as of go-live date. The suggested OEM products/tools should not have end of life or end of support Bidder needs to submit an OEM declaration for the same as per Annexure XXVII.
- 23.** The solution should have dashboard for senior management. The functionalities, utilities and various features of such dashboards has been mentioned under Annexure – XVII.
- 24.** The case management utility should have provision to define roles for the officers involved. The system should have facility to escalate the case to next level after completion of the role assigned to a user up to logical conclusion of the case.
- 25.** The system should address and be compliant with the recommendations laid down by FATF (Financial Action Task Force).
- 26.** The solution should support advanced search techniques to search data provided by enforcement agencies. It should enable the user to enter the match score, sub-string search, inclusion of various search parameters to refine the search.

- 27.** The offered solution should have reporting capability for the real time monitoring of a DR solution parameter like RPO (at DB level), RTO, and replication status and should provide alerts (including SMS and e-mail alerts) on any deviations.
- 28.** At least first 4 DR drills in a year to be conducted by bidder after successful implementation of proposed solution and training to be given to the UCO Bank's staff. Subsequently all DR Drill to be performed by bidder.
- 29.** The bidder is required to maintain the RTO and RPO as per the Bank's Business Continuity Policy. For this proposed solution RTO will be 2 hours and RPO will be 30 minutes.
- 30.** The Bidder should maintain Uptime of 99.90% (monthly) of the solution both at DC & DR during contract period.
- 31.** The Bidder should provide Backup/restoration/patch/updates/upgrades related activities pertaining to the Anti-Money & Trade based Money Laundering Solution & related servers. All updates and upgrades of OS & DB has to be done by the selected Bidder during contract period. All these activities are to be covered under scope of AMC/ATS provided by the bidder and bank will not pay any additional cost for the same.
- 32.** Bidder shall provide required help during VAPT (External & Internal), IS Audit, Security Audit, various compliances specially government and regulatory, cyber related, etc. to the Bank. The bidder should arrange for the closure of all observations including IS, Data Migration Audit, VAPT and Security Audit within time frame stipulated by Bank without any additional cost to the Bank. The bidder must ensure that the findings of the audit are successfully closed.
- 33.** The support service shall be provided on all working days of Hongkong & Singapore centre from 7AM to 9PM IST at Kolkata, Bangalore and at BCP site for ensuring proper upkeep and maintenance of the solution. However, in case of exigency, vendor has to provide necessary support services for extended hours on all working days/holidays of Hongkong & Singapore without any extra cost. Details of onsite FM support shall be provided as mentioned in Facility Management Scope. Minimum Wage Clause and other regulations should be followed in the FM services.
- 34.** DC & DR sites will be located at two different geographical locations. Bidder has to maintain online data replication between DC & DR.
- 35.** Training: -

The selected bidder has to provide necessary project management, requisite training for administrators/ users of the application and shall also provide comprehensive documentation of the application including architecture, description of the interfaces, data model, database structure, meta data details, user manual and other related documents.

- End User Training-10 to 15 people batch in two/three day in Kolkata at Bank's premises and two days in premises i.e. hands-on training.
- Technical & Admin Training for 5 to 10 people batch for one day in Kolkata & Bangalore preferably at Bank's premises and virtually in Singapore & Hongkong.
- Unit Price to be shared for each training.

- 36.** The proposed solution must support Windows, Linux (at least Red Hat, SUSE, Ubuntu and CentOS), Solaris, and AIX with native high availability options. It must support both physical and virtual platforms. For the purpose of integration with CBS, it is to be keep in mind that currently Hongkong & Singapore CBS system is running on HP-UX platform.
- 37.** The proposed solution must have pre-packaged support for all widely used databases like Oracle, MS-SQL, MYSQL, Sybase, PostGre SQL, DB2, NoSQL etc. It must support both physical and virtual platforms. For the purpose of integration with CBS, it is to be keep in mind that currently Hongkong & Singapore CBS system is running on Oracle Enterprise database platform.
- 38.** Bidder shall provide on-site support during quarterly DR drills or as per the requirement of the Bank at no additional cost to the bank.
- 39. MIS Reports generation:** Bidder should provide Daily/Monthly/ Quarterly/ Yearly/adhoc reports, Exception reports, Detailed/summary level reports, etc. in the specified formats as required by the Bank. Reports should be downloadable in excel, csv, txt, pdf etc. format.
- 40.** The Solution (both hardware & software) must be capable enough to handle a minimum of up to four hundred transactions per day within a span of 6-7 hours, which is scalable up to one thousand transactions per day and should be scalable so as to handle transactions and generate alert as per the regulatory (RBI, HKMA, MAS etc.) guidelines during the contract period of 5 years. The hardware sizing must be done accordingly by the bidder. In case the performance is adversely affected or the utilization of any server or any peripheral, exceeds the threshold limit as specified by the Bank, more than 3 times in a quarter, the selected bidder is required to upgrade the

hardware/solution, within one month without any extra cost to the Bank. The hardware should be sized considering a year on year growth of 20%.

Customer Details	HK	SG	SG LIVE ACCOUNTS	
No of live customer Having Live accounts	1128	1298	20	LAA
No of suspended customer Having Live accounts	0	93	407	SBA
No of customer Having Live accounts	1128	1391	536	CAA
No of live customer having no live accounts	2839	640	612	CLA
No of suspended customer having no live accounts	0	2569	1290	TDA
No of customer having no live accounts	2839	3209	1783	FBA
Number of Associates(Joint acct holder, director etc..) having live account	549	863	4648	TOTAL
No of Branches	1	1	HK LIVE ACCOUNTS	
Number of ATMs	0	0	15	LAA
Number of End user	10	10	117	FBA
Number of Concurrent Users	21	46	377	SBA
Periodicity of risk categorisation , Annual /Semi-annual	Q/H/A	Q/H/A	465	CLA
			716	TDA
			954	CAA
			2644	TOTAL

41. The given solution should be capable of pulling data on real-time. Rule processing, Data pulling and Alert generation should be simultaneous.
42. Total number/count of data migrated from given source and processed in the proposed solution should be provided on daily basis in order to avoid any missing transactions. In case of any missed transactions, report should be readily made available and procedure should be defined for its early migration so that no transaction is missed or escaped in the AML solution.
43. The reporting and logging system of the AML shall integrate seamlessly with existing HP ARC sight Solution. As required by Bank the Bidder shall provide all the required information and data for integrating with HP ARC sight Solution.
44. If Hyper Visor is being proposed for the purpose of virtualization then the bidder needs to adhere to the Annexure XXX.
45. The selected bidder needs to configure performance intents, which will assure the infra performance at minimal cost. Based on operational and business

intent, should automatically balance workloads, and proactively avoid contention.

- 46.** On Demand Scalability should be the key so that bank can adopt any compatible hardware based on prompt availability without any dependency on a particular server hardware vendor.
- 47.** The selected bidder needs to configure the required compliance to Reduce risk and enforce IT regulatory standards for virtual infrastructure and configure automated drift remediation. Bidder should ensure environment's adherence to common requirements with compliance templates—such as for PCI, HIPAA, or SOX—or should also be able to create custom templates.
- 48.** The bidder should provide a facility to migrate historic data of all the existing solutions currently used by the Bank. The migrated data should be cross verified, validated and authenticated. The proposed solution should be capable of viewing and generating required reports from the above data without referring to the base solutions.
- 49.** The proposed solution should be able to integrate with Bank's existing security solution like DAM, PIM, SIEM etc. Besides that, Bank will provide required network components, security components (firewall ports, Anti-virus, etc.), co-hosting space, power (max 3.5KVA load per rack) and cooling. All other components required to complete the scope of work needs to be quoted by the bidder.
- 50.** The bidder should provide all documentation including User Manuals, module wise complete solution document, Technical Manuals, Training Materials, Standard operating procedure, etc.
- 51.** Bidder needs to engage an independent third party for conducting Data Migration Audit. The engaged 3rd party should have with experience of doing Data Migration Audit in scheduled commercial Bank in India for AML solution.
- 52.** The Bidders should provide ongoing support during the implementation and post go live Facility Management support based on the SLA's during the entire contract period. The successful bidder has to abide by the Bank's information security policies.

53. Development Methodology

The Scope of Work laid out in this RFP requires the selected bidder to understand the complex nature of the project and hence should use a strong methodology that should be followed strictly.

- i. The selected bidder should follow a suitable SDLC methodology waterfall/ iterative/ agile/ proprietary methodology, etc. as part of vendor's response.
- ii. The methodology should clearly lay out the overall steps from Initiation to Closure of this engagement. The methodology should address development, customization, managed services, post go-live support services, and hardware / software installation / configuration services. Each of the steps should detail the input, process and output. The selected bidder should further detail how their tools/templates can be used to leverage them effectively. The selected bidder should provide deliverables accompanied with functional specification, technical specification, impact analysis document, test case along with the test results and release document
- iii. The selected bidder should ensure all process templates as per their CMMI/Quality certification is adhered to and provide to capture and prevent risks and issues.

54. Project Implementation

The entire implementation will be carried out in the Bank's premises and no remote support shall be provided. Following points should be covered by the selected bidder as part of the project implementation phase:

- 1) Walkthrough of the Entire solution and its functionalities to the users
- 2) Study of the current products, processes and operations of the concerned department, incorporate the additional functionalities identified during the study and define the exact deliverables
- 3) Gap Analysis, identification of Gaps and resolution of the gaps in line with the bank's requirements
- 4) Preparation of Business requirement document
- 5) Preparation of Functional requirements specification document and finalization
- 6) Parameterization and Configuration to meet the requirement
- 7) Customization to meet the banks requirement
- 8) Building Data migration strategy for migration from existing systems and carrying out the test migration activity to fine tune the migration strategy
- 9) Development of test strategy test plan and Test cases
- 10) Development to meet the functionalities
- 11) Testing and verifying the calculations / Functionalities
- 12) Support to users to carry out UAT and fixing the UAT observation

- 13) Carrying out Impact analysis wherever required and substantiate with the Impact analysis document for the bank to take a call on the proposed change
- 14) Defect fixing
- 15) Training for both functional and technical users before UAT start and before GO-live
- 16) Internal audit of the application
- 17) To impart training to the user on the Techniques of generating various MIS reports
- 18) Developing new audit reports / tools using the proposed solution
- 19) Training for report writer facility to create new reports and modify existing reports
- 20) Incidence analysis and reporting
- 21) Log analysis and monitoring

55. Functional requirements specification study

- 1) The Bidder should conduct a detailed system requirements study and provide a Functional Requirements Specification Manual (FRSM) relating to the functionalities as required to support the various products and services offered by the Bank/to be offered by the Bank in the near future as mentioned in the RFP.
- 2) The Bidder is expected to provide the FRSM to the Bank for review and comments, and any comments or suggestions of the Bank will be incorporated therein.
- 3) FRSM should include all the areas where the Bidder is suggesting a work-around and if it involves re-alignment of proposed business process, the re-aligned process should be included in the manual. The FRSM will be deemed complete when signed-off by the Bank.
- 4) The Bidder is expected to assist the Bank in aligning the business requirements with the applications so as to eliminate redundant and duplicate processes, increase operational efficiency.

56. Gap Identification and Resolution

- 1) The Bidder is expected to provide the Bank with the gap identification report along with the necessary solutions to overcome the gaps and the time frames.

- 2) The Bidder will give adequate time to the Bank for reviewing the gap report.
- 3) The Bidder will incorporate all the suggestions made by the Bank to the gap report.
- 4) The Bidder will ensure that they have the necessary infrastructure and people in place to resolve all the gaps within the timelines agreed, for the implementation and roll out
- 5) The Gap Identification report needs to be prepared separately for the 2 countries namely Hongkong & Singapore.

57. Application Installation and Implementation

- 1) The selected bidder needs to ensure that the scope of work for installation and implementation of hardware & software includes installation, functional requirements specifications study, configuration, development, customization, implementation and integration of the software. The precise nature and scope of the activities and functions to be undertaken for installation and implementation of the licensed software have been detailed and set out in this RFP document as a part of the scope of work, functional requirements, interface requirements.
- 2) Bidder needs to note that bank will only provide hosting space, network port, power (max 3.5KVA load per rack), security (Anti-virus) and cooling. All the other component required for implementing and running the solution needs to be factored and quote by the bidder in the Commercial Bill of Material. Bidder must note that in case the proposed hardware is unable to meet the requirements stated in the RFP, bidder will be held responsible for augmenting the same at no additional cost to the Bank.
- 3) All the hardware supplied will be managed by the system integrator.

58. Parameterization/Definition of Rules

- 1) The system should be highly parameterized and flexible. It should be possible to clone existing product and process, with edit facility, thereby facilitating faster time to market.
- 2) There should be very limited coding required to configure the system, parameterization, definition of rules, and other user defined and driven system controls. It will be ideal if all these can be achieved by intuitive graphical user interface.
- 3) The successful bidder should provide the source code of all the customizations made to the Bank. The Bidder is also required to perform a

secure source code review of all the custom developments and share the report with bank for review and approval. Bidder will carry out the customization or new functional capability development in the applications during the course of implementation as well as during the validity of the contract within the agreed fees. No additional charges will be paid.

- 4) Bidder is expected to customize all gaps observed in the solution during Functional RFP, Product Demo, Current Systems Study, Training, UAT, Business Requirement Definition ('BRD') subsequent roll out for all the proposed solutions. The Bidder also needs to provide all statutory reports as required by the regulatory institutions. Bank will not pay any additional customization costs either for gaps observed for the above and/or regulatory and statutory reports as required by the Bank.

59. Flexible User Interface Screen Design

The application should allow the flexibility to create and design customized screens with ability to select and add fields, apply rules on the fields (such as length, type of data, mandatory/non-mandatory, help function, dependency on other fields and its values etc.),

60. Data Entry/Capture, and Data Quality and Integrity Methodologies

The Solution should support the following data entry methodologies to minimize data entry errors and improve data integrity. One should be able to choose the data entry option for each type of alerts and change the same as and when required.

- 1) Maker / Checker – One person should enter data and another should authorize the entered data. If the authorizer notices errors in data entry, the task should be returned back to the data entry operator. Typically, all master table data entry should follow the maker / author route.
- 2) The captured data stored in systems should be managed and monitored regularly through appropriate data quality and integrity tools in place to ensure that the quality of the data is protected and managed effectively.
- 3) The maker/checker at the proposed solution should be different from the back-office's data creator/verifier.

61. End to End Architecture

The Solution should have a complete end to end IT architecture covering the following architectural domains in detail:

- 1) End to end solution architecture
- 2) End to end information architecture (with enterprise data model) that explains how data integration and interoperability is achieved between software components/modules.
- 3) End to end integration architecture (leading practices with supporting integration patterns and standards used)
- 4) End to end infrastructure architecture namely, hardware, network, storage and security
- 5) End to end security architecture
- 6) The architecture should be documented in detail.

62. Application Security

The IT systems should have high standards of built in security to support the following:

- 1) Authentication
- 2) Access control and authorization
- 3) Session management to ensure that the user gets to access only that data for which he is authorized.
- 4) Data access control
- 5) Log maintenance and monitoring
- 6) Data should be encrypted wherever necessary.
- 7) Bidder should comply with requirements on Information Security, Data Privacy and Data Leakage as defined by bank and Regulator from time to time.
- 8) Bidder should confirm compliance to these security requirements.

63. Security Management

The proposed solution should consider and address the following security management requirements:

- 1) The Bidder should ensure that the application and hardware components in scope are compliant with the Bank's security policies.
- 2) The Bidder is responsible for regularly updating the baseline security of the system as per the Bank's policies. Bidder should guarantee that there are no vulnerabilities in the deployed solution including custom developed components. There should be no back doors, Trojans or any such vulnerability.
- 3) The Bidder would be responsible for implementing the IT Security policy

developed by bank. This policy will reflect the regulatory compliances expected of the bidder based on the bank's operations. Any deviations to such model policies should be justified to the bank for approval, the decision of the bank shall be final.

- 4) The bidder shall develop and maintain a security configuration document for all the applications and systems that are implemented as part of this contract in accordance to the bank's IT security policy.
- 5) The bidder is expected to implement a robust change management process to ensure that only business approved changes are made in the production environment. Prior to any change being done on the production environment including servers, applications, databases and network components, a proper risk assessment needs to be carried out and the results to be documented for review and approval.
- 6) The Bidder will ensure and incorporate all necessary security and control features within the application, operating system, database, etc. so as to maintain integrity and confidentiality of data at all times. Any suggestions from the Bank will have to be included by the Bidder without any additional cost.
- 7) The bidder shall be liable to comply with all the legal requirements defined by RBI, MAS, HKMA and Indian Government.
- 8) The servers should be hardened to the highest level by removing all vulnerabilities.
- 9) Encryption of passwords and sensitive data during transmission as well as storage of passwords & sensitive data in the database should be supported.
- 10) Strict password policy/mechanism of the Bank should be supported by storing the history of last 8 to 10 passwords.
- 11) Bidder to avoid request for any sort of remote access to the application / database for development / testing / support requirement.
- 12) Before go-live, application shall be subjected to VAPT and post implementation audit by Third party vendor. Compliance to audit observation needs to be ensured by the vendor before go-live of the application.

64. Implementation

- 1) The Bidder will have to ensure that the software provided as part of the project meets all the requirements described in detail in the functional and technical requirements. The Bidder shall provide all statutory and regulatory reports as required by the Bank in the desired format as part of implementation process. Any interfaces arising out of business needs should be made available to the Bank at no cost during the warranty period of the proposed solution.

- 2) In the event of any deviations/discrepancies/errors observed, the bidder has to successfully rectify the deviations/discrepancies/errors reported within the stipulated time.
- 3) Bidder needs to implement the proposed comprehensive & integrated AML & TBML application for all 2 locations i.e. Hongkong and Singapore.
- 4) During Implementation, bidder needs to take care to abide by the statutory and Regulatory guidelines of the respective country Authorities and India also wherever applicable.
- 5) Bidder/OEM needs to factor minimum below resources during Implementation Phase:

Resource	Location	Min. No. of Resources
Program Manager	Bank head office-II	1
Project Manager (Infra & Application)	Bank head office-II	1
Team Lead – Application - Techno Functional- Business Analyst	Bank head office-II	1
Team lead - Infra (Server, Storage, Backup, Tape library, OS)	Bank head office-II	1
Database Lead	Bank head office-II	1
Data Migration Lead	Bank head office-II	1
PMO Resource	Bank head office-II	1

65. Independent Third-party Review of Configurations, Audit and Model Set-up

The Bidder will provide for an independent review of the configuration set-up of the proposed solution, using reputed third parties with relevant experience in this area. The review should ensure that the set-up of the proposed solution particularly conforms to leading practices and market conventions. The cost for this review will be separately included in the bill of materials submitted by the bidder.

Additionally, the independent third-party review will comprise the following:

- 1) Configuration of instruments done by the selected bidder should be reviewed by independent party
- 2) The third party should have experience of validating models independently on statistical platforms like R or Python
- 3) The Third party will also perform configuration review, VAPT, IS Audit, Implementation Audit (OS/App/Web/Db/Middleware server), compliance to the Functional and Technical Specifications, at least for twice i.e. pre & post go-live, in accordance with the RFP and the regulatory guidelines issued by the regulatory authorities of India, Hongkong & Singapore. The Bidder needs to take care that the Third Party Audit report should be

based on the parameters as defined in CIS (Centre of Internet Security) Benchmark and all the parameters needs to be audit according to the CIS (Centre of Internet Security) Benchmark.

66. Program Management and Independent PMO

The bidder is required to provide project management & governance for the scope of the RFP during the implementation phase. Project Management activities will be carried out by bidder with support from the Bank as required. The Project Management Office will address the overall allocation of work packages and direct co-ordination of activities and portfolio governance. The Bidder should follow an industry standard Project Management methodology which has been agreed by the Bank.

The Successful Bidder shall develop and implement a governance mechanism to institutionalize and effective approach towards planning and organizing, acquiring and implementing, delivering and supporting and monitoring service performance of the services deployed in Bank to support its business requirements and objectives.

The independent PMO should include one dedicated resource for the implementation of proposed comprehensive AML & TBML solution for the contract duration. Bidder needs to engage their resource which has experience of doing PMO on large scale projects where multiple technologies and stakeholders are involved during contract duration. The resource will work directly under the supervision of the Bank and will help Bank in the below mentioned activities -

1. Steering committee update
2. Hardware / Software Acceptance
3. Day to day update and issue resolution
4. Assist in review and finalization in SRS & Blueprint design
5. Assist in review and finalization of data migration strategy
6. High Level Design and Low-Level Design Review
7. Assist in review and finalization of the training strategy
8. Review SoPs, user manuals and technical documentation of all systems
9. Assist in review of the detailed architectural deployment document
10. Assist in review to finalize of the test cases for testing
11. Assistance in Go-Live
12. Assist the Bank in closure of issues pending for resolution
13. Review the resolution provided by the vendor and offer the solutions to the Bank based on the industry best practices.
14. Review the progress made in the implementation of the project
15. Monitor closure of gaps and customizations as per delivery schedules
16. Assist the Bank in defining the rollout schedules.
17. Assist in review of the detailed architectural deployment
18. Managing Timelines tracker
19. Managing Issue Tracker

20. Managing Penalties and SLA
21. Review the coverage and the quality of the documents
22. Attend call and meetings with existing and new vendor

- The bidder shall setup a program management office (PMO) to manage the delivery of the systems and services as requested by Bank in this RFP. The Bidder shall have a dedicated Program Manager who will be responsible for the delivery of the program and providing weekly, monthly updates to Bank's management and various committees.
- The Bidder's PMO team shall work with Bank's team and facilitate program level reviews as requested by Bank's team.

66.1 Principles of Governance

For managing the operations effectively and meeting the contractual requirements and SLAs, Bank proposes to set-up governance mechanism with following principles. The Bidder will assist Bank by adhering to the below principles:

- Bringing focus and discipline in governance mechanism.
- Setting clear policies and procedures.
- Strengthening ethics and accountability.
- Continuous vigilance and adaptation.
- Strong financial oversight.
- Independent audits to bring more objectivity.
- Strong quality checks

66.1 Indicative structure of governance set-up

The Successful Bidder is required to develop the framework and capacity for making and implementing decisions required to manage and control IT Infrastructure and services monitoring and management within the business. IT Governance scope shall encompass the structures, processes, responsibilities, decisions for operation of IT Infrastructure and services monitoring and management. The Successful Bidder shall be provided with Bank' existing Policies/procedures/SOPs etc. which can be used to develop governance and Quality framework for IT services management in Bank. The Successful Bidder should propose an organization structure with regard to governance of the Contract.

66.1 Performance management and reporting

The Successful Bidder shall be required to report on the services offered to Bank on a periodic basis or as and when required by Bank. The Successful Bidder shall provide reports/ data that would include but not be limited to:

- Performance report with respect to all service levels;
- Report of the ongoing and planned changes performed;

- Any ad-hoc report that may be required by Bank;
- Periodic reports to governance committees;
- Quality adherence reports

These reports would compare the quality of service provided with the defined/target SLAs. The list of reports will be finalized with the Bank during the first 3 weeks of the project. During transition, reporting and review of performance metrics shall be carried at mutually agreed frequency (to be decided along with Service Provider). The template and any other reporting requirement shall be agreed on mutually. In addition, the Successful Bidder will provide assistance to Bank for audit/compliance related requirements, including but not limited to:

- Providing sample data as required within the timeline; and
- Coordinating with other sites for providing data samples.
- Setup the project management office and framework comprising of:
 - ✓ Project charter formulation
 - ✓ Project risk analysis
 - ✓ Assistance in project management and project delivery team identification and resourcing
 - ✓ Change management procedures
 - ✓ Project planning and detailing
 - ✓ Project quality management procedures
 - ✓ Employ a formal project methodology on all projects undertaken with the level of detail and control scaled appropriately to the magnitude of the project effort and adhere to all project management processes and procedures
- Project Manage the following phases of the project:
 - ✓ Current State assessment
 - ✓ Business parameterization
 - ✓ Gap analysis and Customization
 - ✓ User Acceptance testing
 - ✓ Data migration if any
 - ✓ Go-live/ Rollout
- Closure of issues pending for resolution
- Measure the progress made in the implementation of the project
- Track customization and gaps
- Monitor closure of gaps and customizations as per delivery schedules
- Provide regular updates to the steering committee and board as required by the Bank
- Participate in all technical and functional discussions relating to the projects
- The bidder is required to project manage the Go-Live and provide

executive reports.

- Bidders need to provide escalation matrix for all projects at the time of Kick off meeting.
- Architecture validation, review and reporting for the proposed solution, Infrastructure, proposed architecture validation, configuration, installation, review of deployment, visibility & detailed reporting.
- Program Management assistance in the installation, implementation, configuration, testing and go-live for infrastructure & applications (the proposed solution, and Data Archival and Purging).
- Program management of the quarterly DC – DR drill. As part of the exercise, a detailed pre-drill report needs to be shared evaluating the Processes, dependencies, risks, contingencies, and dependencies. Post drill report capturing the events of the DC-DR drill including success/failure of instances, validation of the root cause analysis, evaluating resolutions including impact assessment, etc.
- Execute Benchmarking of proposed the proposed solution environment based on the proposed application & infrastructure including sharing of report and observation and validation.
- Project Status meeting, steering committee meeting etc. needs to be done with Bank stakeholders and bidder on mutually agreed timelines.

Quality Assurance (QA)

Scope related to Quality Assurance (QA) shall include:

- 1) Developing and employing a quality assurance program, subject to bank approval, designed to promote performance of the scope of work with a high level of quality, focusing on measuring and improving reliability, speed, cost effectiveness, and customer satisfaction.
- 2) Writing and maintaining procedures and measurements on all quality assurance activities associated with the work. Ensuring that the quality metrics and procedures employed are consistent with similar standards in bank's peer group and/or in the provision of similar professional services.
- 3) Ensuring compliance with a published quality assurance program, with adequate internal controls and verification activities.
- 4) Conducting periodic quality audits of the work rendered.
- 5) Documenting audit findings and remediating non-conformances within a stipulated time period. Allowing bank to perform audits that will focus on the Successful Bidder's adherence to its quality assurance procedures and standards; on the metrics gathered to support quality assurance activities; and on the Successful Bidder's efforts to improve overall quality. The Successful Bidder will cooperate fully and assist bank with any such audits by the bank, its agents, RBI/MAS/HKMA and any other statutory/regulatory bodies

6) Bidder needs to engage a Third party for the same.

67. Exist Management Plan

- 1) The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with Bank's requirements and any statutory or regulatory guidelines
- 2) Bidder shall provide the Termination/Expiration Assistance regardless of the reason for termination or expiration
- 3) Bidder shall comply/adhere to the Exit Plan
- 4) Bidder shall not make any changes to the Services under this Agreement and shall continue to provide all Services to comply with the Service Levels;
- 5) The bidder should perform a complete reverse transition of services to the bank's selected new vendor or bank's officials.
- 6) Bidder shall within ninety (90) days of the Signing Date, deliver to Bank a plan specifying the Termination/Expiration Assistance including the functions and services of Bidder necessary to accomplish the transfer of the responsibility for the Services from Bidder to Bank or a Third Party, in the event of the expiry of the Term or the termination of this Agreement. The plan shall at the minimum, contain the Bidder's detailed plan for Operational and Knowledge Transfer requirements and list of documentation
- 7) The Exit Plan shall be updated by the Bidder on an annual basis in accordance with Bank's requirements and delivered to Bank for its approval on or before the start of each Contract Year.
- 8) Knowledge Transfer and Handover of Services
- 9) Bidder shall provide for a transfer of knowledge regarding the Services
- 10) Provide to Bank personnel or designated third party personnel training in the performance of the Services that are to be transferred.
- 11) Bidder shall train personnel designated by Bank and/or its designee(s) in the use of any processes or associated Equipment, Materials, Systems or tools used in connection with the provision of the Services as needed for such personnel to assume responsibility for performance of the Services;
- 12) Provide to Bank and/or its designee(s) information regarding the Services as necessary to implement the Exit Plan, and providing such information regarding Services as reasonably necessary for Bank or its designee to assume responsibility for continued performance of Services in an orderly manner so as to minimize disruption in the operations
- 13) Provide Bank or its designee a complete copy of the Bank's Intellectual Property in Bidder's possession or control and of the Bidder IP that Bank is

licensed or otherwise authorized to use

- 14) Explain the change management process, problem management process, Policies and Procedures Manual, reports and other standards and procedures to Bank's or its designee's operations staff.
- 15) Provide technical documentation for Software used by Provider to provide the Services as needed for continuing performance of the Services.
- 16) Identify, record and provide release levels for Software and updating such records of release levels prior to and during transition of the Services
- 17) Provide assistance to Bank or its designee in notifying third-party vendors of procedures to be followed during the transition of Services
- 18) Ensure transfer of the Configuration Management Database (CMDB) that contains details of the data elements that are used in the provision and management of the Services. The CMDB must be in a form that can be migrated to a new environment that manages the Configuration Items
- 19) Bidder shall provide other technical and process assistance as requested by Bank and/or its designee(s)
- 20) The vendor will not be allowed to take any bank's IP or information

68. Auditing

All actions and activities performed within the system should have a full audit trail that not only simplifies troubleshooting and problem resolution but also provides an audit document to pinpoint accountability. The application architecture should also provide for easy drill down and scale up of information. Business logic should be available and verifiable "as of" a particular point in time to support comprehensive auditing requirements.

There should also be proper audit trail of addition, deletion, modification, activation, deactivation etc. of users and their system rights. In addition, there should also be proper audit trail of addition, deletion, modification, at the record level showing the changes, users, date and time stamp. In this regard, it is to be noted that system should be capable of maintaining of all historical data along with audit record.

The system should have the ability to generate a detailed audit trail on a daily basis for the following minimum features for all the functionalities available in the product and customization solution:

- a. Attempted unauthorized logins
- b. Time of login and logout
- c. Change of passwords

- d. Change of parameters
- e. The audit trail should be at a granular level, and track the user across each activity
- f. All transactions should be time stamped with user ID along with details of modification, if any.
- g. Details of databases accessed and modified by the users should be maintained by the system.
- h. The system should have the ability to store and track all system events, including corrections and cancellations by multiple criteria.
- i. The system should maintain an error log in case of missing and/or erroneous data.
- j. The system should maintain an error log in case of missing and/or erroneous data.
- k. Able to generate statement & reports on audit trail & logs as mentioned above
- l. All types of alerts generated by system should have proper reference for the purpose of audit

69. Software Licenses

The bidder shall supply the software & licenses for the proposed solution required for successfully operationalizing the solution proposed in the bid.

The Bidder may use the information provided in the RFP to estimate the requirements for the proposed solution. The bidder should consider implementation timeline while sizing the licensing cost for the different modules.

The following considerations must be taken for supply of software.

- 1. All software envisaged is required to be on-premises software licensed to UCO Bank.
- 2. The bidder should provide enterprise wide, perpetual / subscription based licenses for the proposed application.
- 3. The software supplied must be the latest version of the software supplied by the OEM.
- 4. Beta versions of any software shall not be accepted.
- 5. The bidder must consider the disaster recovery environment while proposing the software licenses.
- 6. The successful bidder should provide comprehensive warranty and ATS for proposed solution, including other software, associated modules and services required to meet the requirements in the RFP. The period of warranty shall be of 1 year for the proposed software and application licenses provided by the bidder. The warranty shall start from the date of Go Live and sign off by the bank. The ATS will start after the warranty period.

7. The Warranty support for Solution should include the following:

- i. The OEM may from time-to-time release Updates/ Upgrades/New releases/New versions and notify the Bank about the same. The Bidder agrees that all such Updates/Upgrades/ new releases/New versions, as and when released during the term of warranty will be implemented without any additional cost to the Bank.
- ii. The warranty also includes all software (critical hot fixes, service packs, and all upgrades/updates) of all components supplied as part of solution, wherever applicable
- iii. Warranty also includes statutory or regulatory (specifically for RBI, MAS & HKMA or any other regulatory authority or any statutory country specific guidelines where Bank is engaged in doing business) changes at no additional cost to the Bank.
- iv. Any modification which needs to be done as per the finalized scope of the RFP or any bug or error fixes

8. The ATS support for Solution should include the following:

- i. Any kind of Enhancement, modifications, customization, patches, upgrades within the implementation (before go-live sign-off) period under the purview of existing scope of work due to statutory, regulatory, industry, changes will be provided at no additional cost to the Bank. Post go-live, any minor enhancement /modifications / customization /patches /upgrades on the existing implemented module/ functionalities/ instruments due to any statutory or regulatory (specifically for RBI, MAS & HKMA or any other regulatory authority or any statutory country specific guidelines where Bank is engaged in doing business) changes shall be provided at no additional cost to the Bank. However, only major version upgrades, if required by the Bank will be undertaken as per mutually agreed terms and conditions and cost.
- ii. Program updates, patches, fixes and critical security alerts as required.
- iii. Documentation updates
- iv. Support for application related malfunctions as defined in SLAs and ability to log requests online.
- v. The OEM must conform to a response time aligned to service levels defined in section Service Level Availability and Monitoring.

70. Sizing of infrastructure

- 1) The successful bidder is required to provide the necessary hardware (Server,

Storage, OS and Database etc.), to operationalize the complete Solution as proposed in the bid.

- 2) The Bidder shall confirm/ certify that the hardware offered by them for Solution should be adequate to fulfil UCO Bank's requirement and is as per the Industry best practices.
- 3) Bidder needs to do adequate sizing as per the Parameters provided in the RFP to maintain the SLA of the RFP for the duration of 5 years (as per the data points mentioned in this RFP). In case of any short fall bidder has to provide the same without any additional cost to the Bank.
- 4) All the ATS and AMC of the software and infrastructure supplied through this RFP needs to be factored by the bidder. All bug resolution / issue fix / patch management and all coordination with OEM needs to be done by the bidder.
- 5) The Bidder is required to maintain all in scope items for all the environments. Bidder is required to perform vendor management during contract duration.
- 6) Bidder should specify various infrastructure requirements well in advance before delivery of hardware & software which need to be provided for commissioning and smooth functioning of the equipment. This will include site requirements, power requirements, network requirements, UPS, environmental conditions, illumination etc., so that Bank can arrange accordingly at the desired premises.
- 7) All the hardware and software to be supplied/proposed must be IPv4 and IPv6 compliant wherever applicable.
- 8) Bidder will be responsible for sizing for the proposed Solution. The sizing needs to be done based on Bank's requirements, optimized power usage and scalability.
- 9) All the ATS and AMC of the software and infrastructure supplied through this RFP needs to be factored by the bidder. All bug resolution / issue fix / patch management and all coordination with OEM needs to be done by the bidder.
- 10) The Bidder is required to maintain all in scope items for all the environments. Bidder is required to perform vendor management during contract duration.
- 11) Any other hardware and peripheral software like Database etc. need to be implemented and maintained by the bidder throughout the tenure of the contract.
- 12) The hardware technology proposed for the Solution should be enterprise class, best of the breed, latest, tested and stable release of OEM vendor and based on the latest platform enabling technology.
- 13) The Bidder needs to size, design, commission and maintain the hardware and related software for all the applications supplied in the RFP for the period of contract required as per the RFP.

- 14) Bidder need to submit a detail architecture of overall solution and while designing the solution bidder has to keep in mind that architecture alignment is as per the Architecture shared in the RFP.
- 15) The bidder shall propose hardware sizing such that at any point in time during the contract period, the average CPU, Memory utilization should not exceed 70% and storage space utilization should not exceed 80%. In case the server resource utilization exceeds 70% or storage space utilization exceed 80%, the additional hardware has to be provided by the successful bidder to optimize the performance, within the indicated levels, at no further cost to the UCO BANK.
- 16) In case the Utilization of the Sizing including Storage, Server, CPU, RAM, Memory exceed as per the SLA defined the bidder is liable to pay penalty as well as needs to augment the hardware according to the requirement as mentioned in Annexure – XVI Sizing Adequacy Letter
- 17) At no instance, during the contract period, the solution or server utilization should exceed 70% for Storage, Server, CPU, RAM, Memory. In case the performance is adversely affected or the utilization of any Storage, Server, CPU, RAM, Memory or any peripheral, exceeds the threshold of 70%, more than 3 times in a quarter during business hours, the successful Bidder is required to upgrade the hardware/solution, within one month without any extra cost to the UCO BANK. Also, bidder needs to pay penalty as per the Annexure – XVI Sizing Adequacy letter
- 18) Bidder should specify various infrastructure requirements well in advance before delivery of hardware & software which need to be provided for commissioning and smooth functioning of the equipment. This will include site requirements, power requirements, network requirements, UPS, environmental conditions, illumination etc., so that UCO Bank can arrange accordingly at the desired premises.
- 19) The quantity of the hardware components should be as per the solution proposed by the bidder.
- 20) All the hardware and software to be supplied/proposed must be IPv4 and IPv6 compliant wherever applicable.
- 21) Bidder will be responsible for sizing for the proposed Solution. The sizing needs to be done based on UCO Bank requirements, optimized power usage and scalability.
- 22) Compliance to specifications mentioned in the RFP and any regulatory or statutory requirement.
- 23) In the event that the proposed sizing is not able to meet the performance standards specified in the RFP, at the time of go live, the successful bidder will be required to augment/ upgrade the hardware & software components in

the solution to ensure that the performance requirements are met. The additional hardware equipment & software shall be provided by the successful bidder at no extra cost to UCO Bank.

71. Environments

Logical separation / Virtualization for UAT, Test and Development can be done in a dedicated non-production environment. The bidder should note that the production and nonproduction environment should be physically separate **however for a common storage may be proposed for production and Non-Production environment with different LUN/volumes.** The licenses should be provided to meet the requirements of the contract, during the period of contract.

Bidder needs to note that the environment for all the 2 countries will be deployed in UCO Bank DC and DR

- 1) DC data should be automatically propagated online through asynchronous replication to DR site.
- 2) RTO of 2 hours and RPO of 30 minutes should be provided
- 3) Fail over should be allowed only as per the DR policy of the Bank
- 4) Bidder shall design and implement data synchronization procedures for the DR Site.
- 5) Periodic testing and drills shall be conducted to ensure that all replication and data synchronization procedures are in place all the time. In case of disaster at primary site / production site, DR site is to be made operational. Bidder should carry out DR drill every 3-month basis or as per Bank's policy.
- 6) Bidder needs to note that physically separate adequately sizing should be quoted for reach of the following environments.
- 7) Production at DC and DR (100% compute and storage capacity of DC),
- 8) Test & Development : The Test and development servers should be minimum of 20% respectively of the size of the production as per the fifth-year sizing however the database size will be similar to production database size
- 9) All the Non-Production Environment should be either physically or virtually separate from the Production Environment.
- 10) Bidders need to ensure that UAT environment need to be in sync with Production environment in terms of master data and sources. All the customization / enhancement / products / parameter change needs to be applied in these environments on periodic basis which should not be greater than 1 month.

- 11) Bidder should arrive at the sizing independently. In case, the sizing quoted by the Bidder fails to meet the necessary services, bank will not bear any cost for upgrades or replacements. Also, during the contract period, growth of the bank should be considered and thus, the appliances proposed should have enough CPUs, memory and storage available to accommodate the predicted sizing required.
- 12) The Bidder will be completely responsible for supply, installation, configuration, customization and maintenance of complete solution for the contract duration. The bank at a later date will not make any additional payments for the solution provided by the Bidder.
- 13) All kind of databases (for production and non-production environment) should be quoted under Enterprise edition. Bank is already having ULA with ORACLE for the below components as mentioned in the RFP. Bidder who are proposing below components needs not to factor any amount for the same in bill of material however the sizing (no of Licenses) needs to be provided. The licenses for Oracle components as proposed by the bidder will be shared by the Bank. In case during contract period if bidder require a greater number of Licenses for these components Bidder needs to provide the same at no additional cost to Bank. In case if the proposed application is compatible with any other enterprise level database other than Oracle then the number of licenses and cost for the database license and ATS should be quoted in the commercial format in the respective fields.

#	Product Description	License Type/ Term
1.	Oracle Database Enterprise Edition	Processor/ Perpetual
2.	Oracle Partitioning	Processor/ Perpetual
3.	Oracle Diagnostics Pack	Processor/ Perpetual
4.	Oracle Tuning Pack	Processor/ Perpetual
5.	Oracle real Application Cluster	Processor/ Perpetual
6.	Oracle Advance Security	Processor/ Perpetual
7.	Oracle Data Masking and Sub setting Pack	Processor/ Perpetual
8.	Oracle Advance Compression	Processor/ Perpetual

72. Backup Solution (Capacity Based / Host based / agent based)

Bidder needs to propose a new backup solution which needs to be in compliance with the Technical specification mentioned in the functional & technical specifications. Bidder needs to Supply, install, implement and provide AMC/ATS support for new back-up solution for the period of contract. **Bidder** needs to factor a total number of 100 cartridges for the project, any additional cartridges will be provided by the Bank. The new backup software will be used

for the doing backup of the DB, Operating system & Application. Bidder need to proposed capacity-based / Host-Based license for the new backup solution as per the below details:

The new solution should fulfil Bank's daily back-up requirement for next 5 years for the proposed solution.

1. Supply requisite hardware with accessories, software & licenses
2. Study existing environment and prepare detailed design documents for:
 - The deployment / installation of each of proposed Backup Solution
 - Implementation of Backup solution and Tape solution with a detailed backup plan. Install, configure and integrate Backup solution with hosts
3. Install, configure and operationalize of backup software, tape library, server and appliances at DC
4. Integrate, configure and operationalize backup solution with the Tape Library
5. Prepare detailed implementation plan with installation/implementation documents (with all screenshots).
6. Provide monitoring and management application for the proposed solution
7. Backup solution configuration and backup
8. Complete configuration and architecture diagram for the solution.
9. File system and Database Backup Daily policy which is incremental.
10. File system and Database Backup weekly policy which is full.
11. File system and Database Backup monthly policy which is full.

#	Backup Client	Application	Backup Frequency	Backup Type
1	DB and File System	All	Daily	Incremental
2		All	Weekly	Full
3		All	Monthly	Full

73. EMS Tool for Server Monitoring and Ticket logging:

Bank is already having an EMS tool of M/s Microfocus which will be augmented to bidder for tacking and monitoring the SLA and response time of the call logged by the users. Integration of the proposed solution with existing EMS tool will be the responsibility of the bidder. Bidder needs to quote the number of licenses required for integration with existing EMS tool which is covering features like call & helpdesk management, change management, patch management, asset management (DC, DR infrastructure and network devices) along with Server, database monitoring & network monitoring, overall reporting Bank as a whole irrespective of any location.

74. Roll out plan

- 1) Bidder should plan the complete parallel run activity and roll out of the solution to the Production environment
- 2) The Bidder is expected to provide a roll-out plan since the roll-out will happen in 2 different countries and bidder needs to factor the resources accordingly.

75. Simulation Run

- 1) Vendor has to provide the simulation plan for a comprehensive plan to conduct multiple simulation activities. The bidder should conduct the simulation, provide support during the simulation.
- 2) Switch over from DC to DR and vice versa should be conducted during simulation.
- 3) All the defects, errors reported should be closed by the bidder. This process has to be conducted multiple times, to ensure that all the errors are closed within the stipulated timeframe.

76. Integration

- 1) The Bidder is expected to configure seamless integrations between other upstream/downstream systems through industry standard techniques.
- 2) The Bidder will be responsible for fault detection and rectification. The Bidder is responsible to ensure that the integrated systems are fully functional.
- 3) Bidder needs to coordinate with all the vendor and do the require changes in the proposed solution.
- 4) Bidder needs to note that the integration needs to be automated without any manual intervention as much possible through WebService / API / STP only. File upload or any other option should be used only without manual intervention in case the WebService / API integration is not possible.
- 5) Below is the list of the existing and the future integrator system which bidder needs to do. Bidder needs to factor all the cost of these integrator – CBS, Treasury, MIS, Reporting Agency, FXPC, Any other source/destination not mentioned herein, All non-banking entities, All the Overseas/Domestic subsidiaries/reporting agencies.

77. Testing Scope:

- 1) Bidder's testing team will be responsible for performing below activities for proposed solution:
 - Perform System Integration Testing

- Perform User Acceptance Testing
- Perform Critical field level testing (Pre-& Post)
- 2)** Development of suitable testing methodology/testing strategy document
- 3)** Development of test cases in consultation with Bank.
- 4)** Execution of all the test cases.
- 5)** Needs to provide test cases to bank (at least 2000) mix of positive and negative and take approval from bank on the same.
- 6)** Bidder needs to accommodate the test cases suggested by the bank.
- 7)** Development of entry and exit criteria for the testing.
- 8)** Development of detailed test scripts in UAT environment.
- 9)** Train the Bank's team in test script development and testing methodology.
- 10)** Test the application software's for functionality, operational convenience, security and controls. This will also include the positive and negative cases for each type.
- 11)** Test Data preparation for all testing in scope.
- 12)** Testing will be done on LAN as well as WAN environment including HO and Branches as desired by Bank.
- 13)** Record the test results against the test cases tested.
- 14)** The testing should also ensure conformity to:
 - Existing functionality already running.
 - Testing of all the customisations done including reports, etc. in the existing version are working as per expected.
 - All the customized Interfaces are working as per expected.
 - All the functionality working properly as per the Functional Requirement Specifications Manual provided by OEM.
 - All Interface testing with all types of transactions pertaining to that interface
- 15)** Point out gaps, errors, bugs during testing.
- 16)** Document the gaps, errors and bugs observed during testing.
- 17)** Maintain a track of errors, bugs and customization request and their resolution.
- 18)** Explain the bugs, errors and gaps to the Bank and application vendors.
- 19)** Follow up with Application vendor for fix or patch.
- 20)** Re-test the gaps, errors and bugs after rectification.
- 21)** Assist in Sign – off on the customization

- 22)** Assist in Sign – off on the user acceptance test.
- 23)** Submit all documents on methodology, strategy, test cases, test documentation, customization requests, solution etc. to Bank.
- 24)** Conduct System Testing, Integration Testing of the entire functionality of the solution.
- 25)** Vendor will be responsible for end-to-end testing and UAT activities within schedule timeline.
- 26)** All the testing will be carried out by Vendor in coordination with bank Team.
- 27)** Acceptance testing shall broadly cover the testing of the new version functionality, all interfaces to verify that the proposed solution conforms to the business & technical requirements and Gap analysis.
- 28)** Once the bugs are fixed, or necessary rectifications are made and deliver patches/version towards changes, testing team shall re-do the open test cases for closure.
- 29)** Testing team shall capture all the relevant screen shots for all the test cases executed (Pass/fail cases).
- 30)** The Bank shall accept the application software only after the critical or major Bugs are fixed, which are then ready for production Implementation.
- 31)** Testing Team shall perform end to end testing during database version upgrade and Single byte to multi byte conversion.
- 32)** Identify the critical fields (Up to 100) from the proposed solution for field level data migration testing in both pre and post migration environment.
- 33)** Final compliance report for data migration testing.
- 34)** Bidder's testing team will test all instruments as per the functional specifications of the RFP.

78. OEM Scope

- 1) The OEM has to give commitment to be part of the Implementation and migration project along with the bidder/vendor
- 2) ALL the SRS / LLD (Low level design)/ HLD (High level design) needs to be vetted and sign off by the OEM
- 3) All the parameters and Configuration of the proposed solution needs to be reviewed and sign off by the OEM
- 4) Bidder needs to ensure that OEM efforts are factored in the Annexure of Commercial Bill of Material and it should not be less than 20% of the overall

bidder efforts for the proposed solution.

- 5) Bidder needs to note that this 20% factor needs to be factor by those bidders who are getting qualified with Bidder's credential in Eligibility and Technical evaluation criteria. The bidders who are getting qualified by OEM credentials in Eligibility and Technical evaluation criteria needs to submit Annexure XXXI and the treasury application OEM needs to implement the solution as per the Annexure XXXI.
- 6) For being committed to the success of the project and take ownership during the actual implementation, it is the responsibility of the bidder to ensure requisite support from the OEM for various aspects of project including configuration, performance tuning, implementation support, setting up of production and Nonproduction environment. The Bidder shall assess the requirement of services from OEM(s) for all the supplied applications & Hardware, and provision for requisite support as part of Annexure XXI- Commercial Bid Format.
- 7) Bidder must provision for qualified personnel to ensure highest standards during implementation phase.
- 8) OEM's involvement for onsite implementation effort being proposed by the bidder during the implementation should be 20% of the overall effort of respective components. During implementation OEM involvement should be spanning across all phases of implementation including Project Preparation, Solution Design Phase (Including Review/design of all the Documents, HLDs/LLDs/ Blueprints and other Solution documents), Migration (if applicable, Configuration and Customization, Integration, Acceptance and Training).
- 9) Below mentioned activities are to be mandatorily be done by the product OEM.

Sl. No	Deliverable	Application OEM Responsibility
1	Project Plan	OEM(s) to review the Project plan submitted by the Bidder for their respective solution.
2	Training	OEM(s) have to mandatorily provide training to the Core Team Technical & Administrative). It is also the responsibility of the OEM(s) to provide training manuals to each participant. All training material should be in English and should include Specific architecture and layout done for UCO BANK However, it is the responsibility of the Bidder to arrange and manage the training schedules.
3	SRS Document	OEM(s) to validate the SRS document submitted by the

Sl. No	Deliverable	Application OEM Responsibility
		Bidder for the supplied applications
4	HLD/ LLD	Bidder to take inputs from the OEM(s) and provide LLD & HLD documents to the UCO BANK. However, it is the responsibility of the OEM(s) to review and recommend a methodology to achieve best performance. The same needs to be implemented upon sign-off on the documents by the UCO Bank.
5	Data Migration Strategy (Application, Database, Storage, Backup and LTO)	OEM(s) to validate the Data Migration Approach prepared by the Bidder which should broadly include Transaction Data, the approach for customer data, existing watch list data, execution of migration utilities on the data and resolving the issue for any inconsistency in the data.
6	SIT & UAT	OEM(s) to assist in SIT and UAT
7	Base Product Patches	OEM(s) to provide all patches related to Product, Customizations and Interfaces within the agreed timelines. OEM(s) to reconcile the product and other patches provided to the UCO Bank in a manner that the same is available on Day 1 to the UCO Bank.
8	Go-Live	OEM(s) to assist in having hygiene factors in place for checks and closures of SIT/ UAT/ correctness of data. OEM(s) should be available during the Go-live period to address any bugs raised during the go-live phase.
9	Status Reports	OEM(s) till implementation closure is required to be a part of the status calls from an application point of view to provide timelines for bug closures.
10	Documentation	OEM(s) to share the following: <ul style="list-style-type: none"> • Product manuals • Technical manuals • Data Dictionary of the Products

79. ESCROW Arrangement

- a. Subject to payment of fees for the escrow set up and annual updates by the Bank and verification by an independent consultant, the Bank and the OEM/bidder shall agree to appoint an escrow agent to provide escrow

services for the deposit of the source code for the Treasury software product licensed/procured by the OEM/bidder to the Bank in order to protect its interests in an eventual situation that may arise. The Bank and the OEM shall enter into a tri-partite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code for the software and the obligations of the escrow agent. As a part of the escrow arrangement, the company is also expected to provide a detailed code documentation of the Treasury solution which has been duly reviewed by an external independent organization / consultant of the Bank.

- b. The escrow arrangement suggested by the OEM shall not be binding on the Bank. The Bank reserves the right to explore alternate escrow mechanisms based on the Bank's existing practices. The Bank and the OEM may enter into such escrow arrangement that is mutually agreed upon by the two parties.
- c. In case OEM have its own ESCROW arrangement then the entire cost shall be borne by the bidder/OEM. In case if OEM does not have any escrow agreement, then the costs for the Escrow will be paid by the Bank directly to Escrow agent.
- d. The source code in escrow will be released to the Bank and shall be licensed to the Bank to use the source code for the purpose of maintaining and developing the software for its internal business requirements in the event that the Agreement/SLA is terminated for either default or insolvency or should the Company cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the Agreement.
- e. The proposed agreement, to be executed between Bank, OEM and Escrow Agent, should ensure that the Escrow Agent is under an obligation to handover the Source Code to Bank merely on a demand from Bank, without any reference to OEM, claiming that the same is required to be handed to Bank in terms of the RFP/SLA/Contract to be executed between the Bank and successful bidder/Vendor.

80. Migration Services –Scope of Work:

- a. The Bidder will also be responsible for formulating the “Data migration strategy” and process documents.
- b. At present Bank is having total data size of around 5 TB for both centres.
- c. Bidder will be responsible for providing necessary tools & support services for migration of the existing data & existing watch list from the existing AML & TBML systems of the Bank to the proposed system and also for first

time Master creation for the respective requirements of the bank branches/offices.

- d. It will be the responsibility of the bidder to extract the data including the existing watch list data from the legacy system.
- e. Bidder shall provide an archival solution along with necessary hardware/storage for migrated existing AML & TBML data.
- f. Bidder must provide a solution for the data retrieval of the old data to the Bank.
- g. In addition to that, the bidder should provide a robust reporting on the migrated data.
- h. The bidder should provide a facility to migrate historic data of all the existing solutions currently used by the Bank. The migrated data should be cross verified, validated and authenticated.
- i. The proposed solution should be capable of viewing and generating required reports from the above data without referring to the base solutions.
- j. Migration process should be flexible enough to pull data from the given source for 3-4 days and generate alert for each day without waiting for completing the migration process of 4 days so that alerts are readily made available to the Bank team.
- k. The vendor to liaise, interact, develop tools, correspond etc. with the existing AML & TBML system vendors to obtain the data as desired by the proposed solution.
- l. Bidder shall be responsible for maintenance of the archival system and hand over the complete data and help the incumbent System Integrator to migrate the same to new system in case of termination of contract or completion of contract period.
- m. The template made by the bidder should be error free and have all the micro and check inbuilt to avoid any errors.

B. General Functional Requirements: -

The proposed solution should be capable enough to deliver the following major functionalities/generation of alerts/modules to be used:

1. Deduplication

Provision for identifying the Multiple customers IDs. (UCIC/De-duplication Model). Capable of grouping of the data of multiple Customer ID into Branch wise and Region wise for de-duplication and keeping the track record of de

duplication process/progress. The solution should be capable of identifying multiple Customer ID of a single customer (for both retail & corporate) on parameters like **Date of Birth, Date of Incorporation, Driving License, Passport, Foreign Identification number, Unique Entity Number as defined by MAS/HKMA/any regulatory authority, Telephone/Mobile number, IE code, Country (Nationality), Country of Residence** etc. for the purpose of de-duplication of customer IDs.

The proposed AML & TBML solution should be integrated with the CBS or other back-office system either through web-service mechanism or through API integration and this integration should be capable enough for identifying the de-duplication and generating the respective alerts before the end-user of the respective back-office system/CBS on real time basis under blocking mode which may release post investigation by the user having higher work class. User Id of the web-service requestor should be captured in this regard. Here, de-duplication process shall be applicable for different types of customer like direct customer, floating customer, counter party customer, related party, beneficial owner, director, signatory authorities. This de-duplication process shall also be triggered on real time basis on pre-existing customers, new customers and during changes of any identification parameters/name of the customer.

On receiving the alert at CBS system through web-service integration, it is mandatory to block or hold the transaction and in this regard all necessary customisation at CBS end shall be carried out by the bidder. In doing so, bidder should factor the cost of the same into commercial BOM. The proposed solution should be tightly integrated with Finacle solution so that separate login into the solution is not required.

2. Risk Categorisation:

- A. Solution should have AI/ML based model to predict high risk alerts that are more likely to be converted to STR using advanced machine learning algorithms.
- B. The Solution should support Risk based Segmentation approach for monitoring transactions using scientific / machine learning based methods. Such approach allows for more focused monitoring that supports better risk coverage and the reduction of false positive alerts.
- C. System should also be capable of migrating the account or customer data from low risk to high risk or vice versa. Any respective report shall

be generated after applying the parameter on retrospective effect along with correction of error with retrospective effect by re-simulating the scenario but after maintaining all kind of logs or information for the purpose of audit. Able to review the past alert along with present alert.

- D. For risk calculation under 'Aggregate Credit Transaction' and 'Single Credit Transaction', system should have the parameter along with audit trail that up to which date or period transactions would be considered.
- E. **Risk Calculation for Customers** : The proposed comprehensive AML & TBML solution should also have the capability to categorize accounts into risk categories – High, Medium, and Low– as per the risk rating mechanism in tune with the AML & TBML policy. It should support risk profiling of customers based on occupation, STR filed (to be updated by the successful bidder), KYC compliance, transaction patterns, turnover etc. The solution should also calculate the threshold limits based on the existing profile of the customers and also considering the legacy data. There should be an automated periodical review mechanism to update the risk categorization and threshold limits for the customer data. In addition, it should be always possible to override the system calculated risk values, having an option to manually set the risk after keeping all the details for the purpose of audit.
- I. Following additional risk parameters should be provided as part of Weighted Average risk calculation -
- Country of Residence - System should provide an option to assign risk weight and sub parameter risk value for list of countries provided from the source system. Accordingly system should calculate the risk by considering the country provided for a customer under 'Communication Country' field of the Customer Master.
 - Aggregate Credit Transaction Turnover – following functionalities should be considered for assigning risk to an account under this risk parameter -
 - a) System should provide an option to assign risk weight to the parameter.
 - b) System should provide an option to define Aggregate Credit Transaction Turnover ranges for each combination of Customer Type and Product Type i.e., user should define risk value (High, Medium and Low) for the Aggregate Credit Transaction Turnover ranges for each combination of Customer Type and Product Type selected by the user.

- c) For each account system should calculate 'Aggregate Credit Transaction Turnover' as the aggregation of transaction amount of all the Credit Transactions occurred in the user defined date range. Accordingly system should assign risk to a particular account for 'Aggregate Credit Turnover' parameter by considering the ranges defined by the user for each combination of Customer Type and Product Type.
- Single Credit Transaction – system should consider the following functionalities for assigning risk to an account under this risk parameter –
 - a) System should provide an option to assign risk weight to the parameter.
 - b) System should provide an option to define Single Credit Transaction ranges for each combination of Customer Type and Product Type i.e., user should define risk value (High, Medium and Low) for the Single Credit Transaction ranges for each combination of Customer Type and Product Type selected by the user.
 - c) For each account system should consider highest credit transaction (i.e., credit transaction with highest amount) occurred within user defined period. Accordingly system should assign risk to a particular account for 'Single Credit Transaction' parameter by considering the ranges defined.
- Transaction Volume – following functionalities should be considered for assigning risk to an account under this risk parameter -
 - a) System should provide an option to assign risk weight to the parameter.
 - b) System should provide an option to define Transaction Volume ranges for each combination of Customer Type and Product Type i.e., user should define risk value (High, Medium and Low) for the Transaction Volume ranges for each combination of Customer Type and Product Type selected by the user.
 - c) For each account system should calculate 'Transaction Volume' as the number of transactions of all the Transactions occurred in the user defined date range. Accordingly system should assign risk to a particular account for 'Transaction Volume' parameter by considering the ranges defined by the user for each combination of Customer Type and Product Type.

II. Following Risk override parameters should be provided -

- PEP Flag - System should check for the PEP flag of the customer, if PEP flag is 'Y' then system should override the risk of the customer to 'High' irrespective of the system assigned risk through weighted average method.

- Complex Structure – System should check for the Complex Structure of the customer, if Complex Structure flag is 'Y' then system should override the risk of the customer to 'High' irrespective of the system assigned risk through Weighted Average method.
- Countries Dealt – System should provide an option to assign risk value for list of Countries provided from the source system. List of countries provided in the Customer Master for each specific customer under the field 'Countries Dealt' should be considered. System should assign 'High' risk to the customer if any one of the country in 'Countries Dealt' is assigned as 'High' irrespective of the system assigned risk through Weighted Average method.
- Commodities Dealt – System should provide an option to assign risk value for list of Commodities provided from the source system. List of commodities provided in the Customer Master for each specific customer under the field 'Commodities Dealt' should be considered. System should assign 'High' risk to the customer if any one of the commodity in 'Commodity Dealt' is assigned as 'High' irrespective of the system assigned risk through Weighted Average method.
- Aggregate Credit Transaction Turnover – System should override risk of the customer if any one of the account held by the particular customer is having 'High' for Aggregate Credit Transaction Turnover parameter irrespective of the system assigned risk through Weighted Average method.
- Single Credit Transaction Turnover – System should override risk of the customer if any one of the account held by the particular customer is having 'High' for Single Credit Transaction Turnover parameter irrespective of the system assigned risk through Weighted Average Method.
 Note: - System would consider maximum of **last 12 months (parameter based, by default 12)** transaction for calculating risk for 'Aggregate Credit Transaction Turnover' and 'Single Credit Transaction' parameters.
- Beneficiary Owner- System should override the risk parameter of the Customer to 'High', if the Beneficiary owner of the Customer is having 'High Risk' irrespective of the system assigned risk through Weighted Average Method. The Beneficiary Risk should be derived based on the logic mentioned in the below section F.
- Tax Risk Assessment – System should override the risk of the customer to 'High', if Tax Risk Assessment is 'Y'. Please refer to below section for Deriving value for Tax Risk Assessment parameter.
 - **Deriving value for 'Tax Risk Assessment' parameter**
 Systems should derive the value for risk override parameter 'Tax Risk Assessment' depending on the following conditions. If any one of the following conditions are satisfied system should assign a definite value of Tax Risk Assessment.

- 1) Nationality of the Customer is belonging to High Risk Country (Risk values defined for each country in Risk Categorisation module should be considered).
- 2) Organization Structure (i.e., Simple or Complex) is belonging to High Risk Structure (Risk values defined for each Organizational Structure defined in the Risk Categorisation module should be considered).
- 3) High Risk is derived for any of the account held by the customer under 'Transaction Volume' risk parameter
- 4) Customer PEP Status = Y
- 5) Hold Mail Status = Y
- 6) Tax Declaration Status = Y
- 7) Adverse Media Flag = Y
- 8) Non Face to Face Flag = Y

F. Calculation of Risk for Beneficiary Owners -

For all the Beneficiary Owners i.e., entities with 'Relationship Type' = 'BO' system should calculate risk as per the logic defined below –

- i. Following Risk Parameters should be considered –
 - a. Nationality
 - b. Residence Country(Residency)
 - c. PEP flag
- ii. Configurations defined for calculating risk of the customer in Risk Categorization Module should be considered for calculating risk of the Beneficial Owner as well.
- iii. System should assign risk of the Beneficiary Owner as the highest risk derived for each of the parameter. If for any of the above listed parameters, the risk sub-parameter = 'High' in the Risk Categorization Module, then the Risk of the Beneficiary assigned should be 'High'. Example- If the Nationality = 'Iran' for a beneficiary and 'Iran' is assigned a risk score of '3' i.e. 'High' in the Risk Categorization Module, the Beneficiary Risk should be equal to High

G. Customer Risk Review

System should provide an option to define period (in Months) to be considered for calculating Customer Risk Review Date for High, Medium and Low risk Customers. Depending on the period defined system should calculate the next risk review date from the date of latest Risk Calculated Date.

3. Online/Real-time Customer Screening of Sanction list/Negative List such as OFAC/ UN Sanction list/ any list stipulated by the Local Regulators from time to time etc.

- The new screening solution should have the feature of auto-screening the customers and their related parties (counter party/floating customer/beneficial owners/authorised signatories/directors etc.) against the sanction list and there should be no manual intervention by the user. The screening solution should be capable to screen all the customers and related parties in the CBS on a daily basis and generate a report showing if any parties are reckoning in the sanction list. Closed/suspended accounts in CBS should be screened with proper identification or would be blocked/restricted from screening in the screening solution through parameter based approach.
- Special characters should not to be taken into account/omitted during the screening of names by the proposed screening solution.
- Following data shall be available under proposed solution like Expected Transaction Amount, Expected Transaction Volume, Expected Transaction Types, Hold Mail Status, Tax Declaration Status, Adverse Media Flag and Non Face to Face Flag.
- Solution should provide a web-based real-time (automated and manual screening invocation option) AML & TBML sanction screening tool (online & offline) which will screen the on-boarding customer/ pre-existing customers against a list of sanction databases and provide matching lists to avoid on-boarding any sanction entity. The screening report must be available as and when required by Bank.
- List of country codes of the countries dealt by the customer and List of commodities codes of the commodities dealt by the customer should be provided in the proposed solution under dashboard /report /360 degree view of the customer's activities.
- User should be able to export the results generated of screening through email or PDF or Excel or print or any other required format, with an option to input observations of the user.
- Tool should update the sanction databases within 1 (one) day of sanction declaration, with provision of details of source of such database for authentication.
- System's capabilities to allow the user to define their own thresholds for screening sanction names. Solution should be User friendly, User screens should be suitable to input the screening names and generate the results.

- It should also be possible to add new lists as and when they are introduced in future at no additional cost to the Bank. The lists should be updated through straight through process (SFTP/API/WebService) having preferable mechanism is API/webService as far as possible, as and when notifications are received from regulators. Users should also be able to create/maintain internal watch lists to monitor certain customers/commodities as and when required.
- To implement Straight Through Protocol as per regulatory requirement, if SFTP is required to be used then necessary licenses and hardware has to be provided by the bidder along with all necessary arrangements where no manual intervention should be present. Bidder has to factor the cost for the same under commercial BOM.
- The proposed solution should be capable to scan the entire database of accounts /customers against the existing watch lists/updated watch lists as and when required by Bank (either through automated way or manual invocation) along with the screening facility on incremental basis if there are any updates in the watch list data or customer data. All new customers should be checked against blacklists, watch lists data. And there should be provision to run search against existing customers as and when required by Bank or triggered the screening automatically.
- The bidder should provide/bring/on-board the following watch list with the proposed solution for the Bank and in this regard, bidder should factor the cost of the watch list under commercial BOM. The proposed solution should be capable to capture all kind of information available under the following watch list or any list, going to added in the future. Once added, the same shall be displayed in the report. Bidders are not entitled to get them refrained from doing any kind of changes in their proposed solution for watch list upload upon showing any kind of technical limitation.
 - a. Politically Exposed Persons database which must be built based on the definition provided by major legislative bodies such as –
 - Basel
 - European Union 3rd anti-money Laundering Directive
 - Financial Action Task Force
 - USA Patriot Act
 - Canada's Proceeds of Crime (Money Laundering) and terrorist Financing Act

The list may also consider the following –

- Head of State Government and Cabinet Ministers
 - Influential functionaries in nationalized industries and government administration
 - Senior Judges
 - Senior Party Functionaries
 - Senior and/or influential officials, functionaries and military leaders and people with similar functions in international or supranational organizations
 - Members of ruling royal families
 - Senior and/or influential representatives of religious organizations (if these functions are connected with political, judicial, military or administrative responsibilities)
 - Senior executives of government owned corporations and businesses
- b.** Worldwide Enhanced Due Diligence Database
 - c.** Global Watch List
 - d.** Bureau of Industry Standard Denied Persons List
 - e.** Bureau of International Security and Nonproliferation List
 - f.** Bureau of Industry & Security (BIS), US Dept of Commerce (controlled goods) (exclusively for TBML)
 - g.** Chinese Ministry
 - h.** EU Enhancements
 - i.** European union
 - j.** European union List of dual-use items (exclusively for TBML)
 - k.** European Union Military Goods List (exclusively for TBML)
 - l.** FATF Deficient Jurisdictions List
 - m.** Her Majesty's Treasury
 - n.** HM Treasury Lists
 - o.** HM Treasury Enhancements
 - p.** IHS Vessel Companies List (exclusively for TBML)
 - q.** IHS Vessel Enhancements List (exclusively for TBML)
 - r.** Indian Ministry
 - s.** International Arms Trafficker's List
 - t.** Iran Sanctions Act (ISA) List
 - u.** OFAC
 - v.** OFAC Enhancement List
 - w.** OFAC Part 561 Enhancements List
 - x.** OFAC Part 561 list
 - y.** OFAC Sanctions Country Regimes List
 - z.** Sanctioned Airport and Seaport List (exclusively for TBML)
 - aa.** MAS Singapore List (STRList, Signatories, MAS Caution List, MAS Alert List, Countries, Beneficial Owner, MAS Restricted List)

- bb.** Syrian Enhancement Due Diligence List
- cc.** UN Enhancements
- dd.** United Nations
- ee.** US bureau of Industry and Security Munitions List (exclusively for TBML)
- ff.** CAATSA Section 231 List - (Countering America's Adversaries Through Sanctions Act of 2017) (exclusively for TBML)
- gg.** Cuba Restricted List (exclusively for TBML)
- hh.** UAPA-Section-51 A of Unlawful Activities-(Prevention)
- ii.** Adverse Media
- jj.** Courts
- kk.** Enforcement List
- ll.** AL Qaida List

4. Other General Functional Requirement:

- a) STR, CTR alerts to be generated with automated triggering facility on either T day or T+1 day, i.e. transactions of 1st of the month should appear either at EOD of the same day or by latest in the morning of 2nd day of the month so that risk involved in delay can be mitigated.
- b) TBML and other IBA/RBI/FIU-IND/MAS/HKMA/FATF/UN/any other regulatory authority rule indicators to be embedded in the software.
- c) Software should do Behaviour Analysis with automated triggering facility based on past transactions including legacy data and profile of the customers such as Occupation, Constitution, Annual income, Annual turnover, KYC documents etc. of the customer.
- d) Upon screening of the end-user applications like CBS or other back-office systems on real-time basis, either through web-service mechanism or API integration, user should get all kind alert on real-time basis at their application end under blocking/unblocking mode which must be parameterised, and the same should be available in separate report, as and when required, under the proposed solution along with all the details and user time stamp. The unblocking facility should be overridden by higher authority as an exception on case-to-case basis. If the same is to be unblocked on permanent basis then the same should be done under the proposed solution after maintaining the audit trail.
- e) In addition to real-time screening and alert generation option, the facility should also be available to generate such report upon initiating the screening on offline. The User ID of the user who initiated such Scan

Request through Web-Service or manually that should be provided by the source system as part of the Request sent to the proposed comprehensive AML & TBML solution through Web-Service or API.

- a) Software should have de-duplication identification facility.
- b) Related account details and the reference data with corresponding date should be displayed on the screen during alerts analysis.
- c) STR entry marked but not authorized should be displayed during alerts analysis.
- d) Available balance figure should be displayed in account transaction details during alerts analysis.
- e) Account opened matching with Banned entities should be displayed during alerts analysis in report.
- f) In case of loan and cc accounts, limits should be displayed.
- g) Software should capture prepaid card alerts as per RBI/MAS/HKMA instructions for walk in customer.
- h) Software should have Audit trail.
- i) CCR should be generated through the system.
- j) In "Report on STR Pending for Action", STR Alert/Reason Code should also be mentioned.
- k) Report on debit and credit summations of turnover should be provided Financial Year wise.
- l) Report on total cash transactions in a Financial Year can be generated for all STR marked accounts.
- m) If any new negative list is uploaded by any of the regulatory authority; the proposed solution should be capable to populate message with automated triggering facility after checking the entire data from the existing database.

- n) Party wise cash transaction report in a financial year should be generated by the proposed solution.
- o) The solution must have dynamic risk based approach mechanism by having powerful analytics, robust and flexible rulesets, sandbox environment built-in facility, audit trails for review and accountability, workflow to align with policy and procedure.
- p) Pre trade check facility on various items like port of loading/destination, country, currency, vessel/ship, goods, beneficiary, IE code, importer/exporter, banks, applicant, limits etc. on real time basis should be made available at CBS system through customisation during doing trade finance business.

Presently before a transaction is getting posted in the CBS, details of the transaction, that is, Entity name, Beneficiary name, Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are keyed into the existing TBML solution and the screening solution is throwing out hits, if any on parameters keyed in against the sanction list. The user would then determine if the hits are a true match before putting the transaction through CBS. This process is being done because details of Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are not available in the CBS system.

The risk of doing the present process is that if the transaction is not immediately taken up in the CBS system and on the next day or after, the screening in the existing TBM solution is not done again. As such Bank risk the possibility of the transaction could be sanctioned if the screening list was updated.

Now, it is proposed that during initiation of trade finance transaction under CBS, the additional details like Port of Loading, Port of Discharge, Vessel name, IMO Number etc. which are not available in CBS at present, the vendor has to customise and design a web-page (either separate menu or as part of the product menu) in the CBS system during the key-in of the information so that all the relevant information for screening gets captured and the resultant hits would be generated in a report, to decide and mark the transaction for hold or release. This will avoid any possibility of risk even when the transaction has been taken up later and the screening is still performed by the screening solution.

It is also proposed that all kind of information, captured under CBS system and pertaining/ prone to be a part of screening from AML & TBML perspective (other than transaction screening), the same should be integrated with the proposed solution through either API or web-service integration for effective real-time monitoring and screening. In this regard, bidder has to do all kind of customisation at CBS system and needs to factor the cost of the same under commercial BOM.

- q) The solution should provide rule based suspicious transaction identification with automated triggering facility. It should have the ability to update rules incorporating new scenarios as and when notified by the concerned authority for identifying suspicious transactions. The solution should also have provision to create user-defined rules based on various parameters like customer type, nature of business, various risks etc.
- r) The solution should support automated uploading of data generated from the bank's CBS system & other applications to the proposed solution without any manual intervention.
- s) The solution should have complete and comprehensive security from unauthorized access. The number of levels / rights assigned to each level should be user configured by the bank. It should provide maker/checker facility and should also provide full audit trail for the events like alert generation, case creation, change to case information, changes to lists etc.
- t) The solution should be extendable to TBML monitoring requirements such as monitoring fair trades, related associates, margin movement, over-under invoicing etc.
- u) The proposed comprehensive AML & TBML solution should provide intuitive network graphic to demonstrate account linkages, transaction movement across various entities. Network should be capable to capture relationships based on transactions, accounts, customer profile, customer demographics etc., It should have capability to provide transaction pattern analysis to decipher money laundering stages – Placement, Integration or Layering.

In this regard, if domestic CBS (Linux + Oracle on AIX) is required to be integrated with the proposed solution for identifying the customer details or their related parties or their related accounts then the same needs to be taken care by the bidder. To track the movement of money the necessary

integration shall also be required to be integrated with SWIFT messages also.

- v) The proposed solution should properly maintain and preserve account and alert information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities. Further, it shall maintain for at least ten years from the date of transaction between the bank and the client (Transaction monitoring date) and/or completion of contract of the vendor with the Bank, all necessary records of transactions, as required under Prevention of Money Laundering Act (PMLA) 2002 and under the law of MAS & HKMA. The bidder has to provide necessary support the new vendor for migration of data in case of completion/non-renewal/termination of contract.
- w) Bidder has to comply with all the security guidelines mentioned by RBI/ MAS/ HKMA/FIU-IND any regulatory body/ Bank Policies. Bidder has to provide all the necessary support and access to premises /documents as and when requested by Bank/ Bank's appointed personnel/ any regulatory body.
- x) Bidder should provide a standardized ETL platform as part of the system to handle Data movement from and to the proposed AML & TBML solution.

5. List of few major Alerts to be generated by the proposed AML & TBML Solution

TABLE – A : RFI Alerts status - FIU-IND				
Srl	Functional Classification	Alert Indicator	Indicative Rule/Scenario	Source of Alert
1	Account Monitoring	High value transactions in a dormant account	Transactions greater than HKD/SGD [X] in a dormant account within [Y] days of reactivation.	Transaction Monitoring
2		Sudden activity in a dormant account	Number of transactions greater than HKD/SGD [X] more than [N] times in a dormant account within [Y] days of reactivation.	Transaction Monitoring
3		Repeated small value foreign inward remittance from unrelated parties followed by expenditure on specified activities such as purchase of tickets, hotel bookings etc	Inward foreign remittances in amounts ranging between HKD/SGD [X1] to HKD/SGD [X2] greater than [N] times in a month [M] followed by expenditure on specified activities such as purchase of tickets, hotel booking etc.	Typology

4		Repeated small value transfers to a single party	A single customer or set of customers send multiple account to account transfers (RTGS/wire transfer, etc.) in amounts ranging between HKD/SGD [X1] to [X2] greater than [N] times in [Y] days, to a single beneficiary/party of a particular country [C].	Typology
5		Sudden increase in cash deposits of customers	Cash deposits in client accounts aggregating to more than HKD/SGD [X] in a month exceeds the monthly average of cash deposits in the preceding quarter by [Z] percent or more.	Transaction Monitoring
6	Account Monitoring	Sudden increase in cash withdrawals of customers	Cash withdrawals in client accounts aggregating to more than HKD/SGD [X] in a month exceeds the monthly average of cash withdrawals in the preceding quarter by [Z] percent or more.	Transaction Monitoring
7		Multiple cash deposits in one country followed by immediate ATM withdrawal in another country	Multiple instances [more than N times] of cash deposits in HK/SG of amount greater than HKD/SGD [X] outside HK/SG of [Z] percent or more in [Y] days	Typology
8	Account Monitoring	Structuring of cross border transactions to avoid reporting in Cross Border Wire Transfer Report (CBWTR)	Cross-border remittances in amounts (equivalent to) ranging between HKD/SGD [X1] to [X2] in single/multiple accounts of the customer greater than [N] times in a month	Typology
9		High value transactions in accounts opened and closed in a short duration	Account turnover (sum of credits and debits) of more than HKD/SGD [X] in operative accounts closed within [N] days of opening	Typology
10		Non-cash deposits followed by immediate outward remittance transactions	Non-cash deposits greater than [X] value followed by immediate outward foreign remittance of [Z] percent or more within [Y] days	Typology

11	Account Monitoring	High value transactions in new accounts followed by period of inactivity	Monthly Account turnover (sum of credits and debits) of more than HKD/SGD [X] in newly opened operative account followed by period of inactivity in the account (no customer induced transactions for [N] days following the last transaction)	Typology
12		Outward foreign remittances in newly opened accounts	Outward foreign remittance greater than [X] value aggregated in [Y] days	Transaction Monitoring
13		Cash deposits followed by immediate outward remittance transactions	Cash deposits greater than [X] value followed by immediate outward foreign remittance of [Z] percent or more within [Y] days.	Transaction Monitoring
14		high value transactions in accounts without SG/HK [ID]	High value cash transactions above SGD/HKD (x) in a month for accounts without SG/HK [ID].	Transaction Monitoring
15	Account Monitoring	high value transactions in accounts without SG/HK [ID]	High value non-cash transactions above SGD/HKD (X) in a month for accounts without SG/HK [ID].	Transaction Monitoring
16		Unusually high activity in Current Account (CA)	Number of transactions exceeding [N] in CA (excluding public limited companies) in a month.	Transaction Monitoring
17		GST Refund Fraud	GST refund credits more than SGD [X] and more than [Z] percent of total account credits during [Y] days.	Typology
18	Drug Business	The accounts of persons show seasonal fluctuations in outbound transactions i.e. October - December and April - June coinciding with opium cultivation and harvesting	Customer's forex turnover (total value of foreign inward and foreign outward remittances in a quarter) above [X] value, exceeds its previous quarter's turnover by [Z] percent or more.	Typology
19		Non-residents remit funds to offshore companies and natural persons having offshore accounts	Non-residents remitting funds under SGD/HKD [X] to accounts located in high risk countries	Typology

20	Non Customer Monitoring	Foreign exchange transactions for non-account holder transactions	Foreign currency transactions more than	Transaction Monitoring
21		Foreign exchange transactions for non-account holder transactions	Foreign remittance transactions more than INR [X] conducted for non-account holders in a month.	Transaction Monitoring
22	Shell Companies	Immediate transfer of funds and very low minimum balance maintained in account	Cash/Non-cash deposits in non-individual accounts greater than HKD/SGD [X1] followed by non-cash withdrawals of [Z] percent or more within [Y] days and Minimum Account Balance less than [X2]	Transaction Monitoring
23	Trade Based Money Laundering	Multiple advance remittances to single or multiple entities by the same entity within permissible ceiling	Advance import remittances just below the limit of [X] (or equivalent) sent by one remitter to single/multiple recipients during [Y] months	Typology
24	Trade Based Money Laundering	Exports done but payment not received	Review of outstanding data of all exporters beyond [Z] days from the system on a quarterly basis beyond the value of [X] or equivalent for own AD bank code	Risk Management System
25		Export advance received but goods not shipped	Review of all inward remittances received as export advance and outstanding beyond [Z] days for submission of shipping bill either from bank's own system on a quarterly basis beyond the value of [X] or equivalent	Risk Management System
26		Import done but payment not sent	Review of outstanding data of all importers beyond [Z] days from the system on a quarterly basis beyond the value of [X] or equivalent for own AD bank code	Risk Management System

27	Trade Based Money Laundering	Import advance sent but goods not received	Review of all outward remittances sent as import advance and outstanding beyond [Z] days for submission of bill of entry either from bank's own system on a quarterly basis beyond the value [X] or equivalent	Risk Management System
28	Customer Due Diligence	Established Fraud Cases	Reporting established fraud cases: All fraud cases including cyber fraud cases by the bank's customer/third party who is established to be involved in the fraud of value exceeding [X].	Watch List

TABLE – B : LIST OF TBML ALERTS		
SL No.	RULE ID	RULE DESCRIPTION
1	TBML_01	Inward remittance of foreign transaction and subsequent withdrawal within 2 days.
2	TBML_02	Sudden increase in cash deposits of clients involved in high risk business
3	TBML_03	Account closed within 365 days of opening of account and account has only transactions of foreign currency remittance (inward & outward).
4	TBML_04	Funds sent but goods not imported
5	TBML_05	Many proprietorship firms importing from the same exporter from a foreign land
6	TBML_06	Transaction limits for first time import active customer
7	TBML_07	Outward remittance to same overseas party is more than 2 and cumulative exceeds USD 100000 in 7 days
8	TBML_08	Outward remittance of same value from single customer more than 3 transactions in last 7 days
9	TBML_09	Amount of outward foreign remittance carried out by any customer is in round figure and are in multiples of 100
10	TBML_10	Cumulative value of outward foreign remittance done by a single customer exceeds 100000 in 3 days.
11	TBML_11	Funds received but goods not exported
12	TBML_12	Transactions related to acquisition or sale of intangibles like PIN, e-codes, specialised software, etc.
13	TBML_13	Little or no withdrawal from account for business purposes/ no recurrent business expenses

14	TBML_14	Advance for supply of goods is a major part/percentage of the total value of goods
15	TBML_15	Wash sales or round trip sales - Accounts debited and then immediately credited or vice versa for related purchase/sale
16	TBML_16	Value of outward foreign remittance done by a single customer from 90000 to 99999 more than 2 times in a single day
17	TBML_17	Client is involved in high risk or cash intensive business such as money remitting.
18	TBML_18	TBML Indicative Alerts
19	TBML_19	Customer not able to provide/justify rationale for source of funds
20	TBML_20	Receipt of multiple payment via internet service provider like Paypal etc.
21	TBML_21	Consignment size is unreasonable compared to customer profile / Capacity, size of business
22	TBML_22	Underlying goods or services not in line with customer's profile and declared business
23	TBML_23	High proportion of transactions related to acquisition or sale of intangibles like PIN, e-codes, specialized software, etc.
24	TBML_24	A customer deviates significantly from its historical pattern of trade activity (i.e. in term of markets, monetary value , and frequency or transactions, volume, or merchandise type)
25	TBML_25	Due diligence for high seas sales/merchanting trades
26	TBML_26	Transacting parties appear to be affiliated, conduct business out of a residential address, or provide only a registered agent's address
27	TBML_27	Transactions involving third parties which may not be contract parties (consignee and remitter are different)
28	TBML_28	Description of goods provided is vague
29	TBML_29	Prima facie the documents submitted look suspicious
30	TBML_30	Substantial inconsistencies between the information originally supplied and that contained in the documents
31	TBML_31	Suspected discrepancies between description of goods on transport document wise vs invoice and other documents
32	TBML_32	Import payments being made against old bills after lapse of considerable period of time from import of goods, without appropriate justification and documentation
33	TBML_33	Goods transhipped through high risk jurisdictions for no apparent reason
34	TBML_34	Repeated amendment or frequent extension letters of credit without reasonable justification or for reasons like changes of beneficiary or location
35	TBML_35	The LC contains non-standard clauses or phrases or has unusual characteristics
36	TBML_36	Importer of goods not from the same country from where wire (payment for import) originated
37	TBML_37	Packing inconsistent with the commodity or shipping method

38	TBML_38	Structuring of transactions to avoid threshold reporting
39	TBML_39	Structuring of transactions to avoid threshold reporting such as BOE (Remittance amounts kept just below the threshold of USD 100,000 or equivalent value)
40	TBML_40	Originator / beneficiary information missing in wire transfer
41	TBML_41	Remittances to or from high risk jurisdictions
42	TBML_42	Amount of money transfer carried out by natural persons and legal entities are multiples of "100/1,000/10,000/100,000 USD I EUR I National Currency.
43	TBML_43	Inward remittances made through exchange houses
44	TBML_44	High value remittances for frequent ticket/tour packages booked by tour operator
45	TBML_45	Forex for medical treatment as per prescribed limit but availed multiple times by the same individual in a year
46	TBML_46	Customer offered false or forged identification/ address documents
47	TBML_47	Customer left without opening account
48	TBML_48	Identity documents are not verifiable
49	TBML_49	Address found to be non-existent
50	TBML_50	Address found to be wrong
51	TBML_51	Transaction is unnecessarily complex
52	TBML_52	Customer is being investigated for criminal offences
53	TBML_53	Transaction has no economic rationale
54	TBML_54	Customer is being investigated for TF offences
55	TBML_55	Transaction inconsistent with business
56	TBML_56	Adverse media report about criminal activities of customer
57	TBML_57	Adverse media report about TF or terrorist activities of customer
58	TBML_58	Unapproved inward remittance in NPO
59	TBML_59	Customer did not complete transaction
60	TBML_60	Alert raised by other institution
61	TBML_61	Customer acting on behalf of third party
62	TBML_62	LEGAL ENFORCEMENT AGENCY QUERY
63	TBML_63	Multiple customers working as a group
64	TBML_64	MEDIA REPORT
65	TBML_65	Customer wants to avoid reporting
66	TBML_66	BUSINESS ASSOCIATE
67	TBML_67	ADD NPA ACCOUNT
68	TBML_68	Difficult to identify beneficial owner
69	TBML_69	Compliant received from public
70	TBML_70	Customer is nervous or over cautions
71	TBML_71	Alert raised by agent
72	TBML_72	Customer provides inconsistent information
73	TBML_73	Customer avoiding nearer branches

74	TBML_74	EMPLOYED INITIATED
75	TBML_75	Customer offers different identifications on different occasions
76	TBML_76	PUBLIC COMPLAINT
77	TBML_77	Customer could not explain sources of funds
78	TBML_78	Customer providing different details to avoid linkage
79	TBML_79	Multiple accounts by individual customer/company under various heads in a single branch
80	TBML_80	Availing Loan facility/OD Facility against FDR, by non-individuals, within few days of creation
81	TBML_81	Conversion of financial assets to a virtual currency
82	TBML_82	Multiple Customers working together
83	TBML_83	Routing of funds through multiple accounts
84	TBML_84	Frequent locker operations
85	TBML_85	Large funds are received from or sent to Afghanistan as advances for export/import without goods being exported/imported
86	TBML_86	Students from other countries having Afghan origin staying in India, maintaining more than one account and generating cash more than Rs 1 lakh in a month
87	TBML_87	Person of Afghan origin staying in India and sending multiple maximum permissible amounts to Afghanistan
88	TBML_88	Parties transacting in goods with Afghanistan which normal line of are their not in declared business.
89	TBML_89	Non-residents remit funds to offshore companies and natural person having off-shore accounts
90	TBML_90	Off-shore companies purchase/lease real estate properties whose accounts are managed by nationals of Afghanistan/ India.

All the existing functionalities, interfaces & alerts but not limited to the exhaustive functionalities/list/alerts as mentioned above or hereunder should be made available in the proposed comprehensive AML & TBML solution either through out-of-the-box functionality or through separate customization. All types of customized items, covered under as a part of scope of work mentioned in the RFP document and Annexure - XVII, should be delivered before go-live. The proposed system should also support all AML & TBML specific modules required for functioning and meeting all regulatory & statutory guidelines of IBA/ RBI/ FIU-IND/ MAS/ HKMA/ FATF/ UN/ any other regulatory authority and settlement processes on a single platform. Provision to introduce new products or modify the existing features of the AML & TBML features as directed by regulators or as demanded by the business should be available. Incorporate changes in the system arising on impact of amendments to regulator's direction at no additional cost and well within timeline stipulated by the regulator. Any types of regulatory compliance irrespective of any country specific, solution should be provided.

C. Broad Scope of work as per Singapore Regulatory Requirements:

1. The proposed solution should ensure that transaction monitoring processes and systems are robust to enable suspicious transactions to be flagged, investigated and escalated on real time basis.
2. The proposed solution should ensure proper controls and procedures in place to address the risks of dealing with sanctioned parties and vessels for trade finance transactions on real time basis and near-real time basis respectively.
3. The proposed solution should maintain robust AML/CFT risk management systems and controls to manage and mitigate financial crime risks arising from trade finance and corresponding banking relationship.
4. The proposed solution should have the capability to incorporate the results of Singapore's NRA (National ML/TF Risk Assessment) report into its enterprise-wide ML/TF risk assessment process.
5. The proposed solution should ensure that the enterprise-wide ML/TF risk assessment information/report are made available as and when required by regulatory authority.
6. The proposed solution should ensure to keep its enterprise-wide risk assessment up-to date to enable banks to review its risk assessment at least once every two years or when material trigger events occur, whichever is earlier.
7. The proposed solution should ensure to monitor the related or linked transactions exceeding the thresholds and should follow all relevant MAS 626 guidelines while formulating scenarios and parameters.
8. The proposed solution should maintain an effective on-going monitoring of the customers' business relations and transactions on real time basis.
9. The proposed solution should have processes in place to monitor related customer accounts holistically within and across business units so as to better understand the risks associated with such customer groups, identify potential ML/TF risks and report suspicious transactions.
10. The proposed solution should have the capability to review periodically the appropriateness of the parameters and thresholds used in the monitoring process.

11. The proposed solution should have the capability to apply additional checks to manage the risk of impersonation. The additional checks must consist of robust anti-fraud checks that the bank routinely undertakes as part of its existing procedure. Anti-fraud may include checks on the BL issuance, Commodity Check, Checks on the Drawer Drawee, RBI Defaulters, ECGC Defaulters, SAL list, Various sanctions by MAS/HKMA etc.
12. The proposed solution should effectively manage the ML/TF risks arising from the deferral of completion of verification are to put in place appropriate limits on the financial services available to the customer. Pre trade check facility on various items like port of loading/destination, country, currency, vessel/ship, goods, beneficiary, IE code, importer/ exporter, banks, applicant, limits etc. on real time basis.
13. The proposed solution should to ensure to perform proper screening so as to comply with the applicable laws and regulations in Singapore, including the TSOFA, MAS regulations issued under section 27A of the Monetary Authority of Singapore Act (MAS Act) and MAS Notice 626 (Prevention of Money Laundering and Countering the Financing of Terrorism – Banks), relating to sanctions and freezing of assets of persons. Any such assets should be reported promptly to the relevant authorities and a Suspicious Transaction Report (STR) should be filed.
14. The proposed solution should not breach relevant laws and regulations in Singapore relating to sanctioned parties during screening activity.
15. The proposed solution should ensure screening of the bank's customer database when there are changes to the lists of sanctioned individuals and entities, covered by TSOFA, MAS Regulations issued under section 27A of MAS Act and Terrorism (Suppression of Financing) Act).
16. The proposed solution should ensure that transaction screening should take place on a real-time basis.
17. The Proposed solution should ensure to implement fuzzy matching process to identify increased no of apparent matches.
18. The proposed solution should ensure to consider customers risk's profile while determining the frequency of periodic name screening.
19. The proposed solution should ensure to escalate to AML/CFT compliance function as and when positive hit occurred during name screening checks.

- 20.** The proposed solution should ensure compliance with legal instruments issued by MAS relating to proliferation financing risk. e.g. Prohibition of Transactions with the Iranian Govt and with Iranian Financial Institutions.
- 21.** The proposed solution should ensure robust sampling methodology that implements validation checks on sampling basis.
- 22.** The proposed solution should ensure enhanced CDD (Customer Due Diligence) measures to manage and mitigate any higher risks that have been identified by the bank or notified to it by the authority or other relevant authorities in Singapore.
- 23.** The proposed system should have the functionality to provide information about PEP (Politically exposed person) customer, structure of the corporate customer's i.e. simple or Complex in Customer Master and Customer related parties.
- 24.** The proposed system should have the functionality to provide information about Countries Dealt & Commodities Dealt by the customer in Customer Master.
- 25.** The proposed system should have the functionality to scan 'Country of Residence Field' to extract residing country of the entity which is to be scanned by inputting User id as part of Web-Service Request.
- 26.** The proposed system should have the functionality to exclude/restrict the suspended customers during offline screening process.
- 27.** The proposed system should have the functionality to perform Forward & Reverse Screening of Related Parties details at the end of the day (EOD) based upon the screening configurations defined in Screening Configuration Module.
 - Forward Screening - Screening should takes place whenever the Customer Related Parties Master file is uploaded.
 - Reverse Screening - Screening should takes place whenever Caution List or Custom List is updated and the same updated lists should be scanned against the entire existing Related Parties.
- 28.** The proposed system should have the functionality of Online Screening Matches during EOD scanning of Related Parties.

- 29.** The proposed system should possess the functionality to view the matches through Online Screening of entities as well as EOD Scanning of Related Parties based upon relevant input parameters.
- 30.** The proposed system should have the functionality to view Match report identified by the system during the user defined Monitoring Period for a particular Request ID or Serial Number.
- 31.** The proposed system should possess risk categorization functionalities using Weighed Average Approach as well as Template approach maintained for both Retail and Corporate customers.
- 32.** The proposed system should have the potential to calculate the risk at both Account level and Customer level respectively.
- 33.** The proposed system should have the functionality in deriving Risk value for Tax Risk Assessment Parameter.
- 34.** The proposed system should have the functionality to configure the risk by using various parameters e.g Type of Account, Nationality, Residency, Countries Dealt, Occupation, Place of Business, Place of Incorporation/Registration, Nature of Business, Commodities Dealt to enable users in selecting various risk parameters and allocating a risk value as High or Low.
- 35.** The proposed system should have the functionality to display all the parameters, their values and the risk assigned to each parameter and sub-parameter in Customer Risk master under the Master's Module.
- 36.** The proposed system should have the functionality for calculation of the Customer Risk Review date for High and Low risk customers.
- 37.** The proposed system should calculate the next review date from the date of Latest Risk Calculated Date and should provide this information as part of Risk file.
- 38.** The proposed system should have the functionality to generate Customer Risk File report in flat file formats whenever risk is calculated in the system as part of end of day activity.

39. The proposed system should have the functionality in generating various alert scenarios based upon relevant parameters that should be configured in the system. Such kind of list of few alert scenarios are listed below:
- U-Turn Transaction
 - One to many Transaction
 - Many to One Transaction
 - Transaction in Child CIF
 - Customers having the highest number of transactions
 - Customers having the Highest Transaction Turnover
 - Customer Turnover Breaching Threshold Limit
 - Customer Transaction deviating from the expected transaction value
 - Customer Transactions deviating from the expected range of transaction volume
 - Customer Transaction deviating from the expected transaction Types
 - Transactions conducted by child CIFs deviating from the declared Transaction Volume of Parent CIF
40. The proposed system should have the functionality of ADVERB (**Advanced Visual Event Response Builder**) module to enable user to create scenarios that monitor customers, accounts, single transactions as well as aggregate transactions.
41. All the scenarios created using ADVERB should be added to the Scenarios Library. All the functionalities applicable for Rules Library Scenarios should be also provided for ADVERB scenarios i.e., functionality of Manual Generation of Alerts, Scheduling of Alerts and Retro Generation should be available for ADVERB scenarios.
42. An option to create a new scenario using selected transaction/customer/account attributes like Amount, Transaction Type, Channel Type, Counter Country Code etc. should be provided.
43. The proposed system should have the functionality for creation of various Scenarios using different templates e.g. Customers, Accounts, Single Transactions, Threshold based Aggregate, Surge based Aggregate & FIFO based Aggregate.
44. The proposed solution should have the functionality to edit the fields of the existing scenario and should restrict modification of the template type of the scenario.

45. The proposed solution should have the functionality for deletion of existing scenario that is no longer required.
46. The proposed system should have potential to enable user to create scenarios of different patterns under ADVERB module.
47. The proposed system should possess the functionality to display the risk calculated for particular customer/Account under Customer Information tab/Account Information tab respectively whenever the user performs investigation in workflow.
48. The proposed system should have the functionality to derive the value for risk override parameter "Task Risk Assessment" based upon system configurations.
49. The proposed system should have in-built additional MIS reports which are listed below:-
 - o Generation of Online Screening Match Details Report based upon relevant user input parameters.
 - o Generation of Top Ten Beneficiaries with Highest transaction turnover remitted report.
 - o Generation of Top Ten Beneficiary Accounts with Highest transactions remitted report.

D. Broad Scope of work as per Hongkong Regulatory Requirements:

1. The proposed solution should adopt practices in not only meeting the legal and regulatory obligations under the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (AMLO) and the AMLO guideline, but also in implementing effective measures to further mitigate their Money Laundering & Terrorist-Financing(ML/TF) risks.
2. The proposed solution should ensure appropriate measures to ensure compliance with Hong Kong's sanctions regime, and obligations under Hong Kong law in respect of weapons of mass destruction (WMD) proliferation.
3. The proposed solution should ensure in establishing and maintaining adequate and appropriate risk based controls to address trade-based money laundering risks as per Hong Kong law.

4. The proposed solution should adopt a risk-based approach to assessment of risks in relation to trade-related activities, as well as the formulation and implementation of trade controls.
5. The proposed solution should perform customer level or (for non-customers) transaction-level risk assessment by referring to the risk-based approach as set out in chapter 3 of the AMLO guideline.
6. The proposed solution should conduct appropriate CDD and on-going monitoring measures by referring to chapters 4 & 5 of the AMLO guidelines.
7. The proposed solution should ensure to generate exception reports or detection scenarios to the extent reasonably practicable as per HKMA requirement.
8. The proposed solution should adopt a risk-based approach to CDD (Customer Due diligence) considering into account four overarching risk factors of country, customer, product/service and delivery/distribution channel as set out in chapter 3 of the AMLO guideline.
9. The proposed solution should ensure to apply the appropriate level of CDD corresponding to the assessed level of ML/TF risk, including enhanced due diligence for high-risk customers in accordance with Schedule 2 to the AMLO and chapter 4 of the AMLO guideline.
10. The proposed solution should ensure to perform "voyage checks" and "port checks" for managing ML/TF risks in transactions involving the shipment of goods using a risk-based approach. These checks should be performed to help verify the existence of the shipment, to help address the risk of fraud or ML/TF and shipment routes to help address the risk of sanctions violations or WMD proliferation.
11. The proposed solution should ensure to establish an effective transaction monitoring mechanism to identify unusual or suspicious trade-based activities. The scope and complexity of the monitoring process should be determined using a risk-sensitive approach as per chapter 3 of the HKMA transactions guidance paper.
12. The proposed solution should periodically assess and review their transactions monitoring system in the context of their trade-related activities, taking into account changes in business operations and developments in ML/TF methods as per HKMA transaction guidance paper.

13. The proposed solution should contain appropriate procedures for handling exception reports and red flags, as well as a procedure for escalating such reports, setting out clear lines of escalation.
14. The proposed solution should ensure to implement reports and systems (e.g exception reports and detection scenarios) that capture the transaction pattern or activities of customers such as the following examples: -
 - Transactions involving high-risk jurisdictions.
 - Transshipment involving sanctioned countries.
15. The proposed solution should ensure in identifying and screening all relevant parties to a transaction and other information contained within trade documents against applicable sanctioned lists.
16. The proposed solution should ensure to implement policies and procedures that are appropriate in relation to dual-use goods (Items that have both commercial and military or proliferation applications).
17. The proposed solution should have trade controls to ensure appropriate handling and management of alerts of possible matches from name screening and transactions connected with sanctioned or high-risk jurisdictions or embargoed goods/ services.

E. Post Go-live Support/Facilities Management

This section of the On-Going Operations is broadly classified under Two (2) categories of services that the Bidder is required to offer.

- 1) Domain Services
- 2) Cross Functional Services

Any other tools required by the Bidder for offer the services as per the RFP should be proposed and factored in the bill of material.

Domain Services

UCO Bank has identified number of domain services to support business operations. Bidder is expected to provide support for these domain services as per the defined scope and the corresponding SLAs.

The following table presents an overview of the services to be provided by Bidder under domain services, on an ongoing basis for the duration of the contract. Bidder is expected to adhere to IT Service Management (ITSM) processes based on IT Infrastructure Library (ITILv3) framework (version 3) for all the services:

Domain Services	Description
Database Management	The management of the provisioning, maintenance and support of database hardware and software as well as monitoring, access management, backup and recovery and ad hoc support
Server Management Services	Monitoring and management of computing platforms on which utilities and applications are hosted
Storage Management Services	Monitoring and management of the enterprise storage environments within UCO Bank. This also includes storage area networks (SANs) Replication and storage on distributed file servers.
Backup and Restore Management Services	Management of backup facilities within UCO Bank proposed by the bidder for all the in-scope solution. The Successful Bidder shall be responsible for taking centralized backups from DC and DR for all the in-scope servers hosted at DC and DR.

Database management

The scope of the database management services includes all in scope data and database management activities on the production, non-production and disaster recovery environment that will be included as part of this service. The expected database management services can be further defined by the following high-level service requirements:

Domain Services	Description
Build, Installation	Definition/ Installation/ Creation of databases with suitable hardening procedures as per UCO Bank's policy
Database Performance Management	Fine tune and resolve performance issues through performance tuning and optimizations.
Database Capacity Management	Estimate & recommend database requirements based on performance and Business projections
Monitoring and administration	Provides the required operational support to monitor UCO Bank database environments

Backup and restore	Refers to the successful backup and restoration of the database instances as defined by UCO Bank policy
Access management	Management of the granting, removal, monitoring and editing of access rights allocated to the database environments
Database ad hoc support	Processes to perform database upgrades, performance tuning and repairing a database
DC and DR testing	Create, Implement and validate database recovery solutions. Support during DR testing and during actual DR situations

General

1. The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO Bank's requirements and any statutory or regulatory guidelines
2. All in scope Databases process and DBMS best practices will be a part of scope

Database Build and Installation

3. Defining the physical database design (log files, rollback segments, tablespaces, database descriptors, partitioned objects)
4. Installation of software and database creation [in consultation with the UCO Bank team] - Oracle/ SQL etc. as per UCO Bank standard
5. Create definitions of logical data structures, tables, views, indexes, program specification blocks, stored procedures & define their relationships
6. Hardening process document for fresh DB installation and perform hardening
7. Test and prepare database upgrades.
8. Implement database upgrades into the production, non- production and DR environments
9. Publish Plan of Action (PoA) to be verified and validated by UCO Bank team before implementation

Database Performance Management

10. Track & co-ordinate database related incidents/ problems till resolution
11. Conduct first level diagnosis for reported Incidents & perform resolution
12. Analysis of incident/ problem trends
13. Co-ordination & escalation to Database vendors (L3) (Logging ticket at Vendor side as well internal tracking through service desk), follow-up till resolution
14. Maintaining & monitoring the health & performance of databases (Primary and standby)
15. Monitor & analyse alerts & logs including

- a. Trace files (including data block corruptions, Enqueue resources, internal errors & I/ O read-write failures)
 - b. Database changes
 - c. Background job status
 - d. Operating system logs
 - e. Space management
- 16. Monitoring the table space utilization, file system usage and all other events of O.S which may deter the performance of the database (primary as well as DR)
 - 17. Analysing/Troubleshooting Database Performance
 - 18. Collection of statistics for databases
 - 19. Optimizing database performance, Performance tuning
 - 20. Monitor physical DBMS for performance & capacity requirements
 - 21. Monitoring of databases
 - 22. Monitoring of transaction logs
 - 23. Provide recommendations on DBMS design
 - 24. Monitor the backup & report on backup logs
 - 25. DDL, export & import related activities
 - 26. Preparing monthly database related reports
 - 27. Periodic optimization of application databases through compression facilities and database tuning.
 - 28. Provide reports on database currency and propose upgrade recommendations

Database Capacity Management

- 29. Estimate & recommend database requirements based on received data from Database Performance team and Business projections (Annual/ As and when required)
- 30. Perform Database Space analysis
- 31. Alignment to purging policy
- 32. Review archive logs requirements
- 33. Customizations required at DB level
- 34. Review and planning for 6 months

Database Monitoring and Administration

- 35. Setting data storage parameters for storage associated with the physical elements of the database
- 36. Handling password issues
- 37. Configuration of Databases
- 38. Creating a new database instance
- 39. Testing & implementation of patches
- 40. Testing & implementation of upgrades
- 41. Managing, applying & verifying Database program patches

- 42.Database Scripting
- 43.Review recommend and test patches.
- 44.Coordinate all changes through the agreed upon change management process
- 45.Start-up and shutdown of databases
- 46.Daily activities such as end of day, end of month, end of year/quarter etc.
- 47.Daily / Weekly / Monthly backup of databases
- 48.Database recovery
- 49.Weekly database recovery checks
- 50.Required logs maintenance as per Standards of the UCO Bank
- 51.Disaster recovery as per Standards of the UCO Bank
- 52.Database problem resolution
- 53.Recreation of Indexes
- 54.Perform pre-batch activities-Scheduling of resources-Scheduling batch services-Define, maintain and document a work schedule for running production system batch jobs, and possible started tasks-Install and document system related batch jobs in the automated job scheduling package-Manage the root cause analysis for scheduling problems- Develop and maintain standards for job acceptance and implementation. The bidder can either use scripts or propose a tool for batch automation
- 55.Remove applications from the application portfolio following decommissioning from projects or improvements.
- 56.Perform regular import and loading of data and ad-hoc data extractions.
- 57.Responsible for maintaining DB inventory
- 58.Maintaining and performance tuning of UAT databases
- 59.Migration of Databases (Release Upgrade)
- 60.Execution of all back-end changes across all applications as informed by application owner
- 61.Manage database transaction (SQL)/ archive (Oracle) logs
- 62.Administration/ management of archival databases (Purge from production and move to archive database)
- 63.Resolving corruption (both Physical & Logical) issues at primary & standby databases
- 64.Execute DBMS changes in support of major application or logical database design changes
- 65.Designing &Implementation of logical & physical backups
- 66.Flash back up on daily basis
- 67.Vendor coordination with OEMs for upgrades, patches, bug fixes, performance tuning etc.
- 68.Creation of a Standby database & setting up the DR
- 69.Log shipping/Mirroring/Always On for SQL

70. Monitoring, management and implementation of High Availability (HA) viz. clustering/RAC etc.
71. Review of all databases
72. Switchover of databases (as and when required and as per the defined time window)
73. Refresh of Databases as per defined frequency or on demand
74. Day end, month end, quarter end, year-end End of Day & Begin of Day support
75. Resolution of audit points and VA/PT reports
76. Management of tools
77. Ad-hoc support for processes run by branch charges for average quarterly balance/ SB interest calculation
78. Apply application data fixes.
79. Install patches and upgrades to database software.
80. Installing database software as appropriate.
81. Perform application nonproduction environment data refreshes.
82. Cloning of application data environments.
83. Monitor capacity and performance of databases.
84. Control of the database (adapting database profile parameters, expansion of tables and table spaces)
85. Technical reorganization of the database (defragmentation) also after archiving
86. Analysis of the DB tables & indexes - continual performance enhancement measures
87. Create new indexes, performs reorganizations as required per analysis
88. Creation, maintenance and execution of database related scripts such as start-up and shutdown processes
89. Creating and maintaining formal documentation of the database environment (e.g. scripts, design, configuration, access rights)
90. Monitor availability of the databases as a subset of monitoring overall service availability.
91. Providing solution services for database design, configuration and maintenance
92. Assist with incident and problem management related activities relating to the database environment (e.g. integration, interface, performance, configuration issues as part of the overall support service) including interaction with third party suppliers where necessary.
93. Archive of application specific data as requested.
94. Implementation and monitoring of database security.
95. Loading software components- Kernel patches, Release changes.
96. Proactively apply security fixes
97. Documentation upkeep and records maintenance

Database Backup restore

- 98. Manage Database backup/ restore schedule, administration (RMAN Backup)/Scheduled Backups and others
- 99. Data Deletion & Purging/archival activity
- 100. Purging of tables based on availability of space on a regular frequency (Frequency to be decided)
- 101. Consolidating all database backups & Transaction log backups at a single file Server
- 102. Perform database backup, restore and recovery routines.
- 103. Compliance, review and updates to database standards documents.

Access management

- 104. Implementing & managing security rules & access authority as per UCO BANK's security policy, database Hardening etc
- 105. Implementation of database security by creating roles, privileges & profiles
- 106. Management of users in database and assigning of roles/privileges
- 107. Monitoring and management of logs for user access management of privileged users

Database adhoc support

- 108. Provide access to DBA resource for ad hoc work requests and change orders

Database Recovery

- 109. Create & implement database recovery solutions in consultation with UCO BANK's team
- 110. Recovery of database at primary and standby as per case
- 111. Restoration activities (from backup media)
- 112. Database recovery using the physical & logical backups
- 113. Support for DR Configuration and BCP activities and Plan
- 114. Evaluating current backup, recovery, & data replication procedures & providing recommendations for improving those procedures

Server Management

The scope of the server Management services includes all in scope server activities on the production, non-production and disaster recovery environment that will be included as part of this service. The expected server Management services can be further defined by the following high-level service requirements:

Service	Description
Installation and configuration services	Refers to the appropriate installation and configuration of the server environment as per industry best practice as well as UCO Bank's policy requirements.

Monitoring operations	Provides processes and procedures to monitor the server environment to ensure that the appropriate monitoring, reporting and maintenance activities occur.
Operating system support	Provides for operating systems and related software configurations. The service also consists of ongoing processes to maintain supplier supported operating platforms for preventive software maintenance Services. This includes services such as: <ol style="list-style-type: none"> 1) Software configuration management 2) Software upgrades and patch management 3) Software release management 4) Software optimization, tuning and preventative maintenance
Hardware support	Provides the services and methodologies that will be used by the Bidder to support the UCO Bank's server requirements. This service consists of the following components: <ol style="list-style-type: none"> 1) Hardware installation and configuration 2) Hardware environment support 3) Hardware preventative maintenance
Operating system security administration	Operating system security administration provides the processes to manage access to client assets at an operating system level. This security service provides the management of user logon ids and their access rights to system level resources, as well as maintaining server level security parameters and security product options. This section describes the various actions to be taken as part of the Security Administration Service, as well as what is needed on behalf of the client in order to provide these service levels.

System vulnerability management	Vulnerability management consists of preventive and detective services to identify vulnerabilities as they emerge; to prevent those vulnerabilities from affecting the in-scope systems; to detect when an in-scope system has been affected; and to cure those affected systems. Vulnerability management consists of both Vulnerability Alert management and Vulnerability Scanning processes. Vulnerability Alert management is the preventative process that collects known vulnerabilities and prioritizes vulnerabilities based on associated risk.
Operating system security event logging	Operating system security event logging is a detective control that enables the recording of security events on system hosts based on present parameters. The administrative tool's logging function is enabled, and the security events are retained in a record for future review.
Performance and capacity management	Consist of the support processes to collect, monitor, and analyze system performance information, for processor usage, input/output (I/O) throughput activity, disk usage, and memory usage
scheduling and monitoring	Scheduling and monitoring Process consist of those specific tasks associated with administering the automated scheduling system to provide the tools and processes necessary to support a scheduling and monitoring processing environment.
Failover management	Provides for the recovery of the critical workload on the server environments in the event of an outage of primary server and / or a disaster. The bidder is required to prepare documentation of a written recovery plan for the server environments

1. The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO Bank's requirements and any statutory or regulatory guidelines
2. Shifting of servers within the premises and reinstallation and configurations including cabling and asset labelling
3. Provide server configuration reports and configuration details to the UCO Bank as requested

4. Maintain accurate supplier contact information and escalate to supplier contacts in a timely manner.
5. Implement configuration management processes and procedures.
6. Record and plan release of server upgrades and support its implementation.
7. Maintain an audit trail of server configuration changes as resulting from release and change control processes.
8. The required software agents are to be installed, configured and monitored.
9. Provide guidance to the UCO Bank and industry best practice for the optimal configuration of the operating system environment.
10. Produce and maintain installation and configuration diagrams of all installations
11. Actively manage and report on the availability of all servers.
12. Perform server periodic checks, monitoring and performance tuning.
13. Communicate any service issues or implementation concerns with the UCO Bank and appropriate support personnel and/or vendors.
14. Monitor hardware and system software status, process status, and take necessary action based on detected problems or issues as provided in this schedule.
15. Provide problem escalation and interact as necessary with third party suppliers.
16. Provide monitoring and troubleshooting for the server environment
17. Provide timely notification and escalation to on site personnel if any hardware and software conditions exist that must be resolved on site to meet the service levels provided in this schedule.
18. Bidders will ensure appropriate resources are on site to ensure service levels are achieved if recovery or corrective actions are required.
19. Propose tools for operations such as monitoring, deployment and configuration etc.
20. Ensure server access is secure and authorized.
21. Management of logical access to the server environment in accordance with the UCO Bank's policy (including administrator \ root access)
22. Assist the UCO Bank with application support requiring operating system changes or access
23. Evaluate the impact of new operating system upgrades or releases on existing applications and performance.
24. Install patches as and when these become available, per vendor instructions for security exposures and Operating System bug fixes deemed critical by the vendor.
25. Ensure the configuration of operating systems is in line with standards and policies as defined by the UCO Bank
26. Document and track all configuration management problems using the site change management process.

- 27.** Co-ordinate all changes through the site's change management process.
- 28.** Configuration management for operating system release levels, patches and status.
- 29.** Perform routine system operation functions and system console operations actions such as power on/off, system reboots, and start/stop/reset.
- 30.** Apply preventive and corrective maintenance to all system level software (operating system and other non- application software).
- 31.** Install and upgrade all system level software (the operating system and other non-application software).
- 32.** Escalate hardware related malfunctions to the hardware supplier for resolution as provided in the vendor maintenance contract
- 33.** Inventory information about hardware shipping and receiving, raised floor space requirements, equipment placement, cabling, fibre, connectivity details, power and earthing requirements
- 34.** Servers/Storage hardware maintenance and support is based on various maintenance levels.
- 35.** Alert the UCO Bank about hardware changes that may impact application execution in support of the UCO BANK's application testing.
- 36.** Design back-out processes to return to the former hardware configuration if unforeseen problems occur during installation.
- 37.** Co-ordinate the scheduling and installation of supplier- recommended preventative maintenance and other hardware specific changes.
- 38.** Schedule down time as and when required to perform required hardware preventative maintenance, installation and testing.
- 39.** Design, build, schedule, and implement a hardware refresh template.
- 40.** Configure operating systems at the setup of each server, to establish super user privileges and access rules and establishing other standard guidelines, based on the agreed security policy of the UCO Bank
- 41.** Establish the process and procedures for requesting logon IDs and OS system level access
- 42.** Create, modify, and delete system logon IDs using the Change Control Procedure
- 43.** Monitor and maintain accounts and IDs and their designated privileges or access to make certain only active, authorized IDs have access, based on the agreed security policy.
- 44.** Remove inactive or suspended IDs after a specified amount of time, based on consultation with security administration and the UCO Bank's using the Change Control Procedure
- 45.** Adjust and maintain operating system and security software parameters for password expiration, available in the specific operating system environment to meet the agreed security policy requirements

- 46.** Provide processes and procedures to maintain operating system data protection options.
- 47.** Perform bi-annual re-verification of data owners, authorized submitters and logon IDs, existing level of privileges, based on input from the UCO Bank and system security configuration.
- 48.** Work with the UCO Bank's application support personnel as reasonably required for the Quarterly reviews and maintenance of inactive user id's
 - o Compile a list of defined users id's on the Operating System, and provide list to the UCO Bank
 - o Perform reviews of system, monitoring and database administration user id definitions.
 - o Bidders will apply the necessary changes as per the outcome of the review.
- 49.** Hardening of servers as per UCO Bank's policy
- 50.** Anti-virus scan and anti-virus update on the server
- 51.** Bidders will delete the UCO Bank's application user id definitions, once such a request has been forwarded by the UCO Bank.
- 52.** Bidder to update virus related signature files on servers to manage the removal of malicious code.
- 53.** Support and ensure that the timely installation of updated signature files and anti-virus software patches on all servers within the managed environment occurs.
- 54.** Coordinate with UCO Bank's SOC Vendor for receiving the most up-to-date information on malicious code outbreaks and the appropriate software signature files to protect against malicious code.
- 55.** Testing of signature files are to be performed prior to deployment.
- 56.** Perform pre-production scans to identify potential security risks on a server prior to entering the production environment.
- 57.** Review the results of vulnerability scans and determine corrective actions based on the results of the scans
- 58.** Review the results of penetration testing and determine corrective actions based on the results of the scans.
- 59.** Review government and supplier bulletins and various other sources to identify emerging threats or vulnerabilities to the UCO Bank's hosts.
- 60.** Maintain the risk evaluation process of vulnerabilities in which mitigation plans are determined, in accordance with the agreed security policy.
- 61.** Maintain a vulnerability correction process to correct vulnerabilities detected through scanning of servers.
- 62.** Maintain a vulnerability correction process as new vulnerabilities are identified.

- 63.** Correct known vulnerabilities detected within the scope of the Bidder's responsibility, using the appropriate correction and change management processes.
- 64.** The agreed security policy is to form the basis of security level.
- 65.** Maintain processes to provide consistent configuration of parameters for logging devices and ongoing maintenance of those parameters.
- 66.** Make certain of adequate retention of security event logs, based on the agreed security policy.
- 67.** Configure the parameters of the administrative tools for all system hosts, in accordance with the agreed security policy.
- 68.** Will provide event logging to the extent that tools, resources, and storage are available on client owned environments
- 69.** Ensure sufficient storage capacity available to retain logs
- 70.** Provide a listing of resource access rules for re-verification purposes
- 71.** Perform quarterly review all user ID's and forward list of ID's not used for the last 6 months to the UCO Bank for permission to delete these ID's.
- 72.** Process security data identifying logged or audited access to a resource.
- 73.** Process security data identifying attempted access to a protected resource.
- 74.** Process security data identifying password violation attempts.
- 75.** Process security data identifying usage of emergency ID's.
- 76.** Monitor and maintain ID's and their designated privileges or access to make certain that only active, authorized ID's have access.
- 77.** Adjust and maintain operating system and security software parameters, consisting of password expiration, available in the specific operating system.
- 78.** Provide performance management functions and establish performance monitoring thresholds for major processes.
- 79.** Proactively identify performance problems and improvements.
- 80.** Provide capacity planning processes, for short term and long-term planning, forecasting resource requirements, and analyzing and reporting resource trends.
- 81.** Monitor server utilization, CPU usage and I/O activity, produce capacity projection reports and develop plans for improvements.
- 82.** Review server capacity and advice where future additional capacity may be required or archiving policies need reviewing or implementing.
- 83.** Use standard operating system utilities and/or other third-party tools where appropriate, to project the effects of new changes and workload changes or when large configuration changes are performed in the environment on request of the UCO Bank.
- 84.** Perform operating system software tuning \ optimization as required to maintain day-to-day operations
- 85.** Provide, install and maintain performance monitoring software.

86. Maintain system parameters to manage subsystem performance and workload throughput.
87. Implement changes as necessary to optimize the effectiveness and efficiency of the server platform.
88. Analyze system resource and storage utilization.
89. Perform capacity trend analysis.
90. Perform capacity modelling.
91. Capture capacity usage for the last 12 months.
92. Provide forecasting based on historic trends and planned UCO Bank's initiatives.
93. Provide assistance with batch scheduling issues and problems using the problem management process.
94. Process job dependency information for batch job cycles as defined by the application support staff.
95. Maintain specific batch cycles utilizing the standard operating system CRON scheduler throughout the operational support coverage hours as necessary to meet defined service levels.
96. Provide appropriate system resources, tools and procedures to support the processing of user-initiated batch jobs.
97. Agree with the UCO Bank prioritization for scheduled, ad hoc and system jobs.
98. Provide the necessary operational resources to support UCO Bank-submitted or UCO Bank-scheduled batch processing.
99. Maintain tools and facilities for UCO Bank to perform batch scheduling and batch monitoring activities.
100. Log problem records if scheduled and automated batch jobs fail.
101. Consult with the UCO Bank should job priorities require a change due to system constraints.
102. Perform problem diagnosis and purging of jobs on Operating System as necessary.
103. Monitor automation tools and functionality.
104. Maintain and execute system start- up/shutdown processes.
105. Monitor, identify, and implement automation techniques to remove manual interventions for ongoing monitoring and operation activities.
106. Perform maintenance and support for automation tools and products
107. Problem determination and isolation for automated operational processes.
108. Maintain and update documented hardware, facility, operating system, database and related system software recovery plans as necessary.
109. Perform quarterly tests of the recovery plans to verify the effectiveness thereof in supporting the day-to-day UCO Bank operations.
110. Provide the required personnel resources to perform recovery plan drills or actual recovery plan execution at the time of disaster.

- 111. Provide requisite mirroring and redundancy across the DC & DR facilities to ensure adequate failover for the server environments.
- 112. Cluster configuration including the integration of startup/shutdown scripts
- 113. Configuration of shared storage
- 114. Provision of documentation on implemented high availability solution
- 115. Installation, maintenance and monitoring of clustering
- 116. Conduct Cluster tests as a part of DR drills

Storage Management

Storage and data consist of a system managed storage strategy that enables all data to be managed individually and automatically by the system. Within the system managed storage environment are both online and removable storage media, commonly referred to as disks and tapes. UCO Bank requirements for data availability, accessibility, performance, and retention can be accommodated at the data set level and used by the system managed storage environment to select the correct media.

The expected storage and data management services can be further defined by the following high-level service requirements:

Service	Description
Mirroring	Includes the management of the SAN environment to ensure the availability, integrity and redundancy of UCO Bank's storage environment across DC, DR and Near Site
Configuration	Process of organizing and maintaining storage information to streamline the process of maintenance, repair, expansion and upgrading.
End to end storage monitoring	Continuous monitoring of a DC, DR and Near Site Storage Equipment notification to the administrator(s) in cases of failure / outages.
Archiving	Assist in implementing and maintain UCO Bank's archive strategy as part of ensuring effective usage of storage resources.
Media management	Management of the associated media and peripheral equipment used for data storage (e.g. tape management)

1. The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO Bank's requirements and any statutory or regulatory guidelines
2. Develop and document storage and data management requirements and policies.
3. Develop and document procedures for performing storage management that meet requirements and conform to defined policies
4. Review Storage Management procedures on a regular basis to be defined.
5. Provide appropriate data storage services (e.g. RAID array, SAN, tape, etc.) compliant with the agreed service levels and performance and availability metrics
6. Monitor and control storage performance according to data management policies.
7. Maintain and improve storage resource efficiency and space requirements.
8. Perform data backups and restores per established procedures and service level requirements as well as in accordance to the UCO Bank's change management process.
9. Adjust the backup and restoration plan as new components are added to the system or availability requirements change
10. Provide input processing, for activities such as loading and rotation of third-party media (e.g. tape) and receipt and/or transmission of batch files, or large files.
11. Define storage management reporting requirements
12. Provide storage management reporting as defined by the UCO Bank
13. Maintain the integrity of storage media, e.g. tape and disk.
14. Maintain the data integrity across DC and DR
15. Perform the relevant maintenance activities to ensure data availability and redundancy
16. Management of all third parties required to support the storage and data environment
17. Storage Management administration – manage and (Pro-active) monitor to ensure all time storage availability.
18. Resolve incident/problem related to storage as per agreed SLA.
19. Supporting new and existing storage products and services like replication, mirroring, security, traffic analysis, compression, virtualization etc.
20. Managing of physical storage elements/equipment
21. Managing moving inactive data off of production machines to free online disk space for important active data
22. Managing logical storage elements like caching, I/O technologies, data protection technologies etc.
23. Storage provisioning. Estimate and recommend storage requirements
24. Performing data management including backup and recovery
25. For disk storage, responding to storage requests by:

- Allocating raw storage
- Defining logical volumes
- 26.** Troubleshooting disruptions and working with vendors to resolve the issues including software/firmware/patches related issues
- 27.** Performing capacity management of storage resources to meet business needs
- 28.** Planning for upgrades to hardware and software (including execution)
- 29.** Granting UCO BANK access to the storage management system from all applicable locations where the Services are performed, and allowing UCO BANK to monitor and view the knowledge database on an ongoing basis (including Authorized Users)
- 30.** Storage provisioning, purging of disk space, Replication support, LUN, SAN Switches, FC Links, Point in time copy / Snapshot management, RAID Configuration
- 31.** Supporting Disaster Recovery activities pertaining to storage devices
- 32.** Enable Proactive monitoring to ensure Minimal/Zero system disruptions/performance issues/outages.
- 33.** Incorporate takeaways from Major Incidents into monitoring to prevent repetitions.
- 34.** Maintaining documentation of configurations (including pictorial representation of the storage layout.)
- 35.** Maintaining documentation of storage component details including architecture diagram, policies and configurations and the same should be reflected in the Configuration Management Database (CMDB)
- 36.** Performing any other day-to-day administration and support activities

Backup and Restoration Management services

The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines. The Bidder shall define data backup and recovery requirements. These requirements should cover the following at a minimum:

1. Identify the data backup technique which best suits the needs of UCO BANK for each application / server
2. Install, configure, test and manage any tools that may be required for data backup and recovery, such as those for writing the same data to multiple storage devices at the same time
3. Restore data to the database, as appropriate while ensuring that there is no loss of information / data.
4. Development of procedures and templates. Periodically conducting restoration drills, recording the results and reporting the results to UCO BANK.
5. Execute backup and recovery procedures

6. The IT MSP is required to handover the tapes to UCO BANK's personal/3rd party who will vault the tapes at offsite locations and retrieve tapes from UCO BANK's resources when required.
7. Restore required files and data sets
8. Performing mock system failure and then data restoration drills on periodic basis
9. Manage all existing and all future deployments of Backup and Restore Infrastructure. Media will include both tape and disk drives
10. Performance tuning for the Backup and Restore Infrastructure
11. Install and configure new equipment as required
12. Configure any new Backup and Restore infrastructure to the Monitoring and Alerting system and commence the Monitoring activity upon completion of the installation.
13. Provide capacity planning on backup and restore platforms.
14. Equipment shifting within the premises including reinstallation/ configuration and calling & labelling

Administration

1. Backup and Restoration Administration - Manage and monitor backup and restoration activities.
2. Provide Backup and restore infrastructure configuration maintenance
3. Handling backup (Full, Differential, Incremental) of agreed data for all managed servers as per the frequency (daily, weekly, monthly, yearly) defined in the backup & restore policy/ procedure/ guideline of UCO BANK.
4. Performing media management for offsite/onsite backup
5. Handling service requests on backup and restoration.
6. Generating daily/weekly/monthly report on the backup/restoration performance
7. Performing retrieval of backup data
8. Performing back up media maintenance:
 - Defining media rotation requirements and/ or follow standard procedure
 - Labelling backup media as per backup policy
 - Planning and requisitioning of storage media
 - Monitoring and maintenance of the scratch tape pool
 - Registering tapes into automated tape handling devices
 - Handing over of tapes to UCO BANK's personal /3rd party vendor for rotation of tapes to offsite facilities
 - Destruction of media coming out of service in accordance with back up policy
9. Executing database back-ups and restores (including export and/or import) using database tools.
10. Performing restoration activities:

- Testing of the restore the Data as per UCO BANK Policy/guidelines.
 - Restoring complete or incremental backup as authorized (including user approval for restoration to same path, business manager approval for restoration of common folders to same path and UCO BANK IT approval for all other restorations) within 24 elapsed hours
 - Periodically verifying backup media integrity and testing of backup and restoration process as per a defined schedule
 - Restoring single or multiple objects from the backup media
11. Reviewing backup and restoration process and infrastructure, to reduce the backup or restoration windows
 12. Monitoring the backup and report on backup logs. Reasons for backup failures are to be analyzed and reported.
 13. Monitor tape hardware for malfunctions and monitor tape usage
 14. Managing and maintaining of back up tape devices
 15. Performing maintenance of appropriate documentation, in accordance with back up policy:
 - Maintaining a backup register
 - Labelling and tracking of tapes
 - Backup and verification Logs
 - Restoration Logs
 16. Granting UCO BANK access to the backup management system from all applicable locations where the Services are performed, and allowing UCO BANK to monitor and view the knowledge database on an ongoing basis (including Authorized Users).
 17. Rapidly resolving every backup request/incident/problem within mutually agreed timelines
 18. Backup policies configuration, modification for file systems, databases on heterogeneous operating systems
 19. Performing any other day-to-day administration and support activities
 20. Perform periodic audits to ensure the proper cataloguing of media
 21. Review compliance with physical specifications, retention periods and Security
 22. Provide monthly reports of retired and disposed Tapes. The report is to also to account for the status of all the backup media in the storage, including new media added for the month.
 23. Maintain the integrity of the tape library system
 24. Monitor tape library for reliability and minimization of read/write errors during the entire retention period

Backup and Recovery - Restoration testing

25. Carry out mock restoration tests

26. Decide applications and data for testing through restoration testing as per UCO BANK policy
27. Document test plans and results
28. Delete data from test servers
29. Review restoration test results
30. Storing backups and managing media life expectancy for storage media, etc.

Offsite Media Management

31. Responsibility for off-site media storage, including:

- Integrity Checking
- Compliance with UCO BANK and/or government requirements
- Handover the Tape Media and business- recovery-related paper documentation to UCO BANK personnel/3rd party vendor for secure off-site vault storage

32. Follow off-site Tape Media storage procedures, including:

- Prepare media for off-site storage, for transfer to other Third Parties/UCO BANK's personnel as requested by UCO BANK, or as otherwise required
- Log all physical tape Media in and out of the Data Center and/or remote locations, as appropriate.
- Handover the tape media to UCO BANK personnel/3rd party vendor to ship/receive tape Media to and from the off-site storage location(s) on a daily basis or as required.
- Maintain the rotation of the tape Media that is required for off-site storage.
- Periodically Audit the off-site tape storage facility for compliance and control procedures and provide reports of such audits to UCO BANK.
- Maintain the integrity of data shipped to off- site storage by UCO BANK's personnel/3rd party vendor
- Notify UCO BANK of any problems
- Design an emergency tape Media return process and submit to UCO BANK for approval
- Comply with, and review compliance with, physical specifications, retention periods, and security
- Wipe/erase the data and configuration information resident on the External Storage Media using recognized industry standards prior to disposing of the External Storage Media.

Replication

33. Monitor the RTO and RPO of complete solution as per the UCO BANK's policy
34. Monitor and manage the replication between the DC and DR

- 35.** Generate reports to review the performance of the replication
- 36.** Ensuring the RTO and RPO are maintained of the Complete solution as per the UCO BANK's policy

DC – DR Drills

The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines. After implementation of the supplied hardware and software bidder need to perform the first DC DR Drill in totality within one month in coordination with all other vendors of the UCO BANK.

- 1.** Bidders need to perform minimum of 4 DC DR drill in each year during the contract period as per the discretion of the UCO BANK.
- 2.** All the DR Drills needs to be done from the supplied ADR tool
- 3.** Bidder needs to allocate adequate resources, do project management and work closely with the application owner for performing the DC-DR Drills whenever planned by the UCO BANK.
- 4.** Any configuration level changes which can impact the DC DR drill need to be informed to concerned team before handover to avoid issues during the Drill.
- 5.** During DC DR drill bidder need to allocate appropriate resources onsite to avoid any failure and delays which will be penalized appropriately as mentioned in the Section 7 Penalty & Uptime of RFP
- 6.** Bidder need to perform project management and all reporting and pre and post environment preparation to avoid any failure in the drill.
- 7.** Maintain and update Business Continuity plan
- 8.** Maintain and update disaster recovery plan
- 9.** Ensure successful replication between production and DR
- 10.** Notifying UCO BANK promptly if a Disaster recovery scenario/condition arises
- 11.** Assisting UCO BANK in execution of DR plan in such scenario
- 12.** Perform periodic recovery testing
- 13.** Developing and executing test plans as per defined periodicity or as and when required
- 14.** Documentation for Business continuity plan, Business continuity strategy plan & Roles and responsibility matrix for DC and DR team
- 15.** Coordinate with all the users involved in DR testing
- 16.** Track and report DR test results.
- 17.** Develop an action plan and timeline to address DR testing results.
- 18.** Implement DR action plans and provide ongoing status reporting until completion of all action items.
- 19.** Initiate the DR plan for UCO BANK in the event of UCO BANK declared DR situation as per UCO BANK Disaster Recovery policies and procedures.
- 20.** Perform quarterly DC-DR drills based on UCO BANK's periodicity.

- 21.**Coordinate with UCO BANK and third parties during a DR situation as per UCO BANK Disaster Recovery policies and procedures.
- 22.**UCO BANK can also do an unplanned DC-DR Drill which bidder needs to support and design the system accordingly.

RTO / RPO Management

The bidder needs to maintain the below RTO and RPO parameters of the all the in-scope equipment's and software as mentioned below.

Application Name	RTO / RPO
Comprehensive Anti-Money & Trade based Money Laundering Solution	RPO: - 30 Minutes RTO: - 120 minutes

Cross Functional Services

Over and above the defined scope of services within the Domain Services, it is expected that the Bidder provide the IT support service management activities required to effectively manage the services required in a consistent, efficient and reliable manner and is able to meet the desired service levels.

The Cross Functional Services are mentioned below:

Service	Description
Incident management and IT Infrastructure Support Services	<p>Incident management refers to an unplanned interruption to an IT Service or a reduction in the Quality of Service. The objective of incident management is to restore normal operations as quickly as possible with the least possible impact on either the business or the user.</p> <p>The Bidder is expected to assume accountability for the resolution of incidents as part of the 1st line of support to be provided. All 2nd level support service (either OEM certified or under payroll of OEM) will be the Bidder's responsibility. The Bidder should also take into account that a continuous and uninterrupted support service is required on all working days as per Hongkong & Singapore centre from minimum 6AM to 9PM and also during holidays, non-working days & extended working hours as and when required by Bank. Bidder will raise tickets with respective OEMs for level 3 support.</p>

Change Management and Release Management	Change Management will protect the production environment and its services. All changes to Configuration Items must be carried out in a planned and authorized manner. This includes identifying the specific Configuration Items and IT Services affected by the Change, deploying the Change, testing the Change on UAT environment, and having a roll back plan should the Change result in an unexpected state of the Service. Release Management will take a holistic view of a Change to an IT service and to verify that all aspects of a Release, both technical and non- technical
Service Level Management	Service Level Management will maintain and gradually improve business- aligned IT service quality through a constant cycle of agreeing, monitoring, reporting, and reviewing IT service achievements and through instigating actions to eradicate unacceptable levels of service.
Security Management	Security Management will ensure compliance to security policies, contractual requirements, regulatory/statutory requirements, and as expressed in the Service Levels
Patch Management	Provide patches management services for in-scope infrastructure at DC/DR
IT service continuity and Disaster Recovery	Supporting disaster recovery activities in scenario of a disaster and to keep the UCO BANK disaster recovery plan up to date

Incident Management and IT Infrastructure Support Services

The Bidder should not only take precautions necessary to minimize damage from incidents and malfunctions, but also monitor and document these incidents in detail with a view to learn from them. The bidder should design and implement formal systems and procedures for detecting and reporting incidents relating to exceptional situations in day-to-day administration of the IT infrastructure. It should ensure that incidents are reported in time to enable authorities to take appropriate corrective actions to avoid the recurrence of such events in future. The bidder is required to provide an IT Infrastructure Support Services to UCO BANK's Application Monitoring Group for any issues in domain or cross functional services.

Incident Management and IT Infrastructure Support Services

1. The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines
2. Receiving incidents through helpdesk tools and taking necessary action. The successful bidder shall update the status of the ticket as and when desired
3. The bidder will have to ensure that categorization of services is possible/enabled in the system to capture the defined SLAs
4. Providing updates to UCO BANK's Team on incidents logged
5. Receiving requests and trouble reports, assign priority based on agreed upon definitions and route the request to the appropriate service engineer (including for remote support or on call support) and track till resolution
6. Resolving all incidents as per resolution time limit specified
7. The resolution time will be measured from the time when Bidder receives an intimation (through helpdesk tool /phone /email) from the group/end user. Resolution of problem for the purposes of this Service Level shall mean to achieve normal operational functionality
8. Define help desk call prioritization guidelines, problem severity codes, and escalation procedures
9. Provide support for infrastructure and application calls
10. Level 1 Support for the Infrastructure & other queries linked with in-scope equipment, applications & services
11. Conduct a thorough Root Cause Analysis to identify the problem and do an assessment requirement for routing it to AMC / ATS Support
12. Escalate and communicate issues as per agreed escalation/communication processes
13. Carrying out root cause analysis and corrective action for recurring incidents and for all critical and major problems.
14. Subject to UCO BANK's review and approval, developing and periodically updating problem escalation procedures and distributing such procedures to Authorized Users
15. Escalate the tickets to proper Support group for resolution.
16. Resolve the problems logged by the users. Logs calls with AMC / ATS service providers in case of needs and coordinate and follow up with them till closure
17. Coordinate with Application / Hardware service providers to get the calls resolved which needs their support for ticket closure.
18. Support for the IT peripherals at DC and DR
19. Manage problem escalation procedures
20. Providing status of pending requests to UCO BANK business user -The mail should contain business, domain type, company code, person who raised the issue, description of the incident/problem, actions taken, current status, last contacted personnel and reasons for pending status
21. Notifying UCO BANK business users when request is completed

22. Resolution of the problems linked to in scope infrastructure or services
23. Notifying UCO BANK IT of any deviation to process or failure to meet SLA
24. Developing the knowledge database that is required in order to solve as many incidents as possible as a first-time fix.
25. Knowledge database on an ongoing basis (including Authorized Users)
26. Liaison with the 3rd party Vendors, application service providers and coordinate problem identification and resolution
27. Record, analyze and report queries/tickets/calls received by the help desk, including:
 - Query volumes and duration,
 - Problem trends, and
 - Query resolution time.
 - Unresolved called
 - Age analysis of unresolved queries
 - Problem solution and resolutions
28. Conduct trend analysis and if required forward the case to the incident management team
29. Generate the reports from the system to track the Helpdesk support service levels
30. Dispatch the appropriate support personnel to remedy a problem if it is a hardware, network or security infrastructure related issue
31. Bidder will provide Induction Training to all the bidder personnel joining UCO BANK account covering the following aspects:
 - Introduction to UCO BANK's IT policies and processes
 - Understanding of UCO BANK Business Processes and culture
 - Adequate training on new products and services
32. Performing any other day-to-day administration and support activities

Change Management and Release Management:

As part of the change management process the bidder is expected to perform the following activities:

Service Requirements	Description
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Initial user request	<p>In case of changes required to application software maintained by the bidder, the user shall submit the requirements to the UCO BANK IT Team. The bidder must populate the 'Change Requirement' form.</p> <p>The requirements could relate to changes required in the operational infrastructure to support new/existing requirements or frequent error messages indicating that some parts of the programs are incorrect.</p> <p>The requirements could relate to additional features required to be built in the system or changes forced by the regulatory body as well as suggestions from the stakeholder</p>
Approval of request	<ol style="list-style-type: none"> 1. Once UCO BANK provides the go ahead, the bidder along with the Bidder team, shall conduct a feasibility analysis 2. Subject to the outcome of the feasibility study, the request shall be forwarded to the relevant team. 3. An enterprise-wide, standard naming convention for each application / Hardware change requests must be adopted by the Bidder. This naming convention should clearly and unambiguously highlight the respective application / Hardware name, module name and the version number. 4. The Bidder, should collate the relevant information to assist UCO BANK in analysing the Change Request based on the following: <ul style="list-style-type: none"> • Criticality and need for program change • Exploring new ways of getting the same functionality within the existing set up • Building workarounds • Effect on other modules/ menu options/ business process – Impact Analysis • Any possible effect on existing control procedures 5. The Bidder shall formally provide its recommendations to UCO BANK.

Documenting the changes	<p>The Bidder shall maintain the documentation related to the IT infrastructure and accordingly make the necessary modifications/updates as and when changes are made to programs.</p> <p>The Bidder must ensure that the user operating manual as well as system documentation is updated on a timely basis. The responsibility of maintaining the above documents is with the Bidder.</p>
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1. The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines of all the three countries
2. Apply change and release management policies, procedures and processes to comply with service level requirements
3. Establish change classifications (impact, priority, risk) and change authorization process.
4. Participate in the development of the change management and release management procedures and policies.
5. Document and classify proposed changes to UCO BANK services. Documentation shall include UCO BANK cost and risk impact if needed and back out plans for all proposed changes.
6. Develop and maintain a schedule of planned changes and provide to UCO BANK as required, complying with change control process.
7. Determine change logistics and schedule.
8. Schedule and conduct change management meeting to include review of planned changes and results of changes made.
9. Attend weekly CAB meetings for approval of change implementation.
10. Attend change management meetings.
11. Provide change management documentation and tooling as required.
12. Review change management details and suggest amendments as appropriate to meet the needs of UCO BANK (back out plan, go/no go decision).
13. Notify UCO BANK of change timing and impact.
14. Implement change and adhere to detailed release plans.
15. Modify configuration, asset management items and service catalogue (if applicable) to reflect change. Asset management is reviewed quarterly but also can be requested on demand (referred later). Disaster recovery impact is covered under the normal change control processes.
16. Verify that completed changes delivered the expected impact and resolve negative impacts.
17. Monitor changes and report results of changes and impacts.

18. Conduct user acceptance tests as required.

Service Level Management

The objective of the Service Level Management process is to manage and maintain the quality of IT services delivered to UCO BANK's end users. The process should also seek to improve the quality of service delivered to the end users by reviewing the level of performance achieved by the IT Help Desk.

The Bidder is expected to design and implement a Service Level Management process to enable both the end user and the Vendors to have a clear understanding of the expected level of delivered services by documenting these goals in formal documents.

The SI is expected to perform the following activities in relation to Service Level Management with other IT processes:

- 1.** Incident Management service assists Service Level Management by:
 - Monitoring and reporting on threshold breaches in agreements and notifying support officers when escalation and breach events occur
 - Providing information on historical data and trends
 - Providing the interface with customers on the level of services provided
 - Recording escalation actions and activities to maintain the service commitment under an SLA with the customer.
- 2.** Problem Management service - assists Service Level Management by:
 - Identifying the underlying cause of incidents and problems to minimize their recurrence
 - Providing statistics, trends and historical data and assisting with Service Level Management reporting.
- 3.** Change Management service assists Service Level Management by:
 - Providing information on the effect of changes on the IT infrastructure and the impact on service level targets before and after these changes are implemented
 - Tracking improvement in services since service levels are defined
- 4.** Configuration Management service assists Service Level Management by:
 - Identifying the services affected by faulty configuration implementations
 - Identifying components/functions that combine to deliver a business function/service so that underlying agreements can be set up.

5. Assess and collate the Service Levels across multiple Vendor Contracts
6. Define, document, and implement a process to ensure that service levels are tracked
7. Develop a process by which reports are produced showing the performance of a service against its SLA
8. Undertake routine exercises whereby each SLA target is analyzed
9. Define, document, and implement a process that ensures that SLAs are regularly reviewed to ensure that they meet the UCO BANK's requirements
10. Track the SLA in conjunction with the change management process, define, document and implement a process whereby all changes to SLAs are agreed upon and raised through the change management process using a request for change.
11. Provide periodic status on the Service Levels maintained across all the components/services that are required to be tracked
12. Compute the penalties based on the Service Level defaults
13. Collate the required documentation, evidence required to be shared with the respective Vendors

Security Management:

The Bidder must ensure that the ongoing operations adheres to UCO BANK's security policy. The Bidder is expected to monitor and report any deviation from UCO BANK's policies for the complete operations solution.

UCO BANK's policies are in line with global standards like ISO 27001. Audits will be conducted by UCO BANK (or by auditors and / or Consultants empanelled by UCO BANK for the purpose.) Any findings unearthed during these audits will have to be fixed by the bidder. The bidder is required to ensure anti-virus scans and updates for the in-scope infrastructure.

The Bidder shall define a standard operating environment for UCO BANK's IT infrastructure based on UCO BANK's security policies. It shall also ensure that the required updates are performed as necessary.

The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines

1. Entire IT infrastructure of the UCO BANK (supplied and maintain by bidder) complies with the Security Policy
2. Activities that would be carried out:
3. user ID creation / deletion,
4. password setting / resetting,
5. creation of limited access shared space on servers,
6. secured installation of assets, secured backup tape storage,

7. destruction of data on failed hardware components (for example, data on a server hard drive that fails) and
8. Confidential data protection methodologies.
9. Secure network resources against unauthorized access from internal or external sources.
10. Periodically review access authorizations and remove those for which approval no longer exists
11. Reset logon ID passwords and disclose passwords only to authorized personnel
12. Establish, change, deactivate, and remove logon IDs and associated access authorizations
13. Provide and maintain virus avoidance, detection, and elimination software for Servers.
14. Conduct periodic virus scans for Servers to monitor for virus propagation and perform virus detection and eradication
15. Maintain security controls for dial-in services and add users to the services as requested
16. Restrict physical access to Servers and infrastructure devices and other secured areas to authorized personnel only at DC
17. Restrict physical access to Servers and infrastructure devices and other secured areas to authorized personnel only at DRS
18. Implement controls which protect printed output and portable storage media (for example, tapes and disk packs) from unauthorized access and
19. Anti-virus update on the in-scope infrastructure
20. Anti-virus scan on the in scope infra

Security Incident Reporting

21. Report any significant computer security incidents occurring on any systems
22. Report any significant network security incidents occurring on any systems
23. Track the number of security incident occurrences resulting in a user's loss of data integrity, denial of service, loss of confidentiality or that renders the user(s) unproductive for a period.
24. Facilitate meetings with the UCO BANK team

Patch Management

The Bidder will be responsible for implementing patch management for in-scope infrastructure at DC and DR. The Bidder shall perform system planning and design for patch management. Once this process is defined, Bidder shall configure the patch management set-up and test the patch management process. The Bidder shall develop the strategy for activation, including:

1. Which hardware must be activated first

2. Start times (e.g., nights and weekends when there is less line activity and less impact on performance)
3. Assignment of attended and unattended nodes
4. Identification of hardware which do not get updated and developing a plan to update the same.
5. Distribution of patches, services packs, reports etc.

Bidder shall take corrective action, as appropriate, for problems resulting from patch management (additions or upgrades) to facilitate application stability. Bidder shall monitor the asset management and software license management systems implemented at UCO BANK.

Patch Management for end user computer/laptops, branch network equipment and branch peripherals are out of scope for the bidder.

6. The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines
7. Define patch management processes and procedures, packaging (Server software build), configuration customization, and deployment of patches
8. Ensure that installed software is available at consistent release levels.
9. Perform system planning and design for patch management e.g. boot disks, tapes, server-based software)
10. Develop the strategy for activation, including:
11. Start times (e.g., nights and weekends when there is less line activity and less impact on End Users);
12. Assignment of attended and unattended Hardware; and Distribution
13. Check software configuration and ensure policy compliance
14. Document the patch management strategy for each application
15. Test all new releases of software prior to promotion into the production environment
16. Take corrective action, as appropriate, for problems resulting from software distribution (additions or upgrades) to correct error conditions and facilitate application stability.
17. Patch Management is only for in scope infrastructure at DC, DR, Test, T&D and UAT. The end user devices are out of scope.

IT service continuity and Disaster Recovery

The bidder is required to provide IT service continuity and disaster recovery tool as the Technical Specification mentioned in the RFP for UCO BANK production environments and their associated infrastructure. The bidder must demonstrate that it will consistently meet or exceed UCO BANK business continuity and disaster recovery requirements.

The scope of work mentioned is illustrative and not exhaustive. The bidder needs to comply with UCO BANK's requirements and any statutory or regulatory guidelines

1. Maintain and update Business Continuity plan.
2. Maintain and update disaster recovery plan
3. Ensure successful replication between production and DR
4. Notifying UCO BANK promptly if a Disaster recovery scenario/condition arises
5. Assisting UCO BANK in execution of DR plan in such scenario
6. Perform periodic recovery testing
7. Developing and executing test plans as per defined periodicity or as and when required
8. Documentation for Business continuity plan, Business continuity strategy plan & Roles and responsibility matrix for DC and DR team
9. Coordinate involvement of users for DR testing
10. Track and report DR test results
11. Develop an action plan and timeline to address DR testing results
12. Implement DR action plans and provide ongoing status reporting until completion of all action items
13. Initiate the DR plan for UCO BANK in the event of an UCO BANK declared DR situation per UCO BANK Disaster Recovery policies and procedures.
14. Perform quarterly DR drills or DR drills based on UCO BANK's periodicity
15. Coordinate with UCO BANK and third parties during a DR situation per UCO BANK Disaster Recovery policies and procedures.

Roles and Responsibility of application resources

The Bidder will be the Single Point of Contact and responsible for Facilities Management Services, AMC and ATS for all components, hardware, software, etc. While bidding for providing Facilities Management Services, the products and solutions proposed by the Bidder by way of this RFP should come with warranty as mentioned in the RFP. Bidder needs to quote for AMC and ATS for all in-scope applications and hardware.

The Bidder shall consider and envisage all services that will be required in the maintenance of the system.

1. Application maintenance would include installation, re-installation, troubleshooting, performance tuning, performance monitoring, applications of patches, bug fixing, improvements in presentation and / or functionality and others within a duration mentioned in Service Level Agreement for the extended period. The AMS (Application Management Services) team should provide support to all applications & modules referred in the RFP.

2. Bidder should deploy competent resources for the team to provide necessary maintenance and support as per the requirement of the Bank. Bidder has to deploy adequate resources to ensure that the systems are up and customer service is not impacted. To ensure that the SLAs are met, the Bidder if required will need to deploy additional resources during the contract period including implementation schedule without any additional cost to the Bank. The Bank has a right to interview and reject resources deployed by the Bidder.
3. Respective team should be available on-site and would resolve day-to-day production issues reported in all in scope applications / hardware by debugging and analyzing the same.
4. Upon intimation of the issue from the Banks' Team, the respective Support Team would analyze the issue and provide the necessary solution /Patch within the SLA. The issue would be categorized as a bug, enhancement, understanding issue, setup related or data related issues.
5. Bidder's support team would liaise with the ATS / AMC team of OEM Vendor to report product related bugs and obtain fixes (if applicable) for the same.
6. If the issue is a bug and would require a fix, restoration would be provided by the support team.
7. If the issues are because of the incorrect understanding, the issue would be closed with appropriate explanation in consultation with the Bank.
8. If the issues require changes in the product setup or data, the Bidder's team would suggest the required changes to the parameters / data to be made, after discussing the same with Banks' team and taking an approval Bidder needs to make the changes in the data through DML statement however if the changes required in the front end that Bidder need to provide the SOP to bank for doing the changes.

Service Desk

Help desk would need to be setup at the Banks' premises on all working days of the Bank as per below table.

The Bank reserves the right to increase or decrease the number of seats at helpdesk depending on its requirements at the Bank. The Bank also reserves the right to change the locations of helpdesks at its discretion. The Bidder is expected to quote a per seat rate, which shall be used in case the Bank orders for lesser or more number of seats at the helpdesk. The Bank expects the Bidder to provide for support for all activities and services that are part of scope. Bidder shall at minimum deploy the resources as per the minimum deployment level specified in

the RFP. Bidder should independently arrive at the sizing and deployment plan to meet the RFP requirements (as per scope of work and SLAs), adhering to the minimum deployment level. Bidder shall deploy resources at no extra cost if the proposed deployment does not meet the RFP requirements and SLAs.

The key activities that the SI is expected to perform as part of helpdesk Support are:

1. Assessment in case of specific rights assignment
2. Provision for assigning user rights only for certain fixed period
3. Periodic user right monitoring (at known frequency) must be specified and implemented.
4. Categorization of requests into functional clarification, bug or change request and route the ticket to the right team.
5. Functional clarification to be provided by helpdesk itself.
6. Bugs & change requests to be logged and reported for further processing
7. Provide telephonic and / or electronic mechanisms for problem reporting requests as well as for service and status updates.
8. support team will be responsible for trouble shooting for all the applications, hardware / infrastructure components, links etc. taken over / supported by the Bidder or provisioned by the Bidder through this RFP.
9. Bidder has to leverage the functionality of EMS tool and provide the system uptime / down time/ Call response time / No of call attended report every month.
10. Bidder has to maintain SLA defined in RFP for helpdesk.
11. Provide continuous onsite support for all applications being implemented / procured through the Bidder
12. Performing and troubleshooting End of Day, End of Month, End of Quarter and End of Year activities
13. Perform Version Migration - The services specified herein are not exhaustive and only indicative:
 - a. Perform version migration as per the version release plan of OEM and agreed by the Bank
 - b. Version upgrades and migrations should also include porting of existing customizations

- c. Provide training to the Banks core functional and technical team members on the new version functionalities and technical aspects as and when version upgrades and migrations are performed
 - d. For any version migration to be performed the Bank and the Bidder will mutually draw up an implementation plan and schedule for the same
- 14. Prepare Root Cause Analysis document with the root cause and resolutions provided for major issues such as:
 - a. Problems which have resulted in complete service disruptions or downtime
 - b. Critical production issues such as incorrect interest application in majority of the accounts, frauds done using the system, inconstant accounting or system behaviour
 - c. Delayed response times
 - d. Data / table corruptions
 - e. System Performance issues (high utilization levels)

Application management including day-end, day-begin, month-end, year-end, periodic and daily backups

1. Bidder has to start support after the completion of implementation.
2. Interface with the applicable 'Third Party Vendor' on behalf of the Bank. This may involve working with the 'Third Party Vendor' to issue defect correction information, a restriction, or a bypass
3. Defect correction information, a restriction, or a bypass shall be issued by the responsible party involved. The Bidder is required to take the lead to ensure the completion of the required activities.
4. Bidder shall facilitate resolution of End User Software problems including, for warranted or supported Software, contacting the 'Third Party Vendor' for resolution assistance or, if available, to obtain the "fix" from the 'Third Party'.

Bidder needs to factor minimum below resources during Sustenance Phase

Resource	Location	Min. No. of Resources across shift	No. of shifts	Service Windows	Total Min. Resources
Server, OS, Storage, Tape Library & Backup Management (L1/L2)	DC	1	1	7AM to 7PM	1
Server, OS, Storage, Tape Library & Backup Management (L1/L2)	DR	1	1	General Shift	1
DB Management (L1/L2)	DR	1	1	7AM to 7PM	1
L2 for Application (either OEM certified or under payroll of OEM)	DR	1	2	7AM to 7PM	2

Note:

- The bidder may be required to provide additional manpower under any of the above-mentioned line items at the quoted cost during the contract period. However, it will be at the sole discretion of the Bank. Any changes required by UCO Bank or the selected Bidder in the support window or resources deployment will be mutually discussed and finalized.
- Bidders are hereby notified that terms & conditions mentioned in the RFP, Pre-bid responses/corrigendum/addendum will be part and parcel of Service Level Agreement (SLA) and it is not negotiable.

6. Technical Requirement**5.1 Minimum Technical Specifications for new Hardware, Software for AML solution: -.**

The proposed AML & TBML solution should be installed and configured at Bangalore Data Centre (DC), Disaster Recovery (DR) and UAT at Kolkata. The proposed AML & TBML solution shall be deployed in a highly available manner for production environment such that the failure of a single server/node will not interrupt the running application. DR capabilities will be provided, allowing the entire environment to quickly be moved to a different physical location with a minimum of visible impact to end-users. DR site shall also be deployed with same architecture and same capacity as of production DC site.

- Bidder may take into account the above mentioned transactions per day while

projecting the 5 years sizing and quote any additional hardware required with respect to cores/RAM to sustain 5 years' growth.

- Tape Library: LTO7/LTO8 drives for DC and DR to cater to the Backup requirement. These drives will be in a separate virtual partition on the existing library. A suitable Backup Software and necessary hardware should be factored in for backing up AML data on to the tape library.
- At any point of time if the implemented solution faces any kind of slowdown due to hardware related issues then the bidder will have to upgrade the respective hardware to resolve the issue without any extra cost to the Bank.

Part-V

1. 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 at Head office. Any decision of the Bank in this regard will be final & conclusive and binding upon the bidder.

2. Schedule Of Implementation

The total time for project implementation of (Supply, Customization and Deployment, go live) integrated Anti-Money & Trade Based Money Laundering Solution will be **6 months** from the date of the Purchase Order (between Bank and selected Vendor). Vendor is required to adhere to full project implementation schedule of **6 months for both centres, Hongkong & Singapore**. The vendor should submit a detail project plan and escalation matrix for implementation within one week of Letter of Intent.

3. 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) 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 contract period of **5 (Five years)**, the contract may be extended/renewed with mutually agreed 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

4. Warranty, AMC & ATS

For Software and Licenses

The Selected Bidder must provide 1 (One) year comprehensive on-site warranty after completion of Implementation (Go-Live Sign off), which should be completed within 6 months from the date of issuance of Purchase Order. The Bidder has to

provide ATS for all the Software equipment supplied under this RFP for Four years after the expiry of warranty period.

The Onsite FM Service for the solution to be provided post implementation for the remaining contract period i.e. Up to 5 years including implementation & warranty period. Bidder will mention the ATS charges for 2nd Year, 3rd Year, 4th Year and 5th Year as per the commercial format.

- i. The Vendor would be responsible for updates, patches, bug fixes, version upgrades.
- ii. During ATS, the selected Vendor will be responsible for the following:
 - Overall maintenance and working of the AML solution
 - The selected Vendor 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.
 - Enhancement, modifications, customization, patches, upgrades due to statutory, regulatory, industry, specific changes (including installation of new upgrades.) to be performed without any additional cost.
 - 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 AML as per the response / resolution times defined by Bank.
 - Notify all the detected software errors and correct them to meet the uptime.
 - Support the Bank in integrating any new applications to the AML.
 - In case the primary system fails, Switching to the DR site.

For Hardware

The Selected Vendor must provide **5 (Five)** years on-site comprehensive warranty for all 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.

- i. During the warranty period, the selected Vendor will have to undertake comprehensive maintenance of the entire application, system software, hardware and accessories supplied by the selected Vendor.
- ii. The selected Vendor 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 / Vendor or any defect that may develop under normal use of supplied equipment during the warranty period.

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 vendor will have to enter into Service Level Agreement (SLA) with the Bank.

5. Payment Terms

The payment will be released to the vendor as per the payment schedule defined as below:

a. There will be no advance payments. There will be no interest on late payment.

Deliverables	% of Payment	Stages (On Completion of the activities)
Hardware	80%	Delivery of the Hardware and submission of invoice with Proof of Delivery and other documents
	10%	On Successful installation and acceptance of the infrastructure / hardware by the bank
	10%	After Successful Go-Live
Database systems, OS & Other Peripheral	80%	On delivery of licenses on submission of invoice with proof of delivery
	10%	On successful implementation and Acceptance of Database systems, OS & Other peripheral software by the bank
	10%	After Successful Go-Live
Anti-Money & Trade Based Money Laundering Solution licenses	60%	Delivery of Base version of respective application software and on submission of Invoice and proof of Delivery.
	10%	On successful completion of current state assessment, gap analysis and system specification definition Phase for respective applications
	10%	On UAT sign off for respective applications
	10%	On successful release of customized software to production, for respective applications
	10%	One month after successful release of application to production
Solution	30%	SRS Sign-off of respective application

Implementation Cost	30%	Application installation, Configuration & Master Set up in UAT environment
	20%	Development & Customization in UAT Environment
	20%	On successful release of customized software to production, and After 3 months of go-live, after realizing penalty charges/LD for late delivery, if any
Training	100%	Will be paid as and when each batch of training is completed
AMC/ ATS	ATS Yearly in Advance, AMC Quarterly in Arrears	The AMC/ATS shall commence on completion of the warranty period (5 years for hardware and One year for software/services). * AMC / ATS warranty of all components will start after Go live of that Component only. Bidder has to provide (a warranty of 5 Years for Hardware and 1 Year for Software). In case of extension of go-live due to any reason, subject to & after complying all terms and conditions of the RFP, the payment of ATS shall be made on proportionate basis.
Managed Services	Quarterly in arrears	The Bidder shall provide managed services for all in scope software and hardware. The facilities management costs towards managed services will therefore commence after successful Go-Live of the project and sign off by the Bank. The bidder must note that the managed services should be available for all environments viz., production,
Hardware & Peripheral software installation & commissioning	40%	On successful implementation of hardware & peripheral software
	40%	On successful completion of acceptance testing of hardware & peripheral software by the Bank
	10%	After three months of acceptance sign off by the Bank
	10%	After 3 months on successful release of customized software to production or After 3 months of go-live whichever is later, after realizing penalty charges/LD for late delivery, if any

Quality Assurance	25%	On submission of the "Before UAT" Report
	25%	On Sign off the "Before UAT" report by Bank
	25%	On submission of the "After Go-Live" Report
	25%	On Sign off the "After Go-Live" report by Bank
Charges for Data Migration Audit	25%	Submission of Data Migration Audit Strategy Document
	25%	Installation of Tool
	35%	Field Wise (Pre-Migration Reports)
	15%	Field Wise (Post-Migration Reports)
3rd party Configuration Review and Audit	20%	Submission of Configuration Review report "Before Go-Live"
	20%	Submission of VAPT Report "Before Go-Live"
	20%	Submission of IS Audit and Functional and technical Specification Report "Before Go-Live"
	20%	Submission of Configuration Review report "After Go-Live"
	10%	Submission of VAPT Report "After Go-Live"
	10%	Submission of IS Audit and Functional and technical Specification Report "After Go-Live"
User Defined Customization	40%	When the Customization is delivered in UAT after having the SIT Sign off
	40%	After getting the UAT Sign off by the Bank
	10%	On Go-Live
	10%	After three months of successful go-live
Escrow	Yearly in Advance	Escrow Payment will start after Go-Live

Bank shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) working Days after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such amount have become due and payable under this RFP and subsequent agreement. Bidder needs to submit the proof of Bill of Lading, Custom duty paid etc along with the invoice of Hardware / Software imported and supplied by them. In the absence of these documents, genuineness of the equipment imported/supplied by the vendor could not be verified.

Any objection / dispute to the amounts invoiced in the bill shall be raised by the Bank within 30 working days from the date of receipt of the invoice, only in exceptional circumstances will Bank raise a dispute beyond 30 working days. Upon

settlement of disputes with respect to any disputed invoice(s), the Bank will make payment within thirty (30) working Days of the settlement of such disputes.

6. Schedule of Implementation

IMPLEMENTATION ROADMAP AND SCHEDULE OF DELIVERY

Below Timelines are application for all 2 countries in parallels

S. no	Milestone (Comprehensive AML & TBML Solution)	Timeline from PO (T)
1	Onboarding to team	T+1 Week
2	Kick Off:- Submission of Project Plan - Detailing each task with target date and assigned resources including migration plan of existing data and installation of all items supplied and integration with existing infrastructure at DC and DR.	T+2 Weeks
3	Delivery of Hardware & software at DC & DR	T+6 Weeks
4	Power-on, Basic Installation, configuration, commission and documentation of all items supplied at DC and DR Sites	T+8 Weeks
5	Submission of HLD	T+7 Weeks
6	Core Team Training completion	T+12 Weeks
7	Data Requirement Identification and Analysis (Not dependent on Hardware)	T+6 Weeks
8	Interface requirements (Not dependent on Hardware)	T+6 Weeks
9	SRS Sign off (Not dependent on Hardware)	T+7 Weeks
10	Submission of LLD	T+8 Weeks
11	Application installation, Configuration & Master Set up	T+9 Weeks
12	Development & Customization	T+16 Weeks
13	Interface Customisation with internal & external systems	T+18 Weeks
14	SIT, UAT, Pre Data Migration completion	T+22 Weeks

15	Benchmarking	T+23 Weeks
16	Go-Live	T+24 Weeks

7. Penalty

The selected Vendor shall perform its obligations under the respective work order and the agreement entered into with the Bank, in a professional manner.

If the Vendor 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.

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 Vendor on actual basis.

a. Delayed Installation

- i. The Vendor is required to deliver, install and commission the equipment required for the Comprehensive AML & TBML Solution as per the schedule mentioned.
- ii. The Hardware is required to be configured by the Vendor within 4 weeks from the date of issuance of purchase order.
- iii. Penalty for non-adherence to the schedule for installation and commissioning will attract a penalty of 0.25% of the Total Contract value per week after the period of 16 weeks. (If the delay period is more than 3 days, it will be treated as one full week).

b. Downtime

Vendor should provide facility of single point of contact for any downtime error resolution and the Vendor should submit downtime report quarterly to bank. Penalty for the same will be levied to the Vendors as given in clause 20 below.

c. 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 1 day.

d. Other

- A penalty of not maintaining desired Uptime for the implemented solution will attract penalty of 2% of the total ATS/AMC for the respective period.
- Penalty for not upgrading Hardware size for proper functioning will be levied at rate of 1% of TCO per week till the problem is resolved.
- Penalty for not handling of up to 5 Crore transactions per day within 6-7 hours, scalable up to 10 Crore transaction per day will attract penalty of 1% of TCO per week.

Maximum penalty for non-conformance would be capped at the **10%** of cost of the project if otherwise not mentioned.

The Bank may without prejudice to its right to effect recovery by any other method, deduct the amount of penalties from any money belonging to the Vendor in its hands (which includes the Bank's right to claim such amount against Vendor's performance Guarantee) or which may become due to the Vendor. Any such recovery or penalties shall not in any way relieve the Vendor from any of its obligations to complete the works / Services or from any other obligations and liabilities under the Contract.

UCO Bank reserves the right to impose / waive off the penalties.

8. Service Support

a. Any components, including the software deliverables / hardware equipment that are reported to be down on a given date should be repaired / replaced with identical or higher configuration within 24 hours at no extra cost to the Bank. The same should be made operational within 36 hours. The timeliness provided in this section pertains to replacement of redundant components. However the Vendor has to maintain the required uptime.

b. The Vendor should provide the support Facility Management Services as per the facility management clause in scope of work.

c. Unlimited number of support request raised by the Bank for the issues faced in the solution.

d. Response & Resolution time to be followed as per severity defined in the table below:

Incident Severity	Impact	Description	Typical Response time	Typical Resolution time
Critical	Critical	System Down - Unable to perform Business Operations	5 min	<ul style="list-style-type: none"> •During Business hours – 20 min •Non-Business Hours - Within 2 hours or earlier as per business hours if business hours begin
Key	Major	Major Disruption - Significant Impact on Business Operations	5 min	<ul style="list-style-type: none"> •During business hours - Within 40 minutes •Non business hours - Within 4 hours or earlier as per business hours if business hours begin
Significant	Minor	Minor Disruption - Low impact on Business Operations. If Customisations required.	5 min	<ul style="list-style-type: none"> •Major / Minor Customizations / Changes required - Time period decided by mutual agreement Response and resolution for other criteria. •During business hour – within 4 hours. Not supporting during non-business hours.

A penalty of Rs. **5,000/-** shall be charged per hour for non-conformance with the aforementioned table. Maximum penalty for non-conformance would be capped at the **10%** of cost of the project.

9. Liquidated Damage

Notwithstanding Bank's right to cancel the order, liquidated damages at 1% (One percent) of the price of undelivered portion/ not installed services will be charged for every month's delay in the specified delivery/services schedule subject to a maximum of 10% of the total cost of ownership. Bank will have right to recover these amounts by any mode such as adjusting from any payments to be made to the vendor for this RFP or from the performance Bank Guarantee submitted against this RFP where there no other mode is available to recover the same. Liquidated damages will be calculated per Monthly basis. Dispatch details shall be shared by the vendor regularly after handing over the consignment to the concerned Courier

Agency/Indian Postal services. Bank may invoke the Bank Guarantee for further delay in delivery & migration.

10. Paying Authority

The payments which is/are inclusive of other taxes, fees etc. and exclusive of GST as per the Payment Schedule covered herein above shall be paid by Department of Information Technology, UCO Bank, Head Office – II, Kolkata. However, Payment of the Bills would be released in INR only, on receipt of advice / confirmation /sign-off for delivery and commissioning as per the terms and conditions of RFP, live running and service report etc. after deducting all penalties. Also, the bidder has to submit the certificate of insurance covering all the risks during transit, storage, installation, commissioning, testing and handling including third party liabilities.

11. Performance Bank Guarantee

The selected Bidder shall, within a period of fifteen (15) days from the date of Letter of Intent (LOI)/**Purchase Order** (PO) have to furnish a Performance Bank Guarantee, format as per Annexure –V issued by any scheduled commercial bank (other than UCO Bank) equivalent to 3% of the project cost/**Total Cost of Ownership (TCO)** valid for a period of 63 months (60 months + a claim period of three (3) months) from the date of Letter of Intent (LOI)/**Purchase Order** (PO) for indemnifying any loss to the Bank.

However, the selected Bidder may have to extend the validity of the Performance Bank Guarantee for a period of AMC/ATS as required by the Bank.

The Performance Bank Guarantee shall act as a security deposit and in case the Vendor is unable to commence the Project within the stipulated timeframe or the commencement of the Project is delayed beyond the acceptable levels, the Bank shall be entitled to invoke the Performance Bank Guarantee and forfeit the same, without notice or right of demur to the Vendor but only an intimation will be given to the vendor.

Further, the Bank reserves the right to invoke the Performance Bank Guarantee in case the selected Bidder is not able to fulfill any and/or all conditions specified in the document or is unable to complete the project within the stipulated time and such breach remains uncured within such period as mentioned in the Clauses of Order Cancellation (Termination). This is independent of the Liquidated Damages (LD) on delivery and installation.

The selected Bidder shall be responsible for extending the validity date and claim period of the Performance Bank Guarantee as and when it is due on the account of non-completion of the project and warranty period.

In case the Service Level Agreement/Contract is extended, the selected Bidder shall have to submit the Bank Guarantee equivalent to 10% of the project cost/Total Cost of Ownership (TCO) for the extended period along with a claim period of three (3) months.

12. Price Validity

The selected bidder will be required to keep the price valid for a period of **01 year** (12 months) from the date of issuance of Purchase Order. There shall be no increase in price for any reason whatsoever during the period of 12 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 – XXI during the price validity period of 12 months.

13. 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.

14. Right To Alter Quantities

The Bank reserves the right to alter the number of hardware/software/licenses specified in the tender in the event of changes in plans of the Bank. Any decision of UCO BANK in this regard shall be final, conclusive and binding on the bidder. The bank reserves the right to place order for additional hardware/software/licenses at the agreed price during the contract period with the same terms and conditions. Banks is not obligate to purchase all the quantity of the hardware/software/licenses as mentioned above. Bank reserves the right to alter the quantities at any time not exceeding 10% of the total contract value without prior notice to the selected bidder(s).

15. 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 vendors.

16. Award Of Contract

The bidder who qualifies in the technical evaluation will qualify for techno-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).

17. 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.

- e. The payments which is/are inclusive of other taxes, fees etc. and exclusive of GST as per the Payment Schedule covered herein above shall be paid by Department of Information Technology, UCO Bank, Head Office – Kolkata. However, Payment of the Bills would be released in INR, on receipt of advice / confirmation for delivery and commissioning as per the terms and conditions of RFP, live running and service report etc. after deducting all penalties.

18. 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 Service Level Agreement.**

19. Compliance with Laws

The Vendor 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 Contract 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.

All the employees/operator deployed by the Vendor for the digitization activity must comply with government's rules and regulations like Minimum Wages Act, Provident Fund, Labour Law, ESIC facility standard, CVC / RBI guidelines.

This indemnification is only a remedy for the Bank. The Vendor 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.

The Vendor 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, as amended from time to time, 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 therefrom.

The Vendor 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 (as applicable to its scope) 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 Vendor.

The Vendor shall also provide a certificate from Statutory Auditor or Cost Auditor of the Company or from practising Cost Accountant giving the percentage local contents as defined in PPP order issued by GOI from time to time and applicable for the said procurement/project.

20. 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.

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.

22. Acceptance Testing

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 Vendor 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 vendor 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 vendor. The Vendor shall arrange for the tests at the relevant sites in the presence of the officials of the Bank. The Vendor 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.

23. Order Cancellation (Termination)

The Bank reserves its right to cancel/terminate the Order/Agreement in the event of occurrence of one or more of the following circumstances, that are not occasioned due to reasons solely and directly attributable to the Bank alone:

- a) The selected Bidder/Vendor commits a material breach of any of the terms and conditions of the Letter of Intent/Purchase Order/Agreement/ SLA; Here "MATERIAL BREACH" means "any one or more events, conditions or circumstances which, in the opinion of the Bank, could reasonably be expected to adversely affect in any material respect implementation of CIGTMS and the ability of the Vendor to observe or perform any of its

material obligations under RFP/agreement/contract or the legality, validity, enforceability, priority or effectiveness of any of the Obligations of the Bidder".

- b) The selected Bidder/Vendor violates the Laws, Rules, Regulations, Bye-Laws, Guidelines, and Notifications etc.,
- c) Serious discrepancy in the quality of service of selected Bidder/Vendor expected during the implementation, rollout and subsequent maintenance process;
- d) The selected Bidder/Vendor goes into liquidation voluntarily or otherwise;
- e) An attachment is levied or continues to be levied upon the selected Bidder/Vendor for a continuous period of 7 days upon the effects of the order;
- f) The progress regarding execution of the order by the selected Bidder/Vendor is found to be unsatisfactory;
- g) Non-compliance by the selected Bidder/Vendor of the scope of the job;
- h) Repetitive failure of the deployed personnel of the **selected** Bidder/Vendor to perform the job to the satisfaction of the Bank;
- i) The selected Bidder/Vendor fails to complete the assignment as per the timelines prescribed in the Work Order/ said Agreement/Contract and the extension, if any allowed.
- j) On the events of data piracy/privacy/system failures/security failures by the selected Bidder/Vendor;
- k) If deductions on account of liquidated damages exceed more than 10% of the total order price.

In case of cancellation/termination of Order/Agreement due to the above stated situations, the following consequences will entail:

- i. In case the selected Bidder/Vendor fails to deliver the ordered hardware, software, services and FM resources as stipulated in the delivery schedule, UCO BANK reserves the right to procure these deliverables from alternate sources at the risk, cost and responsibility of the selected Bidder/Vendor with the capping of 125% of the original quoted cost for such deliverable.

- ii. If the selected Bidder/Vendor does not perform satisfactorily or delays in execution of contract, UCO Bank reserves the right to get the balance order executed by another party of its choice, in this event the selected Bidder/Vendor is bound to make good with the capping of 125% of the original quoted cost for such deliverable, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.
- iii. UCO Bank reserves the right to recover any dues payable by the selected Bidder/Vendor under the contract from any amount outstanding to the credit of the selected Bidder/Vendor, including the bills and /or invoking the Performance Bank Guarantee under this Agreement.
- iv. In case of cancellation of order, any advance payments (except payment against ATS) made by the Bank to the selected Bidder/Vendor for implementation of project, would necessarily have to be returned to the Bank. If the selected Bidder/Vendor fails to return such payment within thirty (30) days, then the selected Bidder/Vendor have to return the amount to the Bank with interest @ 15% per annum, further the selected Bidder/Vendor 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 Vendor. This is after repaying the original amount paid.
- v. The selected Bidder/Vendor shall be liable under this section if the contract/purchase order has been cancelled in case the sum total of penalties and deliverables exceeds 10% of the TCO.

In case of order cancellation/termination, Bank will notify the selected Bidder/Vendor within Ninety (90) days' notice period inclusive of Thirty (30) days cure period before cancellation/termination of the Order/Agreement. However, it is clarified that the notice should specifically contain that the Ninety (90) days period for cancellation is inclusive of cure period of Thirty (30) days, if the selected Bidder/Vendor fails to cure within Thirty (30) days' time the notice for cancellation will become absolute. For the sake of clarity, the period of 90 (Ninety) days will begin from the date of receipt of termination/cancellation notice in accordance with Clause no. 44 (in Part-V) of this Agreement. Any other mode of communicating the termination/cancellation of the Agreement will be deemed to be invalid.

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.

24. Indemnity

Vendor shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from –

- a. an act or omission of the Vendor and /or its employees, agents, sub-contractors in performance of the obligations under this Contract; and/or
- b. material breach of any of the terms of this Contract or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Vendor under this Contract; and/or,
- c. Bank's authorized/ bona-fide use of the deliverables and/or the services provided by the Vendor under this Contract; and/or
- d. Infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfill the scope of this project applicable to Vendor's scope.

Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, solely attributable, due to the acts of the Vendor's employees or representatives.

The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however,

- a. The Bank notify the Vendor in writing immediately on becoming aware of such claim,
- b. the Vendor has sole control of defense and all related settlement negotiations,
- c. the Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and
- d. The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court.

It is clarified that the Vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation. Vendor shall be responsible for any loss of life, etc., due to acts of Vendor's representatives, and not just arising out of gross negligence or

misconduct, etc. as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions.

The Vendor should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- a. Non-compliance of the Vendor with applicable Laws / Governmental Requirements to its scope under this Contract, IP infringement ;
- b. Gross Negligence or willful misconduct attributable to the Vendor, its employees, and agents
- c. Material breach of any terms of this Contract, Representation or Warranty
- d. Act or omission in performance of service.

Further,

- a. Vendor's aggregate liability in connection with obligations undertaken as a part under this Contract regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.
- b. Vendor's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.
- c. Bank shall not be held liable for any responsibility or claim / litigation arising out of the use of any third party software or modules supplied by Vendor as part of procurement under this Contract.
- d. Under no circumstances bank shall be liable to the Vendor for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Contract, even if UCO Bank has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or loss of business.
- e. Subject to any law to the contrary, and to the maximum extent permitted by law Bank shall not be liable to Vendor for any consequential/ incidental, or indirect damages arising out of this Contract.

Indemnity would be limited to court; tribunal or arbitrator 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.

The Vendor shall not indemnify the Bank for -

- a. Any loss of profits, revenue, contracts, or anticipated savings or

- b. Any consequential or indirect loss or damage however caused, provided that indemnity would cover damages, loss or liabilities suffered by the Bank arising out of Claim made by Regulatory Authorities for reasons attributable to breach of services provided/ obligation under this Contract and by the Vendor.

Vendor shall be responsible for any loss of life or bodily injury, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc., as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions.

"Gross Negligence" means an indifference to, and a blatant violation of a legal duty with respect to the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Gross negligence involves conduct that is extreme, when compared with ordinary negligence. A mere failure to exercise reasonable care shall not be a Gross negligence.

"Wilful Misconduct" means any act or failure to act with an intentional disregard of any provision of this RFP/Contract, which a party knew or should have known if it was acting as a reasonable person, which would result in injury, damage to life, personal safety, real property, harmful consequences to the other party, but shall not include any error of judgment or mistake made in good faith.

The Vendor should indemnify the Bank (including its employees, directors representatives) from and against third party claims of losses, and liabilities arising from non-compliance of the Vendor with Laws / Governmental Requirements applicable to its scope of work.

25. 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.

26. Privacy and 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.

27. 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.

28. Guarantees

Selected bidder should guarantee that all the material as deemed suitable for the delivery and management for the RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centers (Retendering). All hardware and software must be supplied with their original and complete printed documentation.

29. Exit Option and Contract Re-Negotiation

The Bank reserves the right to cancel the said Agreement/Contract in the event of happening one or more of the following conditions:

- a. Failure of the selected bidder/Vendor to accept the Letter of Intent/Purchase Order and/or failure to furnish the Performance Bank Guarantee within a period of fifteen (15) days of receipt of Letter of Intent/Purchase Order;
- b. Delay in offering on part of the vendor, as required under the Project;
- c. Delay on part of the vendor in commissioning the Project beyond the specified period;
- d. Delay on part of the vendor in completion of the commissioning /implementation and acceptance tests/ checks beyond the specified periods;

Bank will notify the selected bidder/Vendor with Ninety (90) days' notice inclusive of a cure period of thirty (30) days before cancellation/termination. However, it is

clarified that the notice should specifically contain that the Ninety (90) days period for cancellation is inclusive of a cure period of thirty (30) days, if the Vendor fails to cure within thirty (30) days' time, then the notice for cancellation will become absolute. For the sake of clarity, the period of Ninety (90) days will begin from the date of receipt of termination/cancellation notice in accordance with the NOTICE Clause of this Agreement. Any other mode of communicating termination/cancellation of the Agreement will be deemed to be invalid. In the event of termination, the bidder will be paid as per the terms and conditions of the RFP and for the milestones achieved and sign off by the Bank.

In addition to the cancellation of Purchase Order/said Agreement/Contract, the Bank reserves the right to appropriate the damages through invocation of Performance Bank Guarantee furnished by the selected bidder/Vendor.

Notwithstanding the existence of a dispute, and/or the commencement of arbitration proceedings, the Vendor 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 six (6) to twelve (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 Vendor 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 Vendor to the Bank or its designate to ensure smooth handover and transitioning of Bank's deliverables, maintenance, and facility management.

The reverse transition period may or may not be within the contract period. In case the reverse transition period falls within the contract period, all the terms & conditions, scope of work mentioned in the contract will hold good along with smooth handover and transitioning of Bank's deliverables to the Bank or its designates/nominees and no extra payment shall be paid by the Bank for such reverse transition. The bidder will be paid as per the terms and conditions of the RFP and for the milestones achieved and sign off by the Bank.

However, if bidder and OEM both are different entity then, if the reverse transition mechanism to be adopted after the expiry of the contract period, the Bank and the Vendor shall together prepare the Reverse Transition Plan for smooth handover and transitioning of Bank's deliverables to the Bank or its designates/ nominees including maintenance and facility management. Though in such case the Bank shall have the sole authority to ascertain as to whether such Reverse Transition

Plan has been complied with or not, but the payment for such reverse transition would be determined on pro-rata basis or on mutual consent of the Parties.

If bidder and OEM, both are same entity then in case of exit, all the Product IP will be removed from the customer/ Bank and Bidder will provide the necessary support for the generation of extract and/or the entire data/information/Bank's specific customisation details in the specified format for the use in new application identified by Bank based on mutually agreed terms and conditions with relevant commercials.

30. Termination for Convenience

The Bank, by written notice for a maximum period of ninety (90) days, sent to the vendor, may terminate the Contract/SLA, 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. Bank will pay the bidder till termination date for all the milestone achieved as per the terms and conditions of the RFP.

31. Termination for Insolvency

The Bank may at any time terminate the Contract by giving written notice (90 days" notice period) 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. In the event of termination, the bidder will be paid as per the terms and conditions of the RFP and for the milestones achieved and sign off by the Bank.

32. Termination for Default

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

Here "MATERIAL BREACH" means "any one or more events, conditions or circumstances which, in the opinion of the Bank, could reasonably be expected to adversely affect in any material respect implementation of CIGTMS and the ability of the Vendor to observe or perform any of its material obligations under RFP/agreement/contract or the legality, validity, enforceability, priority or effectiveness of any of the Obligations of the Bidder".

In case of Termination for Default, Bank will provide notice period of Ninety (90) days inclusive of a cure period of Thirty (30) days. However, it is clarified that the notice should specifically contain that the Ninety (90) days period for cancellation is inclusive of a cure period of Thirty (30) days, if the Vendor fails to cure within Thirty (30) days' time, then the notice for cancellation will become absolute. For the sake of clarity, the period of 90 (Ninety) days will begin from the date of receipt of termination/cancellation notice in accordance with the NOTICE Clause mentioned under the RFP/Agreement. Any other mode of communicating termination/cancellation of the Agreement will be deemed invalid. In the event of termination, the Bank will pay the bidder as per the terms and conditions of the RFP and for the milestones achieved and sign off.

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

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 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.

34. 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.

35. 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). Bank may instruct eligible bidders to make technical presentation at Bank's Head Office, Kolkata for the proposed solution / service. Bidders will have to make such presentation at their own cost.

36. Verification

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

However, in case of purpose of visit to inspect the facilities where the proposed solution is running, if so required then it will be informed in advance.

37. 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. Bidder will also continue to get paid till the services are rendered per the Payment defined in the RFP.

38. Applicable Law And 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).

39. Limitation of Liability

- i. For breach of any obligation mentioned in this Contract, subject to point no. (iii), in no event Vendor shall be liable for damages to the Bank arising under or in connection with this Contract for an amount exceeding the total project cost/contract value.
- ii. Vendor will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss cause.
- iii. The limitations set forth in point no. 17.1 shall not apply with respect to:
 - a. claims that are the subject of indemnification pursuant to Intellectual Property Rights and Ownership.
 - b. damages occasioned by the gross negligence or willful misconduct of Vendor.
 - c. damages occasioned by Vendor for breach of confidentiality obligations.
 - d. Regulatory or statutory fines imposed by the Government or Regulatory agency or non-compliance of statutory or regulatory guidelines applicable to Vendor's scope of work as identified in the project.
- iv. The Vendor shall not be liable to the Bank for
 - a. Any loss of profits, revenue, contracts, or anticipated savings or
 - b. Any consequential or indirect loss or damage however caused, provided that indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claim made by Regulatory Authorities for reasons attributable to breach of services provided / obligation under this Contract and by the Vendor.

40. Amendment(S) In The Contract / Service Level Agreement

There shall be no variation(s) in or modification(s) in the terms of the Contract/ Service Level Agreement save and except by a written mutual consent signed by both the Parties i.e. the Bank and Vendor. Bank shall have the discretion/liberty to give effect to any amendment, modification etc. in the Contract/Service Level Agreement, if so required by Bank, sequel to any amendment(s)/ modification(s) etc. in the applicable Laws/Statutes including but not limited to amendment(s)/ modification(s) etc. in the existing Guidelines/ Instructions issued/to be issued by any Regulatory Authority.

41. Compliance with Applicable Laws of India, Hongkong & Singapore

The Vendor 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 Contract 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 Occurs or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising therefrom.

All the employees/operator deployed by the Vendor for the digitization activity must comply with government's rules and regulations like Minimum Wages Act, Provident Fund, Labour Law, ESIC facility standard, CVC / RBI guidelines.

This indemnification is only a remedy for the Bank. The Vendor 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.

The Vendor 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 as amended from time to time or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligation's 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 obligation's arising therefrom.

The Vendor 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 Occurs or arise for any default or failure on its part to conform or comply with the above and all other statutory obligation's arising there from and Bank will give notice of any such claim or demand of liability within reasonable time to the Vendor.

The Vendor shall also provide a certificate from Statutory Auditor or Cost Auditor of the Company or from practicing Cost Accountant giving the percentage local contents as defined in PPP order issued by GOI/MAS/HKMA from time to time and applicable for the said procurement/project

42. Non- Solicitation

Both the Parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this Agreement/Contract during the period of the Agreement/Contract and one year thereafter, except as the Parties may agree on a case-by-case basis. The Parties agree that for the period of the Agreement/Contract and one year thereafter, neither Party will cause or permit any of its directors or employees who have knowledge of the said Agreement/Contract to directly or indirectly solicit for employment as the key personnel working on the project contemplated in this Agreement/Contract except with the written consent of the other Party. The above restriction would not apply to either Party for hiring such key personnel who (i) initiate discussions regarding such employment without any direct or indirect solicitation by the other Party (ii) respond to any public advertisement placed by either Party or its affiliates in a publication of general circulation or (iii) has been terminated by a Party prior to the commencement of employment discussions with the other Party.

43. Audit

The Vendor shall be subject to annual audit by internal/external Auditors appointed by the Bank/ inspecting official from the Reserve Bank of India or any regulatory authority, covering the risk parameters finalized by the Bank/such auditors in the areas of products (IT hardware/ Software) and services etc., provided to the Bank and the Vendor is required to submit such certification by such Auditors to the Bank.

The Vendor and or its /their outsourced agents/sub – contractors (if allowed by the Bank) shall facilitate the same. The Bank can make its expert assessment on the efficiency and effectiveness of the security, control, risk management, governance system and process created by Vendor.

The Vendor shall, whenever required by the Auditors, furnish all relevant information, records/data to them. All costs for such audit shall be borne by the Vendor. Except for the audit done by Reserve Bank of India or any statutory/regulatory authority, the Bank shall provide reasonable notice not less than 2 days (two days) to the Vendor before such audit and the same shall be conducted during the normal business hours.

Where any deficiency has been observed during the audit of the Vendor on the risk parameters finalized by the Bank or in the certification submitted by the Auditors, the Vendor shall correct/resolve the same at the earliest and shall provide all necessary documents related to resolution thereof and the Auditor shall further certify in respect of resolution of the deficiencies. The resolution provided by the Vendor shall require to be certified by the Auditors covering the respective risk parameters against which such deficiencies have been observed.

The Vendor further agrees that whenever required by the Bank, it will furnish all relevant information, records/data to such auditors and/or inspecting officials of the Bank/Reserve Bank of India and/or any regulatory authority(ies). The Bank reserves the right to call for and/or retain any relevant information /audit reports on financial and security review with their findings undertaken by the Vendor. However, the Vendor shall not be obligated to provide records/data not related to the services provided under the said Agreement/Contract (e.g. internal cost breakup etc.).

44. Non-assignment

The Vendor agrees that the Vendor shall not be entitled to assign any or all of its rights and or obligations under this Agreement to any entity including the Vendor's affiliate without the prior written consent of the Bank which consent shall not be unreasonably withheld by the Bank provided the assignee agrees to unconditionally accept the terms and conditions of the Agreement between Bank and the Vendor. Bank's consent is not necessary in case of assignment through merger , amalgamation etc. provided the new entity agrees to unconditionally accept the terms and conditions of the Agreement between Bank and the Vendor.

If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership, etc., this Agreement/Contract shall be considered to be assigned to the new entity and such an act shall not affect the rights of the Vendor under this Agreement/Contract.

45. Disaster Recovery Management

Bidder should setup DC-DR for proposed application including database log-based replication and transaction-based replication. Application installed at DR site should be sync with application with DC side. DR site Database should be sync with primary site DB where all transactions are performed, as per Bank RTO.

At least first 4 DR drills to be conducted by the selected bidder where the selected bidder has to ensure to get the back-to-back support from the respective OEMs for successful DR drill of the proposed solution and training to be given to the UCO

Bank's staff. Subsequently all DR Drill to be performed by the selected bidder. The selected bidder should also ensure proper disaster recovery management with work-flow based monitoring, management and troubleshooting features.

Database Recovery

- Create & implement database recovery solutions in consultation with Bank's team
- Recovery of database at primary and standby as per case
- Restoration activities (from backup media)
- Database recovery using the physical & logical backups
- Support for DR Configuration
- Evaluating current backup, recovery, & data replication procedures & providing recommendations for improving those procedures

Database Backup restore

- Manage Database backup/ restore schedule, administration (RMAN Backup)/Scheduled Backups and others
- Data Deletion & Purging/archival activity
- Purging of tables based on availability of space on a regular frequency (Frequency to be decided)
- Consolidating all database backups & Transaction log backups at a single file Server
- Perform database backup, restore and recovery routines.
- Compliance, review and updates to database standards documents

Database Capacity Management

- Estimate & recommend database requirements based on received data from Database Performance team and Business projections (Half-yearly/ As and when required)
- Perform Database Space analysis
- Alignment to purging policy
- Review archive logs requirements
- Customizations required at DB level

46. Severability

If any provision of this Agreement is held to be illegal, invalid, or unenforceable under any Applicable Law, and if the rights or obligations of the Parties under this Contract/ Service Level Agreement will not be materially and adversely affected thereby (a) such provision will be fully severable; (b) this Contract/Service Level Agreement will be construed and enforced as if such illegal, invalid, or unenforceable provision had never been comprised a part hereof; and (c) the remaining provisions of this Contract/ Service Level Agreement will remain in full force and effect and will not be affected by the illegal, invalid, or unenforceable provision or by its severance here from.

47. Blacklisting

Grounds For Disqualification & Blacklisting

(A) Notwithstanding anything contained in this document, any Bidder/selected Vendor shall be disqualified when –

- i. any Bidder who have been black-listed or otherwise debarred by any Bank/Financial Institution/Central Government/State Government/any Central or State Undertaking or Corporation/Reserve Bank of India or any other Regulatory/Statutory Authority as on date of the publication of this Tender/Procurement;

(B) Further disqualification can be imposed by the Bank in accordance with the procedures established, which may include but not limited to the following grounds, either at the stage of Competitive Bidding or at the stage of implementation of the Contract:

Commission of any act of:

- i) submission of a bid, proposal or any other document that is known or should be known by the Bidder to be false, misleading or to contain false information or concealment of information which will influence the outcome of the eligibility screening/selection process;
- ii) any documented unsolicited attempt by the Bidder to unduly influence the decision making process of the Bank while determining the eligibility screening/selection process in favour of the Bidder;
- iii) unauthorized use of one's name or using the name of another for purpose of bidding;
- iv) withdrawal of a bid, or refusal to accept an award, or enter into contract with Bank without any justifiable cause, after the Bidder had been adjudged as having submitted the lowest calculated Responsive Bid or highest rated Responsive Bid;
- v) refusal or failure to furnish the required performance security within the prescribed time frame;
- vi) that may tend to defeat the purpose of the competitive bidding, such as but not limited to; an eligible Bidder habitually withdrawing from bidding or submitting letter of non-participation for at least three (3) times within a year, except for valid reasons;
- vii) lack of integrity or honesty or fraud, bribery, collusion or conspiracy;
- viii) failure by the Bidder/Vendor to fully and faithfully comply with its contractual obligations without valid cause, or failure to comply with any

written lawful instruction of the Bank or its representative(s) pursuant to the implementation of the Contract, which may include but not limited to the following:

- a. Deployment of committed equipment, facilities, and
- b. assignment and subcontracting the Contract or any part thereof or substitution of key personnel named in the proposal without prior written approval by the Bank.

(C) Any parameters described, *supra*, attributable to any Partner/Director shall be construed as disqualification for the Firm/Company, as the case may be.

(D) The Bank will have the discretion to disqualify the Bidder/Vendor and/or initiate the process for blacklisting the Bidder/Vendor and may also entail forfeiture of performance security furnished by the Bidder/Vendor. “

48. Non-Disclosure

By virtue of Contract, as and when it is entered into between the Bank and the bidder, and its implementation thereof, the bidder may have access to the confidential information and data of the Bank and its customers. The bidder will enter into a Non-Disclosure Agreement to maintain the secrecy of Bank's data as per following:-

- a. That the bidder will treat the confidential information as confidential and shall not disclose to any third party. The bidder will also agree that its employees, agents, sub-contractors shall maintain confidentiality of the confidential information.
- b. The survival confidentiality obligations shall be restricted for 3 years from the date of termination/expiration of the contract.
- c. That the bidder will agree that it shall neither use, nor reproduce for use in any way, any confidential information of the Bank without consent of the Bank. That the bidder will also agree to protect the confidential information of the Bank with at least the same standard of care and procedures used by them to protect its own confidential Information of similar importance. Without limitation of the foregoing, the bidder shall use reasonable efforts to advise the Bank immediately in the event that the successful bidder learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Contract to be entered into between the Bank and the bidder, and will reasonably cooperate in seeking injunctive relieve against any such person.

- d. That if the bidder hires another person to assist it in the performance of its obligations under the Contract or assigns any portion of its rights or delegates any portion of its responsibilities or obligations under the Contract to another person, it shall cause its assignee or delegate to be bound to retain the confidentiality of the confidential information in the same manner as the Bidder is bound to maintain the confidentiality. This clause will remain valid for 3 years even after the termination or expiry of this agreement.
- e. That the bidder will strictly maintain the secrecy of Bank's data.

49. Notices

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

50. Site Not Ready

Bank hereby agrees to make the site ready as per the agreed specifications, within the agreed timelines. Bank agrees that Bidder shall not be liable for any delay arising out of Bank's failure to make the site ready within the stipulated period, including but not limited to levy of liquidated damages for any delay in performance of Services under the terms of this Agreement.

51. INTELLECTUAL PROPERTY RIGHTS

- i. All copyrights, trademarks, patent, trade secret design and other intellectual property rights existing prior to the "Effective Date" will belong to the party that owned such rights immediately prior to the Effective Date". All modifications and enhancements to, and derivative works from, pre-existing intellectual property rights will belong to the party that owned such pre-existing intellectual property rights.
- ii. Neither party will gain by virtue of this Contract any rights of ownership of copyrights, patents, trade secrets, trademarks or any other intellectual property rights owned by the parties prior to the date of signing of this Contract, other than customized software made by Vendor for Bank during the contract period.
- iii. Bank owns all right, title and interest in and to the Bank's intellectual property

rights existing prior to the "Effective Date" and all modifications and enhancements to, and derivative works from, such pre-existing intellectual property rights (collectively, "Bank Intellectual Property"). Nothing in this Contract transfers any ownership or title in or to any Bank Intellectual Property to Vendor or any third party. Subject to the limitations set forth in this Clause, Bank would grant access specifically and exclusively for the limited purpose of implementation of the proposed comprehensive and integrated technology solution to the Vendor to use of such of Bank Intellectual Property (excluding trade secrets, patents and trademarks) which may be reasonably necessary for the Vendor to perform its obligations under this Contract. Vendor hereby covenants with the Bank that the Vendor shall not use the same for any purpose other than the purpose for which the Bank will grant access to Vendor.

- iv. The "Software" directly acquired by the Bank from a software original equipment manufacturer, as part of the Implementation Services described in the Statement of Work, the software original equipment manufacturer will own all right, title and interest in and to such software existing prior to the "Effective Date" and all modifications and enhancements to, and derivative works from, such software (collectively, the "Third Party Intellectual Property"). Nothing in this Contract transfers any ownership in or any title to any Third Party Intellectual Property to the Bank. Any issues arising out of third-party products or services shall be governed exclusively by the End User License Agreement and support agreement signed directly between the Bank and the original equipment manufacturer. Bank shall comply with the license terms, as may be specified by the respective licensors, applicable for the use of the Software provided under this Contract. Bank shall use such IP for its internal use only.
- v. All intellectual property developed during the term of this Contract that is neither Bank Intellectual Property nor Vendor Intellectual Property nor Third Party Intellectual Property ("New Intellectual Property"), shall be owned by Vendor, as between the Bank and Vendor, Vendor hereby grants the Bank an irrevocable, non-exclusive, world-wide perpetual license to use, execute, reproduce, display, perform and distribute New Intellectual Property without payment of any further amount for use within the Bank's Enterprise.
- vi. For the purpose of this Contract, "Enterprise" shall mean and include any legal entity in which the Bank holds/ will hold shares at least to the extent of fifty percent (50%). Subject to Vendor having received the corresponding payment from the Bank, the Bank shall own all Intellectual Property Rights in all software and other materials (excluding any Vendor or third party products including any modifications, enhancements or customization made thereto)

produced exclusively for the Bank by the Vendor pursuant to the project including any adaptations translations, derivative works and improvements that are developed by the Vendor, specifically and exclusively for the Bank whether protectable as a copyright, trademark, patent, trade secret and design or otherwise. The ownership of all Intellectual Property Rights in any information or materials provided to the Vendor by the Bank shall remain vested in the Bank. The ownership of all Intellectual Property Rights for any Bank customer information or materials provided to the Vendor by the Bank shall remain vested in the Bank.

- vii. Nothing shall restrict either Party from the use of any ideas, concepts, know-how, or techniques relating to data processing or network management, which either Party, individually or jointly, develops or discloses under this Contract, unless it is developed exclusively for the Bank use by the Vendor. The Vendor shall also at all point of time be under the obligations imposed under the terms of confidentiality while making use of such ideas, concepts, know-how or techniques. Also, such use shall not infringe either Party's patent rights or copyrights or a breach of confidentiality obligations. However, except for the licenses expressly granted by an agreement between the Bank and the Vendor, neither of the parties shall infringe on any patents or copyrights of the other Party.
- viii. All IPR in "software and other materials" made exclusively for the Bank shall vest with the Bank alone. Material specifically developed by the Vendor for the Bank are defined as "Bank Materials" and same shall be passed on by the Vendor during the contract period.

Tender Offer Forwarding Letter

To,
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Dear Sir,

Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centers (Retendering) {E-tendering}

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we, the undersigned, hereby enclose our offer for "Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}" mentioned in the RFP document forming Eligibility, Technical and Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Eligibility, Technical and Commercial Bids by the Bank, we undertake to Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} as per your purchase orders.

In the event of our selection by the Bank for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}, we will submit a Performance Guarantee for a sum equivalent to 3% of the Project Cost to be valid for a period of **63 months (60 months+ claim period of 3 months)** in favour of **UCO BANK** effective from the month of execution of Service Level Agreement.

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

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

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

We enclose the following:

1. DD No. _____ Dated for Rs. _____ (Rupees _____ Only)
as Cost of RFP Document
2. Earnest Money Deposit is enclosed in the bid document

Dated this day of 2022

Signature:

(In the Capacity of)

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

General Details of the Vendor**A. Profile of Vendor**

1. Name of bidder:
2. Location
Regd. Office:
Controlling Office:
3. Constitution
4. Date of incorporation & date of commencement of business:
5. Share holding pattern:
6. Major change in Management in last three years
7. Names of Banker /s

B. Financial Position of Bidder for the last three financial years

	2019-20	2020-21	2021-22
Net Worth			
Turnover			
Net Profit (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:

Details of Experience in the field of Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centers (Retendering) {E-tendering}

PSU Organization/BFSI		
Name of Organization	Period	
	From	To

N.B. Enclose copies of Purchase Orders and references.Place: **AUTHORISED SIGNATORY**Date: **Name:****Designation:**

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

Manufacturer Authorisation Form (MAF)

**To,
Deputy General Manager (DIT)
UCO Bank, Head Office
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064**

Dear Sir,

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centers (Re-tendering) {E-tendering}

MAF should broadly cover the following:

- a. Registered office address of OEM
- b. Authorizing bidder to participate in the tender and negotiate and conclude the contract with UCO BANK.
- c. Confirm extension of full warranty and guarantee as per the terms and conditions of the tender and the contract for the solution, products/equipment and services including extension of technical support and updates / upgrades if contracted by the bidder
- d. ensure all product upgrades including software upgrades and new product feature releases during the contract period.
- e. And also confirm that such Products as UCO BANK may opt to purchase from the Supplier, provided, that this option shall not relieve the Supplier of any warranty obligations under the Contract.
- f. In the event of termination of production of such Products:
 - i. advance notification to UCO BANK of the pending termination, in sufficient time to permit the UCO BANK to procure needed requirements; and
 - ii. Following such termination, furnishing at no cost to UCO BANK, the blueprints, design documents, operations manuals, standards and specifications of the Products, if requested.
- g. Should also confirm to undertake, that in case if the bidder is not able to maintain the solution to the satisfaction of the Company as per the functional and technical specification of the bid, will replace the bidder with another bidder or OEM to maintain the solution till the contract period in this bid at no extra cost to the company.

Yours Faithfully

Authorized Signatory

(Name: _____
Phone No. _____ Fax: _____ Email: _____) (This letter
should be on the letterhead of the Manufacturer duly signed by an
authorized signatory)

Earnest Money Deposit

To,
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064.

Dear Sir,

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Re-tendering) {E-tendering}

In response to your invitation to respond to your RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Re-tendering), M/s _____ having their registered office at _____(hereinafter called the 'Vendor') wish to respond to the said Request for Proposal (RFP) for self and other associated vendors and submit the proposal for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Re-tendering) {E-tendering} as listed in the RFP document.

Whereas the 'Vendor' has submitted the proposal in response to RFP, we, the _____Bank having our Head office _____hereby irrevocably guarantee an amount of ` _____/- (Rupees _____ only) as EMD as required to be submitted by the 'Vendor' as a condition for participation in the said process of RFP.

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

If the Vendor withdraws his proposal during the period of the proposal validity;

Or

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

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

and binding on us irrespective of any dispute or difference raised by the vendor.
Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed ` _____ (Rupees ____ 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

(NB: 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).

Format of Performance Bank Guarantee (PBG)

1. In consideration of UCO BANK, a body corporate constituted under the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1970, having its head office at 10, BIPLABI TRILOKYA MAHARAJ SARANI (BRABOURNE ROAD), Kolkata - 700001 (hereinafter called —UCO BANKII) having agreed to exempt M/s _____ (Name of the vendor Company), a Company incorporated under the Companies Act, 1956 having its registered office at _____ (Address of the vendor company) (hereinafter called — the said VENDOR) from the demand, under the terms and conditions of UCO BANK's purchase order / Letter of Intent bearing no.dated..... issued to the Vendor and an Agreement to be made between UCO BANK and the Vendor for a period of In pursuance of Request For Proposal no..... dated..... , as modified, (hereinafter called —the said Agreement), of security deposit for the due fulfilment by the said VENDOR of the Terms and conditions contained in the said Agreement, on production of a Bank Guarantee for Rs..... (Rupees.....only).We..... [indicate the name of the bank ISSUING THE BANK GUARANTEE] (hereinafter referred to as — the Bank) at the request of [VENDOR] do hereby undertake to pay to UCO BANK an amount not exceeding Rs.....against any loss or damage caused to or suffered or would be caused to or suffered by UCO BANK by reason of any breach by the said VENDOR of any of the terms or conditions contained in the said Agreement.
2. We [indicate the name of the bank ISSUING THE BANK GUARANTEE] do hereby undertake to pay the amounts due and payable under this guarantee without any demur, merely on a demand from UCO BANK stating that the amount claimed is due by way of loss or damage caused to or breach by the said VENDOR of any of the terms or conditions contained in the said Agreement or by reason of the VENDOR'S failure to perform the said Agreement. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs.....
3. We undertake to pay to UCO BANK any money so demanded notwithstanding any dispute or disputes raised by the VENDOR in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal. The payment made by us under this bond shall be a

valid discharge of our liability for payment there under and the VENDOR for payment there under and the VENDOR shall have no claim against us for making such payment.

4. We, [indicate the name of the bank ISSUING THE GUARANTEE] further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said Agreement and that it shall continue to be enforceable till all the dues of BANK under or by virtue of the said Agreement have been fully paid and its claims satisfied or discharged or till UCO BANK certifies that the terms and conditions of the said Agreement have been fully and properly carried out by the said VENDOR and accordingly discharged this guarantee. Unless a demand or claim under this guarantee is made on us in writing on or before (Expiry of claim period), we shall be discharged from all liabilities under this guarantee thereafter.
5. We [indicate the name of bank ISSUING THE GUARANTEE] further agree with UCO BANK that UCO BANK shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance by the said VENDOR from time or to postpone for any time, or from time to time any of the powers exercisable by UCO BANK against the said VENDOR and to forebear or enforce any of the terms and conditions relating to the said agreement and we shall not be relieved from our liability by reason of any variation, or extension being granted to the said VENDOR or for any forbearance, act or omission on the part of UCO BANK of any indulgence by UCO BANK to the said VENDOR or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.
6. This guarantee will not be discharged due to the change in the constitution of the Bank or the VENDOR.
7. We, [indicate the name of Bank ISSUING THE GUARANTEE] lastly undertake not to revoke this guarantee during its currency except with the previous consent of UCO BANK in writing.

Notwithstanding anything contained herein:

- a. Our liability under this Bank Guarantee shall not exceed Rs..... (Rupees.....) only.
- b. This Bank Guarantee shall be valid upto and

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

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

Yours faithfully,

For and on behalf of

_____ Bank

Authorised Official

Note:

1. *Selected vendor should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.*
2. *Vendor 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 FOR NON-BLACKLISTING / NON-DEBARMENT OF THE BIDDER
TO BE STAMPED AS A DECLARATION & DULY ATTESTED BY A NOTARY**

**Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money
Laundering Solution for Hongkong & Singapore Centers (Re-tendering) {E-
tendering}**

- 1) I/We, Proprietor/Partner(s)/Director(s) of M/s..... hereby confirm that I/We have read and understood the eligibility criteria and fulfil the same.
- 2) I/We further confirm that all the information furnished by me/us, as per the requirement of the Bank, have been included in our bid.
- 3) I/We further 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.
- 4) *I/We further hereby declare that I/We have not been black-listed or otherwise debarred by any Bank/Financial Institution/Central Government/ State Government/any Central or State Undertaking or Corporation/ Reserve Bank of India or any other Regulatory Authority or any other Statutory Authority as on date of the publication of this Tender/Procurement.

(OR)

I/We further hereby declare that the Proprietorship Concern/Partnership Firm/Company/..... (if any other entity) namely M/s was blacklisted/debarred by.....(Name of the Authority who blacklisted/debarred) from taking part in their Tender/Procurement for a period ofyears w.e.f.to..... The period is subsisting/over on.....and now I/We is/are entitled to take part in Tender/Procurement.

- 5) I/We declare that no proceedings/inquiries/investigations have commenced/pending against me/us by any Statutory Authority/Regulatory Agency/Investigating Agency which may result in liquidation of company/ firm/proprietorship concern and/or may act as deterrent on the continuity of business and/or may hamper in providing the said services, as envisaged in this document.
- 6) I/We further hereby declare that no legal action is pending against me/us for any cause in any legal jurisdiction.

- 7) I/We undertake that adequate number of resources, if required by the Bank, will be deployed for the project to complete the assignment within the stipulated time.

***STRIKE OUT WHICH IS INAPPLICABLE**

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

Signature (1) (2)

(duly authorized to sign)

Name:.....

Capacity in which as executed:.....

Name & registered address of the Bidder:.....

Seal of the Bidder to be affixed

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)

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: UCO/DIT/2405/2022-23 Date: 27.12.2022 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 _____, 2022 .

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,
Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Sir,

**Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money
Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}**

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

In this regard we confirm that the employees engaged by our Company to carryout the services in your bank for the above said contract are paid minimum wages / salaries as stipulated in the Government (Central / State) Minimum Wages / Salaries act in force. 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. We also indemnify the Bank against any action / losses / damages that arise due to action initiated by Commissioner of Labour for non-compliance to the above criteria.

We further authorize the Bank to deduct from the amount payable to the Company under the contract or any other contract of the Company with the Bank if a penalty is imposed by Labour Commissioner towards non-compliance to the "Minimum Wages / Salary stipulated by government in the Act by your company.

(Proof of compliance and labour license needs to be submitted along with the quotation)

Yours faithfully,

Authorised Signatory

Designation

Bidder's corporate name

Place:

Date:

Undertaking Letter on the vendor's letterhead for GST Law

To,
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Dear Sir,

Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}

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:

Date:

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

To
Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Dear Sir,

Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}

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.

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.

Yours faithfully,

For.....

(Signature and seal of authorized person)

Place:

Date:

Undertaking for No Deviation

**To
Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
5th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064**

Dear Sir,

Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}

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.

We undertake to execute Non-disclosure Agreement & provide Performance Bank Guarantee as per the annexure enclosed in the RFP, in case of emergence as a successful bidder.

Yours faithfully,

For.....

Designation:

(Signature and seal of authorized person)

Bidder's corporate name:

Place: Date:

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

	2019-20	2020-21	2021-22
Turnover			
Profit / Loss			
Net worth			

Format of Pre-Bid Queries to be submitted by the Bidder(s)

To be e-mailed in .doc format

Name of the Bidder:

Name of the Contact Person of the Bidder:

Contact Number of the Contact Person:

Email id of the Contact Person:

RFP Page No.	RFP Clause Name/No.	Original RFP Clause	Query sought/ Suggestions of the Bidder

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 Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} hereinafter referred to as Stores and / or Services. And M/s _____ having its registered office at _____ represented by _____

Authorised 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 Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} 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) (IEMs) 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).
- (v) Foreign bidders to disclose the name and address of agents and representatives in India and Indian Bidders to disclose their foreign principals or associates.
- (vi) 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.
- (vii) Bidders to disclose the payments to be made by them to agents/brokers or any other intermediary.

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 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

(Confirmation of format should be enclosed with technical bid. Agreement to be executed on non-judicial stamp paper of requisite value by the selected bidder only.)

This Non-Disclosure Agreement is entered into on this day of..... 2022

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 vendor is sometimes referred to herein as a **"Party"** and together as the **"Parties"**).

WHEREAS the Vendor/Receiving Party is inter alia engaged for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} as per the terms and conditions specified in the RFP Ref. No: UCO/DIT/2405/2022-23 Date: 27.12.2022. The Vendor/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 Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}.

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 Vendor/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 Three (3) 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.

Mitu-Som

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 at city of Head Office of member Bank. 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/lack 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 three (3) years from the date of the last disclosure of Confidential Information made under this Agreement, or from the date of expiry or termination of this Agreement, whichever date is later, (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 Assigns. 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 at City of Head office of Individual member Bank in India.

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

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 bidder)

Signature: _____

Name: _____

Designation: _____

Date: _____

ELIGIBILITY COMPLIANCE

Sl. No.	Clause	Documents required	Compliance (Yes/No)
1	Bidder should be a limited company (Public/Private) registered in India under the Companies Act, 1956 or 2013 and amendments thereafter or Companies registered as MSME Entrepreneur & still categorized as MSME as on RFP issuance date, if any for the last 3 years as on RFP issuance date.	1. Certificate of Incorporation issued by Registrar of Companies along with 2. Copies of Memorandum of Association 3. Copies of Articles of Association 4. Shareholding pattern 5. PAN, TAN, GSTIN Certificate and any other tax related document, if applicable, is required to be submitted along with the eligibility bid. 6. Registration from DIC, KVIB, NSIC, KVIC, DIHH, UAA or any other body specified by Ministry of MSME.	
2	The bidder should be an OEM / OSD or their authorized representative in India. In case OEM / OSD participate in the tender process directly, authorized representative will not be permitted to participate in the same tender process.	In case of an authorized representative, a letter of authorization (MAF) / OSD Authorization Form from original manufacturer / solution developer must be furnished in original (for proposed software and hardware) duly signed & stamped (As per Annexure – III).	
3	The bidder should have a minimum annual turnover of Rs. 100 Crores per year during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any	Copy of the audited balance sheet of the company for the consecutive last three financial years (2019-20, 2020-21 & 2021-22) should be submitted along with Chartered Accountant Certificate.	

	group of companies.		
4	The bidder submitting the offer should have positive net-worth for the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	Copy of the audited balance sheet of the company for the consecutive last three financial years (2019-20, 2020-21 & 2021-22) should be submitted along with Chartered Accountant Certificate.	
5	<p>The Bidder should have the experience of implementing the proposed integrated AML & TBML solution in last 10 years and providing post go-live support in any Bank, in India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p> <p>OR</p> <p>The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, in India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p>	<p>Copy of purchase order along with Satisfactory Client Certificate /Reference Letter / Sign off from customer mentioning the Module and status of implementation of the project is to be submitted.</p> <p>In case OEM Experience is shown then Annexure XXXIII needs to be provided duly signed by the OEM which needs to be dully signed and stamped by Both i.e., OEM of treasury solution and the authorized signatory of the Bidder.</p>	

6	The Bidder should have a staff of minimum 50 (Fifty) people to support customization, installation, implementation, integration and periodic maintenance of the proposed solution.	Self-declaration to this effect on company's letter head should be submitted which needs to be signed by the HR of the company	
7	The bidder must be CMMI (full form) level 5 Certified Company, and the certificate should be valid as on date of bid submission.	Copy of certification needs to be submitted	
8	The bidder must have presence in India and have their own support centre in Kolkata and Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.	Self-Declaration on Bidder's letter head signed by the authorized signatory and provide the GST Certification Detail of the support center	
9	The independent third-party agency for Review of Configurations, Audit and Model Set-up should be CERT-in emplaned and should have experience of doing IS audit/ VAPT for a scheduled commercial bank in India Having more than 500 branches in India.	Relevant Credential Letter from the Bank OR Copy of Purchase Order/ Contract with completion certificate	
OEM's Experience			

10	The Proposed integrated AML & TBML solution should have been implemented in any Bank, at India and at either Hongkong or Singapore or any country other than India HK & SG, which is having more than 750 Branches in India as Scheduled Commercial bank or having business figure of Rs.150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022) and should run as on bid submission date.	Relevant Credential letter from the customer Or Bidder should provide Purchase Order(s) together with the project completion / installation report duly signed & sealed by the respective OEM's customer (The Purchase Orders & the installation /Project completion reports should have dates). Or Self-declaration from Authorised Signatory along with a reference call / a mail confirmation from the customer only in case of global credentials.	
11	The OEM must have at least 50 skilled staff experienced in implementing AML & TBML Solution & should be able to deliver and support the proposed solution.	Self-Declaration from the Solution OEM/bidder on the company's letter head signed by the authorised signatory.	
12	The proposed Backup software should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	Relevant Credential Letter from the Bank Or Copy of Purchase Order/ Contract with completion certificate	
13	The proposed Tape Library should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	Relevant Credential Letter from the Bank Or Copy of Purchase Order/ Contract with completion certificate.	
14	The OEM must have presence and should have their own support centre in India/Singapore/Hongkong from where OEM shall	A joint undertaking duly signed by the authorized signatory of bidder and OEM should be submitted to this effect along with the bid.	

	provide application related support in addition to the proper qualified onsite L2 level (either OEM certified or directly under OEM payroll) FM support to implement, manage and maintain the proposed solution during the contract period at Bank's site in India.		
15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	certificate from the Chartered Accountant as per Annexure XII of the company showing profit, net worth and turnover of the company for the consecutive last three financial years i.e., 2019-20, 2020-21, 2021-22 should be submitted.	
16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	certificate from the Chartered Accountant as per Annexure XII of the company showing profit, net worth and turnover of the company for the consecutive last three financial years i.e., 2019-20, 2020-21, 2021-22 should be submitted.	
17	The service provider should ensure that there are no legal proceedings / inquiries / investigations have been commenced / pending / threatened against service provider by any statutory or regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	Self-declaration to this effect on the company's letterhead should be submitted.	

Note :- In this tender process either authorized representative / distributor / dealer in India on behalf of Principal OEM (Original Equipment Manufacturer) or Principal

OEM itself can bid but both cannot bid simultaneously. In such case OEM bid will only be accepted. If an agent / distributor submits bid on behalf of the Principal OEM, the same agent / distributor shall not submit a bid on behalf of another Principal OEM 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.

Yours faithfully,

Authorised Signatory

Designation

Bidder's corporate name

Place:

Date:

FUNCTIONAL REQUIREMENT

Instructions of Filling up of Annexure XVII		
1	"SL. No." - Serial Number of the Requirement Provided by the bank. Bidder must not change any information in this column	
2	"System Requirement" - The detailed Requirement. Bidder must not change any information in this column.	
3	"Bidder Response (F/C)" - Bidder's Score – Bidder would be required to provide an appropriate score to each requirement requested for as per the following Table	
	BS	Description
	F	Functionality is readily available in the system or is configurable as per the Bank's requirement without any source code change or customization. The functionality will be available Out of Box of the application
	C	Functionality not available in the system but can be achieved through customization. The functionality will be customized and will be available before GO-Live
Notes		
1	Bidder has to compliance with all the requirement	
2	In case the Bidder fails to provide a " Bidder Response" against any of the line items the response would be considered as incomplete and may not be scored, at bank's discretion	
3	Bidder is expected to provide the response by filling up the columns "Bidder Response (F/C)" and "Bidder Clarifications / Comments" only. Bidder is advised not to make any changes to any information on the RFP documents for example insert a row or delete a row or modify any other information like change the functionality required, etc.	
4	Every requirement needs to be treated as an individual requirement and should not be clubbed with any other requirement and the Bidder needs to provide a "Bidder Response (F/C)" for that individual requirement, in case the Bidder clubs the requirements the response would be treated as incorrect .	
5	The Evaluation Committee decided by the bank would be marking this annexure already scored by the bidder and would be appropriately assigning the final marks. The bank will have the discretion to change the marks against the Bidder's scored line item if the bidder/OEM is not able to showcase the same in Presentation or during site visits.	
6	The marks allotted to the responses of the Bidder by the bank after carrying out the above steps above would be reduced to a scale proportionate to the marks allocated for the functional & technical evaluation for the respective module.	
8	The Regulatory & statutory authorities mentioned in the excel should be read as Regulatory and statutory authorities of India, Hongkong and Singapore	
9	All the Specifications mentioned in Annexure are mandatory to be fulfill by the bidder and there is no scope of customization of any workaround in the Annexure.	

SL.NO	System REQUIREMENT	Bidder's response F/C	Bidder Clarification / Comment
1.	The solution should support standard protocols governing data and services standards e.g. XML based messaging, Simple Object Access Protocol (SOAP), Web Services Development Language (WSDL), etc.		
2.	The system should support standard API for interface & integration with ancillary applications and support interface through middleware.		
3.	The System should provide priority processing of transactions, messages, offices etc. for online screening.		
4.	The solution should allow single connections/sessions per user.		
5.	Compliance with the MAS/HKMA requirements, Statutory requirements and guidelines of regulators, on AML/CFT from time to time like but not limited to Financial Action Task Force (FATF), Egmont, World Regulators (RBI/FIU-IND/IBA/UN etc.) recommendations and be flexible to include other lists.		
6.	Able to provide resolution of Regulatory Requirements on Immediate basis. The Vendor is responsible for generation of statutory reports in the format required by regulatory bodies.		
7.	The Proposed Solution should be able to store data as per Bank's retention policy and according to the data retention policy of MAS & HKMA. During this period, Data recall should not require any additional coding or additional retrieval procedure. The archival and retrieval programs should facilitate easier analysis of old data. Provide adequate backup and recovery features.		
8.	The system should enable creation of different access groups with different access control. Users may belong to multiple groups. The proposed solution should allow users to be controlled (creation, activation, deactivation, deletion etc.) by a specific administrator. System must have a Login ID and password for each user for logging and also supports Remote logging. The system must have a comprehensive log files with every user's activity (including action taken by the user). Facility to audit		

	the whole process from logs reports at any future date.		
9.	The Solution should come with access capabilities to consolidate enterprise-wide data. The solution should come with Data Manipulation & Predictive Analytics Capability which is required for continuously and automatically comparing the customer's expected behaviour with their actual behaviour. This will help determine the risk of a customer committing a financial crime and to detect money laundering at an early stage.		
10.	The Solution should come with ad-hoc query, data visualization, predictive analytics profiling, clustering & segmentation.		
11.	The Solution should come with the support for detection of new unknown patterns of suspicious activity.		
12.	The rules stored in should be easily accessible to repository		
13.	The system should not have limitations for the rules set up by the users.		
14.	The application should have ability to identify transactions that may conceal beneficial owners and ability to monitor transactions involving internal accounts (for example: staff accounts, Corporate Concentration Accounts, GL A/Cs etc.) Name and details of Beneficial Owner should be provided of all accounts of Legal Entity along with Alerts generation		
15.	The application should have ability to flag transactions in excess of a certain amount.		
16.	The application should have ability to identify movement of cash into monetary instruments from one financial institution to another and should have ability to monitor/flag suspicious cross border transactions.		
17.	The solution should have ability to prioritize cases according to predefined rules in the case management system.		
18.	The solution should have ability to reassign closed alerts. The solution should select closed alerts on random basis for reassignment as per bank's discretion based on % of alerts. And The solution should have the provision for Bulk closure of Alerts. Also, System should be capable of providing list of closed alerts for Audit purpose by Regulators such as RBI, MAS, HKMA etc.		
19.	Scenario wise reassignment of alerts facility should be available		

20.	<p>The solution should have ability to manually change priority or score of a suspicious transaction or event.</p> <p>The solution should have ability to assign / change status of a suspicious transaction or event and should have ability to assign/change assigned analyst to a suspicious transaction or event.</p>		
21.	<p>The application should track key milestone dates of a case (e.g. date open, date closed).</p> <p>The solution should have ability to age and view alerts at a summary level (e.g. # days open)</p>		
22.	<p>Behavioural Analysis of customer for profile/ account wise/ cash/ Area /past transactions /Occupation/ Constitution/ Annual Income/ Annual Turnover and KYC documents should be provided.</p> <p>The solution should have ability to distribute cases based on descriptive criteria (e.g. business unit, score, product, alert type).</p>		
23.	The solution should have ability to configure alerts to automatically produce an email and sms.		
24.	The solution should have ability to create a case/an alert either manually or automatically based on user defined criteria.		
25.	<p>The solution should have ability</p> <ul style="list-style-type: none"> • To monitor audit trail (including action taken) by user ID. • For administrator to manage individuals or groups. • To monitor resolution statistics by alert type, analyst name, date and other categories. • To protect user input so that no other analyst can alter information entered. • To associate detailed transaction data with a case. 		
26.	Provision for identifying the Multiple customers IDs. (UCIC/De-duplication Model). Capable of grouping of the data of multiple CIFs into Branch wise and Region wise for de-duplication and keeping the track record of de duplication process/progress.		
27.	The solution should have ability to archive cases offline and restore case as needed.		
28.	The solution should have ability to update a rule or profile integrated with the case management tool		

	and in this regard audit log should be properly captured		
29.	Capability to handle the addition of new cases while existing cases are currently being worked on from the same day or prior periods.		
30.	<p>The solution should come with</p> <ul style="list-style-type: none"> • Queuing and searching system employed by the AML system, and describe the available methods of ordering and searching the queue. • The options which can be applied to the queue, to allow alerts to be reprioritized. The queue can be automatically refreshed when new alerts are added, and that can be refreshed manually as well. 		
31.	Confirm that a log of actions and notes must be stored throughout the workflow process to track actions and alterations to the solution should come with functionality that allows an administrator to create and manage workflow and capable of having hierarchy for escalation of alerts to different levels as per Bank's requirement. Also, having proper mechanism for distribution of alerts to different users/screening officer at AML cell and to different locations viz. Branches/regions/zones etc.		
32.	The solution should confirm that the system enforces agreed service levels in which alerts/cases should be closed or alternatively raised as SAR/STRs.		
33.	The solution should come with system that notifies both the investigator and the supervisor of a breach of service levels where an alert/case has not been investigated according to agreed service levels.		
34.	The solution should come with the functionality that automatically assigns priority to alerts and cases, including examples of the priority assigned, and how the weighting is calculated.		
35.	The solution should come with the capability to institution's AML Risk Model, which provides for risk weightings on specific attributes (e.g. Customer Type, Customer profile, Industry Type, Geography, Product and Delivery Channel.) The system should be able to sort out various alerts on the basis of various risk parameters and filtering criterion.		
36.	The solution should confirm that the proposed AML system can generate automated confirmations		

	where a manual SAR/STR has been raised. And the proposed solution should be capable of showing all the details like previous STR raised, if any, total credit turnover/debit turnover, Risk profile details etc. in a single screen, of a particular customer/account whenever the user analyzing any alert/case. The solution should confirm that all such alerts/confirmations are saved as part of the audit process		
37.	The solution should confirm the capability of the proposed AML system to be interoperable with email software provided by the Bank and with the institution's email address directory. The bulk mail facility with email templates should be made available.		
38.	The solution should have capability to allow business users to retrieve alerts and cases directly, or by filtering on a specific status.		
39.	The system should be capable of giving daily reconciliation of input of data from core banking/other solution vis a vis migrated data in AML system – channel wise, transaction head wise(cash, bank transfer, cross border, inter-office accounts, etc.) and in case of any mismatch, report should be provided on daily basis and should ensure that no account is missed in the migration process on daily basis.		
40.	Application should be able to integrate with core banking interface and other surround applications, if any, to control the customer on- boarding process, screening of online transaction monitoring.		
41.	The rule based scanning should be possible e.g. name should be scanned against name, address against address, city against city etc. Auto-Update facility should be there in the new software for automatic updation of lists provided by various organizations and several Regulators (RBI/MAS/HKMA etc.)from time to time.		
42.	Customer screening at the time of on boarding (real time) as well as periodically screening in batch mode against the sanctioned lists. Provision to manage Negative lists/blacklists provided by the local/international regulatory authorities like RBI/ MAS/HKMA/IBA/FIU/UN sanctioned list/OFAC (Office of Foreign Acts Control)/Politically Exposed Person		

	<p>(PEP) list/Dow Jones World check, High Risk and other monitored jurisdiction as declared by FATF etc. The solution should allow to add new lists as and when requires in the future and also should be a user friendly but robust screening facility in terms of sufficiency, efficiency with quality output . All new customers as well as existing customers should be checked against the lists concerned. (*)</p> <p>The solution should have ability to electronically upload custom lists into the application with time stamp of time date of upload and user details.</p> <p>System should have facility to accept/provide data in standard formats from/for other systems, Import /export facilities like upload of Negative List, Positive list, filtering rules, etc.</p>		
43.	Similarly, the system should have capability to advise any deletion of list with time stamp and user details		
44.	The application should be able to perform a direct name match based on multiple fields to determine if a customer is on the banned entity or any other negative list.		
45.	The solution should interface/integrate with existing SWIFT system for all types of financial/non-financial messages (MT/ISO 20022/ any other format) or any other types of messages introduced by SWIFT in future as per requirement and Trade finance/CBS/Treasury systems through IBM Websphere MQ (latest version) and web service.		
46.	<p>When the application is implemented it should perform an initial scan of all customers against the banned entity or negative list.</p> <p>The application should support "clean" lists (I.e. lists of good customers, that may appear bad when compared to negative list.</p> <p>The product should scan existing customers as names are added to the banned entity or other negative lists</p>		
47.	The application should compare additions to the banned entity or other negative lists with the bank's "clean" lists. For example, an individual is previously flagged by banned entity, but the bank determines that the client is okay and adds the client to a clean list. Subsequently, the actual client is added to the banned entity list and needs to be removed from the Bank's clean list.		

	The application should have functionality that compares deletions to banned entity or negative lists to cases/transactions that were previously flagged as "suspicious" and are in process.		
48.	The solution should be capable to integrate multiple lists without any manual intervention as mentioned under scope of work of RFP document provided from different regulators like the lists provided by FATF, FIU, RBI, MAS, HKMA Office of Foreign Assets Control Specially designated nationals (OFAC SDN), Politically Exposed People (PEP) lists, National Criminal Intelligence Service (NCIS), Office of the Superintendent of Financial Institutions (OSFI), UN sanctioned list etc. Should be possible to add new lists as and when they are introduced in future. Online downloads / checks from such sites should be possible.		
49.	The proposed solution should match new/existing customers on the basis of name, Date of Birth, identification details , etc. in database against list provided by regulatory authorities (RBI/MAS/HKMA etc.), Bank watch list for the KYC parameters defined by the Bank and generate reports/alerts as per Bank requirement (online and offline).		
50.	Bank should be able to reduce false positives by creating a whitelist in which user can add customers who have matched with lists but are not deemed suspicious. Should also have the ability to make a "fuzzy logic" match with the list		
51.	The system should be capable of uploading any document(s) on the basis of which the decision to alter the white list has been taken. The system should have capability of giving details of maker and checker who had updated this white list along with time stamp.		
52.	The proposed solution should have a functionality to display list provided by regulatory authorities (RBI/MAS/HKMA etc.), Bank watch list which are used to scrub for Customer on-boarding or for batch processing. The display should include date of original upload, last updation date with time stamp. Users should be able to maintain internal Watch-lists to monitor their customers.		
53.	The application should provide audit trail for any modifications in the Banned Entity lists along with		

	modification details through front end and through the Back end.		
54.	The application should be capable to screen minimum 100 requests per minute.		
55.	The solution should be capable to support bulk name scanning from various input files .xls, csv, .txt etc. and provide output in various formats as required by the Bank.		
KYC			
56.	Any mandatory fields for an account holder, not filled should be detected & reported. Proposed Solution should validate the CIF data and warn the user for missing data elements and support modification for missing data elements		
57.	Proposed Solution should have the flexibility to define account type & customer type specific (Saving account, Current account etc.) template constituting bank specified mandatory & optional fields, besides the regulatory mandatory fields.		
58.	The proposed solution should enable the users to define checklists on the Customer / Account Static Data and to generate reports on mandatory information required for different type of accounts. This mandatory information could either have been prescribed by the regulatory authority (RBI/MAS/HKMA etc.) of the country or required as a part of the Bank's internal policies.		
59.	The solution should be capable of identifying multiple CIFs of a single customer on parameters like Date of Birth, Driving License, Passport, Foreign Identification number, Unique Entity Number, Telephone/Mobile number etc. for the purpose of De-duplication of customer IDs.		
60.	The user should also be able to search Static Databases based on parameters such as Date of Birth, Driving License, Passport, Foreign Identification number, Unique Entity Number, Telephone/Mobile number etc. The result of the search should be a list of customer's personal / geographical relationships with other customers in the BANK. A search made on a customer's Transactional Data by the users, should result in a list of relationships of that customer with all those who are transacting with him / her.		

61.	The proposed solution should enable the user to refine the search criteria from Exact Match to Similar Sounding, Partial Name Search, Initials Search, Percentage match and Sub String search. The user should be able to restrict the number of search results by entering a figure as the "Hit Limit".		
62.	System should be able to categorize all customers into risk categories as per Customer. Risk Categorization policy of the Bank issued from time to time. The solution should be capable of generating reports of Branch wise Customer IDs due for KYC updation as per periodicity prescribed by RBI, MAS, HKMA or any other regulatory authority applicable for the centres and capable of generating customized letter for each eligible customer.		
63.	Capable of providing different reports regarding the deficiencies in KYC details / documents which will be helpful in customer profile updation and also able to generate a letter in Bank's template format as per branch/region wise.		
64.	Proposed solution should support reassessment of customer risk, reclassification and recreation of customer behavioural profile. Risk assessment reports should be provided.		
65.	Proposed Solution should provide interface facility to update Risk classification from AML & TBML Systems to CBS as per Bank's specifications.		
66.	The transaction data should have the capability to do neural analysis i.e. predict possible money laundering behaviour in the future.		
67.	Should maintain a historical record of Customer, Account, Transaction, etc. Should be possible to retrieve information as on a previous date i.e., show the status of a customer as of a particular date.		
CASE MANAGEMENT REQUIREMENTS			
68.	Solution should have the ability to receive alerts from multiple monitoring systems that have been designated as incidents that require investigation.		
69.	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.		
70.	Solution should be able to customize activities and automation of workflow (different workflows		

	may be developed for different types of cases)		
71.	<p>Solution should have the ability to assign activities in the workflow to a group of users.</p> <p>Solution should have the ability to create, edit and view a case based on user permissions</p> <p>Solution should have the ability to classify cases by type, category, and subcategory</p> <p>Solution should have the ability to attach documents and video files (any digital media may be stored)</p> <p>Solution should have the ability to set default fields and values on screens based on case type.</p> <p>Solution should have the ability to generate a batch file for regulatory reporting via E-Filing.</p> <p>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.</p> <p>Solution should have the ability for additional review(s) of case disposition based on several factors (role, tier, delegated authority, etc.)</p> <p>Solution should provide a free form text comments box on working case screens.</p>		
72.	<p>The user should be able to manually modify a pending case and should be able to take specific actions on pending records.</p> <p>The user should be able to manually change a case, The user should be able to change / modify the 'due date, add comments, and designate future review time to re-review the case (ie. Automated reminder). If "pending" due to unavailability of analyst, then work should move to "general" queue for work.</p>		
73.	<p>The user should be able to take ownership of a task (with notification going back to original pending analyst).</p> <p>The user should be able to release pending records back into queue.</p> <p>The user should be able to comment without taking ownership, should be able to reassign record and should be able to add free text notes to cases. The user should be able to add or remove a document to a case.</p>		
74.	The solution should be able to differentiate between cases which were created from alerts versus those		

	which were created manually. The number / label / length / arrangement of such fields should be Configurable.		
75.	The user should has ability to apply a mass action to case - close, append etc.		
76.	The user should has ability to link cases under investigation. System should offer links to tools that perform automated case Processing .		
77.	Case management should have input/output functionality (API) in order to be able to link to other platforms.		
78.	The solution should have retrospective analysis, looking for other like events after updating additional information about a case or alert. Once a case is closed, the solution should re- score rules or models for future analysis.		
79.	<p>The solution has ability to elevate an alert into a case. The solution has ability to add several alerts to one case.</p> <p>The solution has ability for automatic assignment of cases to investigators, ability for supervisor to override and assign cases manually.</p> <p>The solution has flexibility of case management screens: ability to change field layout, field names, field types, contents of dropdown lists, without vendor involvement.</p> <p>The solution has ability to configure case management workflows in a flexible way by the user.</p> <p>The solution has 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.</p>		
80.	The solution should have full audit trail / logging of all changes in the database (who, when, which table, which field, old value, new value).		
81.	Case management fields should be populated automatically with application details if case is generated from an alert.		
82.	Investigators should be able to sort and filter all case records by entering search criteria into any data field. 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.		
83.	Solution should be able to export the results of a		

	query, or the entire table to xlsx, pdf, docs, pdf, csv etc.		
84.	Solution should support batch update: Ability to update many records at the same time.		
WORKFLOW REQUIREMENTS			
85.	Solution should be able to define the systematic actions to be taken, based upon an analyst's work action.		
86.	Screen flow and system process must represent the task workflow.		
87.	Admin users should have the ability to configure standard workflows to route case activities to appropriate teams.		
88.	Detection rules creation/modification and deletion could be subject of approval by more than one appointed person using workflow functionality.		
89.	Alerts, cases, Reports review and appropriate reaction should be managed by more than one appointed person using workflow functionality.		
90.	Workflow actions/steps should not be deleted or altered/ modified/recreated after submission by the user.		
91.	Solution should have the ability to control or change (edit/delete) certain workflow functions.		
92.	The AML systems should maintain comprehensive Audit Trails detailing every user activity (including action taken by the user). Audit Trail reports should be generated and may be viewed on- screen and/or printed. Solution should be able to manage and capture audit trails for workflow configuration		
93.	Solution should have <ul style="list-style-type: none"> ○ ability to create and modify workflow without assistance of software vendor ○ ability to add/update/delete scenarios ○ ability to make scenarios active or inactive. ○ ability to track changes to scenarios. ○ ability to add /update/delete users/groups/group privileges easily ○ ability to add add/update/delete reports easily reports easily. ○ ability to add/update data inputs. ○ ability to integrate alerts from other systems ○ ability to integrate 3rd party data 		

94.	Solution should not have any restriction on the license in terms of no. of users, no. of transactions, no. of channels, no. of Banking products, no. of branches and asset size of bank etc.		
ALERTS MANAGEMENT			
95.	System should be capable of generation of alerts based upon the alert indicators suggested by the Bank according to the list mentioned under RFP document/ stipulated by various Regulators (RBI/MAS/HKMA etc .) from time to time.		
96.	System should have an alert scoring mechanism with product having a relative score for each alert, the alert scores be modified through the applications of rules, provide for the categorization of alerts into groups for similar suspicious activity and provide the user to drill down into the details of the transactions on which the alert was generated.		
97.	All the IBA alerts, TBML alerts along with RBI, MAS, HKMA FIU-IND and any other regulatory and statutory requirements should be provided by the solution within the given timeline.		
KYC & AML Requirements			
98.	System should capture all the Due Diligence (Customer Due Diligence & Enhanced Due Diligence) Information of the customer base of the institution. It should also capture Due Diligence data on Beneficiaries and connected parties.		
99.	Due diligence information should invariably contain parameters like source of funds, business activity / occupation of customer , expected level of activity in the account, declared income by the customer etc. In addition, where the kyc information is missing, there should be facility to enrich the data.		
100.	System should provide a list manager to manage various black-lists provided by regulatory authorities such as lists provided by RBI, MAS, HKMA, FRC ,OFAC -SDN , lists issued time to time by the law enforcement agencies ,PEP lists, UNSCR lists , High risk countries list etc. It should also be possible to add new lists as and when they are introduced in future. The lists should be updated as and when notifications are received from regulators. Users should also be able to create/maintain internal watch lists to monitor certain customers as		

	and when required.		
101.	There should be support for list scanning of account/customer database against watch lists – incremental screening should be there if there are any updates to the watch list data or customer data. All new customers should be checked against blacklists, watch lists. And there should be provision to run search against existing customers as and when required.		
102.	System should also calculate the threshold limits basing on customer's profile. There should be automated periodical review mechanism to update the risk categorization and threshold limits for the customer data. In addition , it should be always possible to override the system calculated risk values ,having an option to manually set the risk.		
103.	Support for advanced search techniques to search data provided by enforcement agencies. It should enable the user to enter the match score, sub string search, inclusion of various search parameters to refine the search.		
Alerts Management & Transaction Monitoring			
104.	The system should provide rule based suspicious transaction identification. The system should have the ability to update above rules incorporating new scenarios as and when notified by the concerned authority for identifying suspicious transactions. These updations should be done on prompt basis. The system should also have provision to create user defined rules basing on various parameters like customer type , nature of business, various risks etc.		
105.	The system should provide pre-implemented all IBA notified suspicious case scenarios and also FIU- IND alerts including recently provide Trade based money laundering scenarios. Since some scenarios are based on observations made by the relationship manager, the system should have a facility for case preparation of these scenarios, in line with transaction based cases.		
106.	Since various persons try to make simple transactions look very complex though various methods to confuse the investigation official , so the system		

	should have support for link analysis for tracing multitude of relationships between customers and to be able to identify all the intermediate accounts for inclusion in the suspicious case preparation.		
107.	The system should effectively integrate with various solutions implemented in the bank like CBS, Credit/Debit Cards application, prepaid cards ITMS etc. for the generation of all the alert scenarios and also for preparation of various statutory reports.		
108.	The AML system should allow for benchmarks to be fixed based on the general behaviour of entities (Customers, Products etc.). The default benchmarks should be definable in the system and the user should be able to edit an existing benchmark.		
109.	Closure of alerts should be done in the system and report for the same is to be obtained as and when required. Users should be notified about the cases allotted to them which are pending to be investigated , if it crosses the time window from the date of generation and allotment.		
110.	Users should be able to view transactional details of all alerts fired with respect to the certain customer. There should be no need to navigate away from the system to view these details and bank's cbs system should be accessible to the user in the same window		
111.	System should have provision for work load balancing for alerts assignment. Reports should also provide information to management on the alerts status. It should also be possible to re-run any rule at any time and for any past date.		
Reporting & Case Preparation Requirements			
112.	FIU-IND defined formats for various reports like STR , CTR ,CBWTR , NTR ,CCR etc. may change over the period of time and accordingly should be taken up by the vendor and provided without any delays.		
113.	Address the challenges in statutory reports" submission by automating the process from data extraction to submission to FIU-IND before cut-off date. Various reports like List screening report for new and existing customers, transaction report , transactions in High-risk countries report, KYC gap reports etc. There should be an option to download		

	reports in various formats like xls, rtf, pdf etc.		
114.	The suspicious transaction report (STR) should be auto populated with all the necessary information to substantiate the case and there should be automatic preparation of case approval notes in the defined formats. There should be provision to link multiple cases pertaining to the same customer. Also support for attaching evidence documents.		
115.	The case management utility should have provision to define roles for the officers involved. The system should have facility to escalate the case to next level after completion of the role assigned to a user up to logical conclusion of the case.		
Other Requirements			
116.	There should be support for automated uploading of data for previous day from the bank's CBS system to AML system without any manual intervention. There should be a provision for the users to raise a ticket in the system in case of any issue faced to maintain the record of time span for issue resolution.		
117.	The system should have complete and comprehensive security from unauthorized access. The number of levels / rights assigned to each level should be user configured by the bank. System should provide Maker/Checker facility. System should provide full audit trail for the events like alert generation, case creation, change to case information, changes to lists etc.		
118.	It shall properly maintain and preserve account and alert information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities. Further, it shall maintain for at least ten years from the date of transaction between the bank and the client, all necessary records of transactions, as required under PMLA 2002 which will permit reconstruction of individual transactions so as to provide, if necessary, evidence for prosecution of persons involved in criminal activity.		
119.	The application should have ability to White-list certain accounts/Customers as per decision taken by the Bank (for example: staff accounts, Corporate Concentration Accounts, Govt. Department		

	Accounts etc.)		
120.	System should be able to categorize all customers into risk categories as per Customer Risk Categorization policy of the Bank issued from time to time.		
121.	System should be able to conduct Risk categorization process of customers, based upon various static and variable parameters linked with UCIC/CIF level as well as account level information.		
122.	The new software should capable of incorporation of the changes suggested by the Bank based upon internal assessment/ Regulator's requirement in the parameters/threshold values/Risk calculation matrix for review/renew of customer's risk profile at regular intervals as decided by the Bank		
123.	Transactions done through SWIFT, Trade Finance, net banking, Mobile banking, POS etc. and through any other channels should be integrated with the new application with proper channel identifier.		
124.	The new application should be capable of creating of transaction threshold limit for all types of deposit/CC/OD accounts based upon the parameters as decided by the bank/stipulated by the Regulators (RBI/MAS/HKMA etc.) Further, the system should capable of identifying the accounts whose transactions, breaching the transaction threshold value set for the particular accounts and generate proper monitoring tools for these type of accounts.		
125.	The system should be capable of identifying the transactions related to the sanctioned countries.		
126.	Credit /Debit summation of cash deposit in all alert generation should be provided for STR alert.		
127.	Draft issued and government transactions to non-customers details should be provided.		
128.	Risk Profile based on cash transaction and turnover details should be provided.		
129.	Pre-paid Card alerts should be provided.		
130.	STR alerts to be generated on T+1 day, i.e. transactions of 1st of the month should appear in the morning of 2nd day of the month so that risk involved in delay can be mitigated.		
131.	TBML and other IBA/RBI/FIU-IND/MAS/HKMA/FATF/UN/any other regulatory authority rule indicators to be		

	embedded in the software.		
132.	Software should do Behaviour Analysis based on past transactions and profile of the customers such as Occupation, Constitution, Annual income, Annual turnover and KYC documents of the customer		
133.	Software should have de duplication process		
134.	In case of loan and cc accounts, limits should be displayed		
135.	Software should have link of MPAY Transactions enquiry		
136.	Software should capture prepaid card alerts as per RBI, MAS, HKMA instructions for walk in customer		
137.	Software should have Audit trail		
138.	In "Report on STR Pending for Action", STR Reason Code should also be mentioned		
139.	Report on debit and credit summations of turnover should be provided Financial Year wise.		
140.	Report on total cash transaction in a financial year can be generated for all STR marked account		
Scope of Work as mentioned under Clause B of Part-IV under General Functional Requirements The proposed solution should be capable enough to deliver the following major functionalities/generation of alerts/modules to be used:			
	De-duplication		
141.	Provision for identifying the Multiple customers IDs. (UCIC/De-duplication Model). Capable of grouping of the data of multiple Customer ID into Branch wise and Region wise for de-duplication and keeping the track record of de duplication process/progress. The solution should be capable of identifying multiple Customer ID of a single customer (for both retail & corporate) on parameters like Date of Birth, Date of Incorporation, Driving License, Passport, Foreign Identification number, Unique Entity Number as defined by MAS/HKMA/any regulatory authority, Telephone/Mobile number, IE code, Country (Nationality), Country of Residence etc. for the purpose of de-duplication of customer IDs.		
142.	The proposed AML & TBML solution should be integrated with the CBS or other back-office system either through web-service mechanism or		

	through API integration and this integration should be capable enough for identifying the de-duplication and generating the respective alerts before the end-user of the respective back-office system/CBS on real time basis under blocking mode which may release post investigation by the user having higher work class. User Id of the web-service requestor should be captured in this regard. Here, de-duplication process shall be applicable for different types of customer like direct customer, floating customer, counter party customer, related party, beneficial owner, director, signatory authorities. This de-duplication process shall also be triggered on real time basis on pre-existing customers, new customers and during changes of any identification parameters/name of the customer.		
143.	On receiving the alert at CBS system through web-service integration, it is mandatory to block or hold the transaction and in this regard all necessary customisation at CBS end shall be carried out by the bidder. In doing so, bidder should factor the cost of the same into commercial BOM. The proposed solution should be tightly integrated with Finacle solution so that separate login into the solution is not required.		
Risk Categorisation			
144.	Solution should have AI/ML based model to predict high risk alerts that are more likely to be converted to STR using advanced machine learning algorithms.		
145.	The Solution should support Risk based Segmentation approach for monitoring transactions using scientific / machine learning based methods. Such approach allows for more focused monitoring that supports better risk coverage and the reduction of false positive alerts.		
146.	System should also be capable of migrating the account or customer data from low risk to high risk or vice versa. Any respective report shall be generated after applying the parameter on retrospective effect along with correction of error with retrospective effect by re-simulating the scenario but after maintaining all		

	kind of logs or information for the purpose of audit. Able to review the past alert along with present alert.		
147.	For risk calculation under 'Aggregate Credit Transaction' and 'Single Credit Transaction', system should have the parameter along with audit trail that up to which date or period transactions would be considered.		
148.	Risk Calculation for Customers : The proposed comprehensive AML & TBML solution should also have the capability to categorize accounts into risk categories – High, Medium, and Low– as per the risk rating mechanism in tune with the AML & TBML policy. It should support risk profiling of customers based on occupation, STR filed (to be updated by the successful bidder), KYC compliance, transaction patterns, turnover etc. The solution should also calculate the threshold limits based on the existing profile of the customers and also considering the legacy data. There should be an automated periodical review mechanism to update the risk categorization and threshold limits for the customer data. In addition, it should be always possible to override the system calculated risk values, having an option to manually set the risk after keeping all the details for the purpose of audit.		
149.	Following additional risk parameters should be provided as part of Weighted Average risk calculation - ➤ Country of Residence - System should provide an option to assign risk weight and sub parameter risk value for list of countries provided from the source system. Accordingly system should calculate the risk by considering the country provided for a customer under 'Communication Country' field of the Customer Master.		
150.	➤ Aggregate Credit Transaction Turnover – following functionalities should be considered for assigning risk to an account under this risk parameter - a) System should provide an option to assign risk weight to the parameter. b) System should provide an option to define		

	<p>Aggregate Credit Transaction Turnover ranges for each combination of Customer Type and Product Type i.e., user should define risk value (High, Medium and Low) for the Aggregate Credit Transaction Turnover ranges for each combination of Customer Type and Product Type selected by the user.</p> <p>c) For each account system should calculate 'Aggregate Credit Transaction Turnover' as the aggregation of transaction amount of all the Credit Transactions occurred in the user defined date range. Accordingly system should assign risk to a particular account for 'Aggregate Credit Turnover' parameter by considering the ranges defined by the user for each combination of Customer Type and Product Type.</p>		
151.	<p>➤ Single Credit Transaction – system should consider the following functionalities for assigning risk to an account under this risk parameter –</p> <p>a) System should provide an option to assign risk weight to the parameter.</p> <p>b) System should provide an option to define Single Credit Transaction ranges for each combination of Customer Type and Product Type i.e., user should define risk value (High, Medium and Low) for the Single Credit Transaction ranges for each combination of Customer Type and Product Type selected by the user.</p> <p>c) For each account system should consider highest credit transaction (i.e., credit transaction with highest amount) occurred within user defined period. Accordingly system should assign risk to a particular account for 'Single Credit Transaction' parameter by considering the ranges defined.</p>		
152.	<p>➤ Transaction Volume – following functionalities should be considered for assigning risk to an account under this risk parameter -</p> <p>a) System should provide an option to assign risk weight to the parameter.</p> <p>b) System should provide an option to define Transaction Volume ranges for each</p>		

	<p>combination of Customer Type and Product Type i.e., user should define risk value (High, Medium and Low) for the Transaction Volume ranges for each combination of Customer Type and Product Type selected by the user.</p> <p>c) For each account system should calculate 'Transaction Volume' as the number of transactions of all the Transactions occurred in the user defined date range. Accordingly system should assign risk to a particular account for 'Transaction Volume' parameter by considering the ranges defined by the user for each combination of Customer Type and Product Type.</p>		
153.	<p>Following Risk override parameters should be provided -</p> <ul style="list-style-type: none"> ➤ PEP Flag - System should check for the PEP flag of the customer, if PEP flag is 'Y' then system should override the risk of the customer to 'High' irrespective of the system assigned risk through weighted average method. 		
154.	<ul style="list-style-type: none"> ➤ Complex Structure – System should check for the Complex Structure of the customer, if Complex Structure flag is 'Y' then system should override the risk of the customer to 'High' irrespective of the system assigned risk through Weighted Average method. 		
155.	<ul style="list-style-type: none"> ➤ Countries Dealt – System should provide an option to assign risk value for list of Countries provided from the source system. List of countries provided in the Customer Master for each specific customer under the field 'Countries Dealt' should be considered. System should assign 'High' risk to the customer if any one of the country in 'Countries Dealt' is assigned as 'High' irrespective of the system assigned risk through Weighted Average method. 		
156.	<ul style="list-style-type: none"> ➤ Commodities Dealt – System should provide an option to assign risk value for list of Commodities provided from the source system. List of commodities provided in the Customer Master for each specific customer under the field 'Commodities Dealt' should be considered. System should assign 'High' risk to the customer if any one of the commodity in 'Commodity 		

	Dealt' is assigned as 'High' irrespective of the system assigned risk through Weighted Average method.		
157.	➤ Aggregate Credit Transaction Turnover – System should override risk of the customer if any one of the account held by the particular customer is having 'High' for Aggregate Credit Transaction Turnover parameter irrespective of the system assigned risk through Weighted Average method.		
158.	<p>➤ Single Credit Transaction Turnover – System should override risk of the customer if any one of the account held by the particular customer is having 'High' for Single Credit Transaction Turnover parameter irrespective of the system assigned risk through Weighted Average Method.</p> <p>Note: - System would consider maximum of last 12 months (parameter based, by default 12) transaction for calculating risk for 'Aggregate Credit Transaction Turnover' and 'Single Credit Transaction' parameters.</p>		
159.	➤ Beneficiary Owner- System should override the risk parameter of the Customer to 'High', if the Beneficiary owner of the Customer is having 'High Risk' irrespective of the system assigned risk through Weighted Average Method. The Beneficiary Risk should be derived based on the logic mentioned in the below section F.		
160.	<p>➤ Tax Risk Assessment – System should override the risk of the customer to 'High', if Tax Risk Assessment is 'Y'. Please refer to below section for Deriving value for Tax Risk Assessment parameter.</p> <ul style="list-style-type: none"> • Deriving value for 'Tax Risk Assessment' parameter Systems should derive the value for risk override parameter 'Tax Risk Assessment' depending on the following conditions. If any one of the following conditions are satisfied system should assign a definite value of Tax Risk Assessment. <ul style="list-style-type: none"> ➤ Nationality of the Customer is belonging to High Risk Country (Risk values defined for each county in Risk Categorisation module should be considered). ➤ Organization Structure (i.e., Simple or Complex) is belonging to High Risk Structure (Risk values defined for each Organizational 		

	<p>Structure defined in the Risk Categorisation module should be considered).</p> <ul style="list-style-type: none"> ➤ High Risk is derived for any of the account held by the customer under 'Transaction Volume' risk parameter ➤ Customer PEP Status = Y ➤ Hold Mail Status = Y ➤ Tax Declaration Status = Y ➤ Adverse Media Flag = Y ➤ Non Face to Face Flag = Y 		
161.	<p>Calculation of Risk for Beneficiary Owners -</p> <p>For all the Beneficiary Owners i.e., entities with 'Relationship Type' = 'BO' system should calculate risk as per the logic defined below –</p> <ol style="list-style-type: none"> I. Following Risk Parameters should be considered – <ul style="list-style-type: none"> a. Nationality b. Residence Country(Residency) c. PEP flag II. Configurations defined for calculating risk of the customer in Risk Categorization Module should be considered for calculating risk of the Beneficial Owner as well. III. System should assign risk of the Beneficiary Owner as the highest risk derived for each of the parameter. If for any of the above listed parameters, the risk sub-parameter = 'High' in the Risk Categorization Module, then the Risk of the Beneficiary assigned should be 'High'. Example- If the Nationality = 'Iran' for a beneficiary and 'Iran' is assigned a risk score of '3' i.e. 'High' in the Risk Categorization Module, the Beneficiary Risk should be equal to High 		
162.	<p>Customer Risk Review</p> <p>System should provide an option to define period (in Months) to be considered for calculating Customer Risk Review Date for High, Medium and Low risk Customers. Depending on the period defined system should calculate the next risk review date from the date of latest Risk Calculated Date.</p>		
<p>Online/Real-time Customer Screening of Sanction list/Negative List such as OFAC/ UN Sanction list/ any list stipulated by the Local Regulators from time to time etc.</p>			
163.	<p>The new screening solution should have the feature of auto-screening the customers and their related</p>		

	parties (counter party/floating customer/beneficial owners/authorised signatories/directors etc.) against the sanction list and there should be no manual intervention by the user. The screening solution should be capable to screen all the customers and related parties in the CBS on a daily basis and generate a report showing if any parties are reckoning in the sanction list. Closed/suspended accounts in CBS should be screened with proper identification or would be blocked/restricted from screening in the screening solution through parameter based approach.		
164.	Special characters should not to be taken into account/omitted during the screening of names by the proposed screening solution.		
165.	Following data shall be available under proposed solution like Expected Transaction Amount, Expected Transaction Volume, Expected Transaction Types, Hold Mail Status, Tax Declaration Status, Adverse Media Flag and Non Face to Face Flag.		
166.	Solution should provide a web-based real-time (automated and manual screening invocation option) AML & TBML sanction screening tool (online & offline) which will screen the on-boarding customer/ pre-existing customers against a list of sanction databases and provide matching lists to avoid on-boarding any sanction entity. The screening report must be available as and when required by Bank.		
167.	List of country codes of the countries dealt by the customer and List of commodities codes of the commodities dealt by the customer should be provided in the proposed solution under dashboard /report /360 degree view of the customer's activities.		
168.	User should be able to export the results generated of screening through email or PDF or Excel or print or any other required format, with an option to input observations of the user.		
169.	Tool should update the sanction databases within 1 (one) day of sanction declaration, with provision of details of source of such database for		

	authentication.		
170.	System's capabilities to allow the user to define their own thresholds for screening sanction names. Solution should be User friendly, User screens should be suitable to input the screening names and generate the results.		
171.	It should also be possible to add new lists as and when they are introduced in future at no additional cost to the Bank. The lists should be updated through straight through process (SFTP/API/Web Service) having preferable mechanism is API/web Service as far as possible, as and when notifications are received from regulators. Users should also be able to create/maintain internal watch lists to monitor certain customers/commodities as and when required.		
172.	To implement Straight Through Protocol as per regulatory requirement, if SFTP is required to be used then necessary licenses and hardware has to be provided by the bidder along with all necessary arrangements where no manual intervention should be present. Bidder has to factor the cost for the same under commercial BOM.		
173.	The proposed solution should be capable to scan the entire database of accounts /customers against the existing watch lists/updated watch lists as and when required by Bank (either through automated way or manual invocation) along with the screening facility on incremental basis if there are any updates in the watch list data or customer data. All new customers should be checked against blacklists, watch lists data. And there should be provision to run search against existing customers as and when required by Bank or triggered the screening automatically.		
174.	The bidder should provide/bring/on-board the following watch list with the proposed solution for the Bank and in this regard, bidder should factor the cost of the watch list under commercial BOM. The proposed solution		

	<p>should be capable to capture all kind of information available under the following watch list or any list, going to added in the future. Once added, the same shall be displayed in the report. Bidders are not entitled to get them refrained from doing any kind of changes in their proposed solution for watch list upload upon showing any kind of technical limitation.</p> <p>a. Politically Exposed Persons database which must be built based on the definition provided by major legislative bodies such as –</p> <ul style="list-style-type: none"> ➤ Basel ➤ European Union 3rd anti-money Laundering Directive ➤ Financial Action Task Force ➤ USA Patriot Act ➤ Canada's Proceeds of Crime (Money Laundering) and terrorist Financing Act <p>The list may also consider the following –</p> <ul style="list-style-type: none"> ➤ Head of State Government and Cabinet Ministers ➤ Influential functionaries in nationalized industries and government administration ➤ Senior Judges ➤ Senior Party Functionaries ➤ Senior and/or influential officials, functionaries and military leaders and people with similar functions in international or supranational organizations ➤ Members of ruling royal families ➤ Senior and/or influential representatives of religious organizations (if these functions are connected with political, judicial, military or administrative responsibilities) ➤ Senior executives of government owned corporations and businesses <p>b. Worldwide Enhanced Due Diligence Database</p> <p>c. Global Watch List</p> <p>d. Bureau of Industry Standard Denied Persons List</p> <p>e. Bureau of International Security and Nonproliferation List</p> <p>f. Bureau of Industry & Security (BIS), US Dept of Commerce (controlled goods) (exclusively for TBML)</p> <p>g. Chinese Ministry</p> <p>h. EU Enhancements</p> <p>i. European union</p> <p>j. European union List of dual-use items (exclusively for</p>		
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	<p>TBML)</p> <p>k. European Union Military Goods List (exclusively for TBML)</p> <p>l. FATF Deficient Jurisdictions List</p> <p>m. Her Majesty's Treasury</p> <p>n. HM Treasury Lists</p> <p>o. HM Treasury Enhancements</p> <p>p. IHS Vessel Companies List (exclusively for TBML)</p> <p>q. IHS Vessel Enhancements List (exclusively for TBML)</p> <p>r. Indian Ministry</p> <p>s. International Arms Trafficker's List</p> <p>t. Iran Sanctions Act (ISA) List</p> <p>u. OFAC</p> <p>v. OFAC Enhancement List</p> <p>w. OFAC Part 561 Enhancements List</p> <p>x. OFAC Part 561 list</p> <p>y. OFAC Sanctions Country Regimes List</p> <p>z. Sanctioned Airport and Seaport List (exclusively for TBML)</p> <p>aa. MAS Singapore List (STRList, Signatories, MAS Caution List, MAS Alert List, Countries, Beneficial Owner, MAS Restricted List)</p> <p>bb. Syrian Enhancement Due Diligence List</p> <p>cc. UN Enhancements</p> <p>dd. United Nations</p> <p>ee. US bureau of Industry and Security Munitions List (exclusively for TBML)</p> <p>ff. CAATSA Section 231 List - (Countering America's Adversaries Through Sanctions Act of 2017) (exclusively for TBML)</p> <p>gg. Cuba Restricted List (exclusively for TBML)</p> <p>hh. UAPA-Section-51 A of Unlawful Activities-(Prevention)</p> <p>ii. Adverse Media</p> <p>jj. Courts</p> <p>kk. Enforcement List</p> <p>ll. AL Qaida List</p>		
Other General Functional Requirement:			
175.	STR CTR alerts to be generated with automated triggering facility on either T day or T+1 day, i.e. transactions of 1st of the month should appear either at EOD of the same day or by latest in the morning of 2nd day of the month so that risk involved in delay can be mitigated.		
176.	TBML and other IBA/RBI/FIU-IND /MAS /HKMA /FATF /UN/any other regulatory authority rule indicators to be		

	embedded in the software.		
177.	Software should do Behaviour Analysis with automated triggering facility based on past transactions including legacy data and profile of the customers such as Occupation, Constitution, Annual income, Annual turnover, KYC documents etc. of the customer.		
178.	Upon screening of the end-user applications like CBS or other back-office systems on real-time basis, either through web-service mechanism or API integration, user should get all kind alert on real-time basis at their application end under blocking/unblocking mode which must be parameterised, and the same should be available in separate report, as and when required, under the proposed solution along with all the details and user time stamp. The unblocking facility should be overridden by higher authority as an exception on case-to-case basis. If the same is to be unblocked on permanent basis then the same should be done under the proposed solution after maintaining the audit trail.		
179.	In addition to real-time screening and alert generation option, the facility should also be available to generate such report upon initiating the screening on offline. The User ID of the user who initiated such Scan Request through Web-Service or manually that should be provided by the source system as part of the Request sent to the proposed comprehensive AML & TBML solution through Web-Service or API.		
180.	Software should have de-duplication identification facility.		
181.	Related account details and the reference data with corresponding date should be displayed on the screen during alerts analysis.		
182.	STR entry marked but not authorized should be displayed during alerts analysis.		
183.	Available balance figure should be displayed in account transaction details during alerts analysis.		
184.	Account opened matching with Banned entities should be displayed during alerts analysis in report.		
185.	In case of loan and cc accounts, limits should be displayed.		
186.	Software should capture prepaid card alerts as per RBI/MAS/HKMA instructions for walk in customer.		
187.	Software should have Audit trail.		

188.	CCR should be generated through the system.		
189.	In "Report on STR Pending for Action", STR Alert/Reason Code should also be mentioned.		
190.	Report on debit and credit summations of turnover should be provided Financial Year wise.		
191.	Report on total cash transactions in a Financial Year can be generated for all STR marked accounts.		
192.	If any new negative list is uploaded by any of the regulatory authority; the proposed solution should be capable to populate message with automated triggering facility after checking the data from the existing database.		
193.	Party wise cash transaction report in a financial year should be generated by the proposed solution.		
194.	The solution must have dynamic risk based approach mechanism by having powerful analytics, robust and flexible rulesets, sandbox environment built-in facility, audit trails for review and accountability, workflow to align with policy and procedure.		
195.	<p>Pre trade check facility on various items like port of loading/destination, country, currency, vessel/ship, goods, beneficiary, IE code, importer/ exporter, banks, applicant, limits etc. on real time basis should be made available at CBS system through customisation during doing trade finance business.</p> <p>Presently before a transaction is getting posted in the CBS, details of the transaction, that is, Entity name, Beneficiary name, Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are keyed into the existing TBML solution and the screening solution is throwing out hits, if any on parameters keyed in against the sanction list. The user would then determine if the hits are a true match before putting the transaction through CBS. This process is being done because details of Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are not available in the CBS system.</p> <p>The risk of doing the present process is that if the transaction is not immediately taken up in the CBS system and on the next day or after, the screening</p>		

	<p>in the existing TBM solution is not done again. As such Bank risk the possibility of the transaction could be sanctioned if the screening list was updated.</p> <p>Now, it is proposed that during initiation of trade finance transaction under CBS, the additional details like Port of Loading, Port of Discharge, Vessel name, IMO Number etc. which are not available in CBS at present, the vendor has to customise and design a web-page (either separate menu or as part of the product menu) in the CBS system during the key-in of the information so that all the relevant information for screening gets captured and the resultant hits would be generated in a report, to decide and mark the transaction for hold or release. This will avoid any possibility of risk even when the transaction has been taken up later and the screening is still performed by the screening solution.</p> <p>It is also proposed that all kind of information, captured under CBS system and pertaining/ prone to be a part of screening from AML & TBML perspective (other than transaction screening), the same should be integrated with the proposed solution through either API or web-service integration for effective real-time monitoring and screening. In this regard, bidder has to do all kind of customisation at CBS system and needs to factor the cost of the same under commercial BOM.</p>		
196.	The solution should provide rule based suspicious transaction identification with automated triggering facility. It should have the ability to update rules incorporating new scenarios as and when notified by the concerned authority for identifying suspicious transactions. The solution should also have provision to create user-defined rules based on various parameters like customer type, nature of business, various risks etc.		
197.	The solution should support automated uploading of data generated from the bank's CBS system & other applications to proposed solution without any manual intervention.		

198.	The solution should have complete and comprehensive security from unauthorized access. The number of levels / rights assigned to each level should be user configured by the bank. It should provide maker/checker facility and should also provide full audit trail for the events like alert generation, case creation, change to case information, changes to lists etc.		
199.	The solution should be extendable to TBML monitoring requirements such as monitoring fair trades, related associates, margin movement, over-under invoicing etc.		
200.	<p>The proposed comprehensive AML & TBML solution should provide intuitive network graphic to demonstrate account linkages, transaction movement across various entities. Network should be capable to capture relationships based on transactions, accounts, customer profile, customer demographics etc., It should have capability to provide transaction pattern analysis to decipher money laundering stages – Placement, Integration or Layering.</p> <p>In this regard, if domestic CBS (Linux + Oracle on AIX) is required to be integrated with the proposed solution for identifying the customer details or their related parties or their related accounts then the same needs to be taken care by the bidder. To track the movement of money the necessary integration shall also be required to be integrated with SWIFT messages also.</p>		
201.	The proposed solution should properly maintain and preserve account and alert information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities. Further, it shall maintain for at least ten years from the date of transaction between the bank and the client (Transaction monitoring date) and/or completion of contract of the vendor with the Bank, all necessary records of transactions, as required under Prevention of Money Laundering Act (PMLA) 2002 and under the law of MAS & HKMA. The bidder has to provide necessary support the new vendor for migration of data in case of completion/non-renewal/termination of contract.		
202.	Bidder has to comply with all the security guidelines mentioned by RBI/ MAS/ HKMA/FIU-IND any regulatory body/ Bank Policies. Bidder has to provide all the necessary support and access to premises /documents as and when requested by Bank/ Bank's appointed		

	personnel/ any regulatory body.		
203.	Bidder should provide a standardized ETL platform as part of the system to handle Data movement from and to the proposed AML & TBML solution.		
List of few major Alerts to be generated by the proposed AML & TBML Solution			
	A : RFI Alerts status - FIU-IND		
	Account Monitoring		
204.	High value transactions in a dormant account		
205.	Sudden activity in a dormant account		
206.	Repeated small value foreign inward remittance from unrelated parties followed by expenditure on specified activities such as purchase of tickets, hotel bookings etc		
207.	Repeated small value transfers to a single party		
208.	Sudden increase in cash deposits of customers		
209.	Sudden increase in cash withdrawals of customers		
210.	Multiple cash deposits in one country followed by immediate ATM withdrawal in another country		
211.	Structuring of cross border transactions to avoid reporting in Cross Border Wire Transfer Report (CBWTR)		
212.	High value transactions in accounts opened and closed in a short duration		
213.	Non-cash deposits followed by immediate outward remittance transactions		
214.	High value transactions in new accounts followed by period of inactivity		
215.	Outward foreign remittances in newly opened accounts		
216.	Cash deposits followed by immediate outward remittance transactions		
217.	high value transactions in accounts without valid id/tax proof		
218.	high value transactions in accounts without PAN		
219.	Unusually high activity in Current Account (CA)		
220.	GST Refund Fraud		
	Drug Business		
221.	The accounts of persons show seasonal fluctuations in outbound transactions i.e. October - December and April - June coinciding with opium cultivation and harvesting		
222.	Non residents remit funds to offshore companies and natural persons having offshore accounts		
	Non Customer Monitoring		
223.	Foreign exchange transactions for non-account holder transactions		
224.	Foreign exchange transactions for non-account holder transactions		

	Shell Companies		
225.	Immediate transfer of funds and very low minimum balance maintained in account		
	Trade Based Money Laundering		
226.	Multiple advance remittances to single or multiple entities by the same entity within permissible ceiling		
227.	Exports done but payment not received		
228.	Export advance received but goods not shipped		
229.	Import done but payment not sent		
230.	Import advance sent but goods not received		
	Customer Due Diligence		
231.	Established Fraud Cases		
B : LIST OF TBML ALERTS			
232.	Inward remittance of foreign transaction and subsequent withdrawal within 2 days.		
233.	Sudden increase in cash deposits of clients involved in high risk business		
234.	Account closed within 365 days of opening of account and account has only transactions of foreign currency remittance (inward & outward).		
235.	Funds sent but goods not imported		
236.	Many proprietorship firms importing from the same exporter from a foreign land		
237.	Transaction limits for first time import active customer		
238.	Outward remittance to same overseas party is more than 2 and cumulative exceeds USD 100000 in 7 days		
239.	Outward remittance of same value from single customer more than 3 transactions in last 7 days		
240.	Amount of outward foreign remittance carried out by any customer is in round figure and are in multiples of 100		
241.	Cumulative value of outward foreign remittance done by a single customer exceeds 100000 in 3 days.		
242.	Funds received but goods not exported		
243.	Transactions related to acquisition or sale of intangibles like PIN, e-codes, specialised software, etc.		
244.	Little or no withdrawal from account for business purposes/ no recurrent business expenses		
245.	Advance for supply of goods is a major part/percentage of the total value of goods		
246.	Wash sales or round trip sales - Accounts debited and then immediately credited or vice versa for related purchase/sale		
247.	Value of outward foreign remittance done by a single customer from 90000 to 99999 more than 2 times in a single day		
248.	Client is involved in high risk or cash intensive business such as money remitting.		

249.	TBML Indicative Alerts		
250.	Customer not able to provide/justify rationale for source of funds		
251.	Receipt of multiple payment via internet service provider like Paypal etc.		
252.	Consignment size is unreasonable compared to customer profile / Capacity, size of business		
253.	Underlying goods or services not in line with customer's profile and declared business		
254.	High proportion of transactions related to acquisition or sale of intangibles like PIN, e-codes, specialized software, etc.		
255.	A customer deviates significantly from its historical pattern of trade activity (i.e. in term of markets, monetary value , and frequency or transactions, volume, or merchandise type)		
256.	Due diligence for high seas sales/merchanting trades		
257.	Transacting parties appear to be affiliated, conduct business out of a residential address, or provide only a registered agent's address		
258.	Transactions involving third parties which may not be contract parties (consignee and remitter are different)		
259.	Description of goods provided is vague		
260.	Prima facie the documents submitted look suspicious		
261.	Substantial inconsistencies between the information originally supplied and that contained in the documents		
262.	Suspected discrepancies between description of goods on transport document wise vis invoice and other documents		
263.	Import payments being made against old bills after lapse of considerable period of time from import of goods, without appropriate justification and documentation		
264.	Goods transhipped through high risk jurisdictions for no apparent reason		
265.	Repeated amendment or frequent extension letters of credit without reasonable justification or for reasons like changes of beneficiary or location		
266.	The LC contains non-standard clauses or phrases or has unusual characteristics		
267.	Importer of goods not from the same country from where wire (payment for import) originated		
268.	Packing inconsistent with the commodity or shipping method		
269.	Structuring of transactions to avoid threshold reporting		
270.	Structuring of transactions to avoid threshold reporting such as BOE (Remittance amounts kept just below the threshold of SGD/HKD/USD/EUR 100,000 [x] or equivalent value)		
271.	Originator / beneficiary information missing in wire transfer		

272.	Remittances to or from high risk jurisdictions		
273.	Amount of money transfer carried out by natural persons and legal entities are multiples of "100/1,000/10,000/100,000 USD EUR National Currency.		
274.	Inward remittances made through exchange houses		
275.	High value remittances for frequent ticket/tour packages booked by tour operator		
276.	Forex for medical treatment as per prescribed limit but availed multiple times by the same individual in a year		
277.	Customer offered false or forged identification/ address documents		
278.	Customer left without opening account		
279.	Identity documents are not verifiable		
280.	Address found to be non existent		
281.	Address found to be wrong		
282.	Transaction is unnecessarily complex		
283.	Customer is being investigated for criminal offences		
284.	Transaction has no economic rationale		
285.	Customer is being investigated for TF offences		
286.	Transaction inconsistent with business		
287.	Adverse media report about criminal activities of customer		
288.	Adverse media report about TF or terrorist activities of customer		
289.	Unapproved inward remittance in NPO		
290.	Customer did not complete transaction		
291.	Alert raised by other institution		
292.	Customer acting on behalf of third party		
293.	LEGAL ENFORCEMENT AGENCY QUERY		
294.	Multiple customers working as a group		
295.	MEDIA REPORT		
296.	Customer wants to avoid reporting		
297.	BUSINESS ASSOCIATE		
298.	ADD NPA ACCOUNT		
299.	Difficult to identify beneficial owner		
300.	Compliant received from public		
301.	Customer is nervous or over cautions		
302.	Alert raised by agent		
303.	Customer provides inconsistent information		
304.	Customer avoiding nearer branches		
305.	EMPLOYED INITIATED		
306.	Customer offers different identifications on different		

	occasions		
307.	PUBLIC COMPLAINT		
308.	Customer could not explain sources of funds		
309.	Customer providing different details to avoid linkage		
310.	Multiple accounts by individual customer/company under various heads in a single branch		
311.	Availing Loan facility/OD Facility against FDR, by non-individuals, within few days of creation		
312.	Conversion of financial assets to a virtual currency		
313.	Multiple Customers working together		
314.	Routing of funds through multiple accounts		
315.	Frequent locker operations		
316.	Large funds are received from or sent to Afghanistan as advances for export/import without goods being exported/imported		
317.	Students from other countries having Afghan origin staying in India, maintaining more than one account and generating cash more than Rs 1 lakh in a month		
318.	Person of Afghan origin staying in India and sending multiple maximum permissible amounts to Afghanistan		
319.	Parties transacting in goods with Afghanistan which normal line of are their not in declared business.		
320.	Non-residents remit funds to offshore companies and natural person having off-shore accounts		
321.	Off-shore companies purchase/lease real estate properties whose accounts are managed by nationals of Afghanistan/ India.		
Broad Scope of work as per Singapore Regulatory Requirements:			
322.	The proposed solution should ensure that transaction monitoring processes and systems are robust to enable suspicious transactions to be flagged, investigated and escalated on real time basis.		
323.	The proposed solution should ensure proper controls and procedures in place to address the risks of dealing with sanctioned parties and vessels for trade finance transactions on real time basis and near-real time basis respectively.		
324.	The proposed solution should maintain robust AML/CFT risk management systems and controls to manage and mitigate financial crime risks arising from trade finance and corresponding banking relationship.		
325.	The proposed solution should have the capability to incorporate the results of Singapore's NRA (National ML/TF Risk Assessment) report into its enterprise-wide ML/TF risk assessment process.		
326.	The proposed solution should ensure that the enterprise-wide ML/TF risk assessment information/report are made available as and when required by regulatory authority.		
327.	The proposed solution should ensure to keep its		

	enterprise-wide risk assessment up-to date to enable banks to review its risk assessment at least once every two years or when material trigger events occur, whichever is earlier.		
328.	The proposed solution should ensure to monitor the related or linked transactions exceeding the thresholds and should follow all relevant MAS 626 guidelines while formulating scenarios and parameters.		
329.	The proposed solution should maintain an effective on-going monitoring of the customers' business relations and transactions on real time basis.		
330.	The proposed solution should have processes in place to monitor related customer accounts holistically within and across business units so as to better understand the risks associated with such customer groups, identify potential ML/TF risks and report suspicious transactions.		
331.	The proposed solution should have the capability to review periodically the appropriateness of the parameters and thresholds used in the monitoring process.		
332.	The proposed solution should have the capability to apply additional checks to manage the risk of impersonation. The additional checks must consist of robust anti-fraud checks that the bank routinely undertakes as part of its existing procedure. Anti-fraud may include checks on the BL issuance, Commodity Check, Checks on the Drawer Drawee, RBI Defaulters, ECGC Defaulters, SAL list, Various sanctions by MAS/HKMA etc.		
333.	The proposed solution should effectively manage the ML/TF risks arising from the deferral of completion of verification are to put in place appropriate limits on the financial services available to the customer. Pre trade check facility on various items like port of loading/destination, country, currency, vessel/ship, goods, beneficiary, IE code, importer/ exporter, banks, applicant, limits etc. on real time basis.		
334.	The proposed solution should to ensure to perform proper screening so as to comply with the applicable laws and regulations in Singapore, including the TSOFA, MAS regulations issued under section 27A of the Monetary Authority of Singapore Act (MAS Act) and MAS Notice 626 (Prevention of Money Laundering and Countering the Financing of Terrorism – Banks), relating to sanctions and freezing of assets of persons. Any such assets should be reported promptly to the relevant authorities and a Suspicious Transaction Report (STR) should be filed.		
335.	The proposed solution should not breach relevant laws and regulations in Singapore relating to sanctioned parties during screening activity.		
336.	The proposed solution should ensure screening of the bank's customer database when there are changes to		

	the lists of sanctioned individuals and entities, covered by TSOFA, MAS Regulations issued under section 27A of MAS Act and Terrorism (Suppression of Financing) Act).		
337.	The proposed solution should ensure that transaction screening should take place on a real-time basis.		
338.	The Proposed solution should ensure to implement fuzzy matching process to identify increased no of apparent matches.		
339.	The proposed solution should ensure to consider customers risk's profile while determining the frequency of periodic name screening.		
340.	The proposed solution should ensure to escalate to AML/CFT compliance function as and when positive hit occurred during name screening checks.		
341.	The proposed solution should ensure compliance with legal instruments issued by MAS relating to proliferation financing risk. e.g. Prohibition of Transactions with the Iranian Govt. and with Iranian Financial Institutions.		
342.	The proposed solution should ensure robust sampling methodology that implements validation checks on sampling basis.		
343.	The proposed solution should ensure enhanced CDD (Customer Due Diligence) measures to manage and mitigate any higher risks that have been identified by the bank or notified to it by the authority or other relevant authorities in Singapore.		
344.	The proposed system should have the functionality to provide information about PEP (Politically exposed person) customer, structure of the corporate customer's i.e. simple or Complex in Customer Master and Customer related parties.		
345.	The proposed system should have the functionality to provide information about Countries Dealt & Commodities Dealt by the customer in Customer Master.		
346.	The proposed system should have the functionality to scan 'Country of Residence Field' to extract residing country of the entity which is to be scanned by inputting User id as part of Web-Service Request.		
347.	The proposed system should have the functionality to exclude/restrict the suspended customers during offline screening process.		
348.	<p>The proposed system should have the functionality to perform Forward & Reverse Screening of Related Parties details at the end of the day (EOD) based upon the screening configurations defined in Screening Configuration Module.</p> <ul style="list-style-type: none"> ➤ Forward Screening - Screening should takes place whenever the Customer Related Parties Master file is uploaded. ➤ Reverse Screening - Screening should takes place whenever Caution List or Custom List is updated and 		

	the same updated lists should be scanned against the entire existing Related Parties.		
349.	The proposed system should have the functionality of Online Screening Matches during EOD scanning of Related Parties.		
350.	The proposed system should possess the functionality to view the matches through Online Screening of entities as well as EOD Scanning of Related Parties based upon relevant input parameters.		
351.	The proposed system should have the functionality to view Match report identified by the system during the user defined Monitoring Period for a particular Request ID or Serial Number.		
352.	The proposed system should possess risk categorization functionalities using Weighed Average Approach as well as Template approach maintained for both Retail and Corporate customers.		
353.	The proposed system should have the potential to calculate the risk at both Account level and Customer level respectively.		
354.	The proposed system should have the functionality in deriving Risk value for Tax Risk Assessment Parameter.		
355.	The proposed system should have the functionality to configure the risk by using various parameters e.g Type of Account, Nationality, Residency, Countries Dealt, Occupation, Place of Business, Place of Incorporation/Registration, Nature of Business, Commodities Dealt to enable users in selecting various risk parameters and allocating a risk value as High or Low.		
356.	The proposed system should have the functionality to display all the parameters, their values and the risk assigned to each parameter and sub-parameter in Customer Risk master under the Master's Module.		
357.	The proposed system should have the functionality for calculation of the Customer Risk Review date for High and Low risk customers.		
358.	The proposed system should calculate the next review date from the date of Latest Risk Calculated Date and should provide this information as part of Risk file.		
359.	The proposed system should have the functionality to generate Customer Risk File report in flat file formats whenever risk is calculated in the system as part of end of day activity.		
360.	The proposed system should have the functionality in generating various alert scenarios based upon relevant parameters that should be configured in the system. Such kind of alert scenarios are listed below: <ul style="list-style-type: none"> • U-Turn Transaction • One to many Transaction • Many to One Transaction • Transaction in Child CIF 		

	<ul style="list-style-type: none"> Customers having the highest number of transactions Customers having the Highest Transaction Turnover Customer Turnover Breaching Threshold Limit Customer Transaction deviating from the expected transaction value Customer Transactions deviating from the expected range of transaction volume Customer Transaction deviating from the expected transaction Types Transactions conducted by child CIFs deviating from the declared Transaction Volume of Parent CIF 		
361.	The proposed system should have the functionality of ADVERB module to enable user to create scenarios that monitor customers, accounts, single transactions as well as aggregate transactions.		
362.	The proposed system should have the functionality for creation of various Scenarios using different templates e.g. Customers, Accounts, Single Transactions, Threshold based Aggregate, Surge based Aggregate & FIFO based Aggregate.		
363.	The proposed solution should have the functionality to edit the fields of the existing scenario and should restrict modification of the template type of the scenario.		
364.	The proposed solution should have the functionality for deletion of existing scenario that is no longer required.		
365.	The proposed system should have potential to enable user to create scenarios of different patterns under ADVERB module.		
366.	The proposed system should possess the functionality to display the risk calculated for particular customer/Account under Customer Information tab/Account Information tab respectively whenever the user performs investigation in workflow.		
367.	The proposed system should have the functionality to derive the value for risk override parameter "Task Risk Assessment" based upon system configurations.		
368.	<p>4. The proposed system should have in-built additional MIS reports which are listed below:-</p> <ul style="list-style-type: none"> Generation of Online Screening Match Details Report based upon relevant user input parameters. Generation of Top Ten Beneficiaries with Highest transaction turnover remitted report. Generation of Top Ten Beneficiary Accounts with Highest transactions remitted report. 		
Broad Scope of work as per Hongkong Regulatory Requirements:			
369.	The proposed solution should adopt practices in not only meeting the legal and regulatory obligations under the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (AMLO) and the AMLO guideline, but also in implementing effective measures to further mitigate their		

	Money Laundering & Terrorist-Financing(ML/TF) risks.		
370.	The proposed solution should ensure appropriate measures to ensure compliance with Hong Kong's sanctions regime, and obligations under Hong Kong law in respect of weapons of mass destruction (WMD) proliferation.		
371.	The proposed solution should ensure in establishing and maintaining adequate and appropriate risk based controls to address trade-based money laundering risks as per Hong Kong law.		
372.	The proposed solution should adopt a risk-based approach to assessment of risks in relation to trade-related activities, as well as the formulation and implementation of trade controls.		
373.	The proposed solution should perform customer level or (for non-customers) transaction-level risk assessment by referring to the risk-based approach as set out in chapter 3 of the AMLO guideline.		
374.	The proposed solution should conduct appropriate CDD and on-going monitoring measures by referring to chapters 4 & 5 of the AMLO guidelines.		
375.	The proposed solution should ensure to generate exception reports or detection scenarios to the extent reasonably practicable as per HKMA requirement.		
376.	The proposed solution should adopt a risk-based approach to CDD (Customer Due diligence) considering into account four overarching risk factors of country, customer, product/service and delivery/distribution channel as set out in chapter 3 of the AMLO guideline.		
377.	The proposed solution should ensure to apply the appropriate level of CDD corresponding to the assessed level of ML/TF risk, including enhanced due diligence for high-risk customers in accordance with Schedule 2 to the AMLO and chapter 4 of the AMLO guideline.		
378.	The proposed solution should ensure to perform "voyage checks" and "port checks" for managing ML/TF risks in transactions involving the shipment of goods using a risk-based approach. These checks should be performed to help verify the existence of the shipment, to help address the risk of fraud or ML/TF and shipment routes to help address the risk of sanctions violations or WMD proliferation.		
379.	The proposed solution should ensure to establish an effective transaction monitoring mechanism to identify unusual or suspicious trade-based activities. The scope and complexity of the monitoring process should be determined using a risk-sensitive approach as per chapter 3 of the HKMA transactions guidance paper.		
380.	The proposed solution should periodically assess and review their transactions monitoring system in the context of their trade-related activities, taking into account changes in business operations and developments in		

	ML/TF methods as per HKMA transaction guidance paper.		
381.	The proposed solution should contain appropriate procedures for handling exception reports and red flags, as well as a procedure for escalating such reports, setting out clear lines of escalation.		
382.	The proposed solution should ensure to implement reports and systems (e.g exception reports and detection scenarios) that capture the transaction pattern or activities of customers such as the following examples: - <ul style="list-style-type: none"> ➤ Transactions involving high-risk jurisdictions. ➤ Transshipment involving sanctioned countries. 		
383.	The proposed solution should ensure in identifying and screening all relevant parties to a transaction and other information contained within trade documents against applicable sanctioned lists.		
384.	The proposed solution should ensure to implement policies and procedures that are appropriate in relation to dual-use goods (Items that have both commercial and military or proliferation applications).		
385.	The proposed solution should have trade controls to ensure appropriate handling and management of alerts of possible matches from name screening and transactions connected with sanctioned or high-risk jurisdictions or embargoed goods/ services.		
386.	The proposed solution should support in deploying simple rules as well as complex models as templated analysis for different audit entities and the respective financial and assurance information.		
OTHER AML RELATED SPECIFICATIONS			
387.	The proposed solution should support in analysis range from simple search, rule, complex rule, model based and relationship analysis.		
388.	The proposed solution should have the ability to define a risk scorecard for entities based upon above control test and various available inputs like, network, financial parameters (e.g. business numbers etc.)		
389.	The proposed solution should identify linkages among seemingly unrelated transactions and uncover unknown relationships through a network visualization interface		
390.	The proposed solution should have text mining analytics capability for extracting negative news or sentiment from various website, like a news aggregators or a regulator (sentiment analytics)		
391.	The proposed solution should provide Risk profiling either at transaction level or collectively at the customer entity level.		
392.	The proposed solution should have alert queue reporting dashboard that can generate reports such as: <ul style="list-style-type: none"> - Open alerts/actions (user wise or region wise or rule 		

	<p>wise) (with ageing)</p> <ul style="list-style-type: none"> - Open alerts/actions grouped by ratings with % statistics for each group to total alerts (with ageing) - Geography or customer or Manager or product wise alerts/actions (along with rating/severity, status of the alert and ageing thereof) - Alert trending reports (along with rating/severity, status of the alert and ageing thereof) 		
393.	The proposed solution should provide features for visualization, navigating and drilling into listed transactions, scenarios that triggered the alerts		
394.	The proposed solution should provide a framework for configuring routing of alerts to the appropriate user/group basis the nature/attributes of the alerts (e.g. product, geography, value, content etc.).		
395.	The proposed solution should be able to create networks based on both transaction as well as relationship based data, and create a nodes and links among the entities specified		
396.	The proposed solution should enable identification of suspicious transactions through a judicious mix of anomaly detection, business rules and network analytics		
397.	The proposed solution should help analysts to visualize complex network of relationships between entities - such as people, organizations, places/ locations, things and events over time and across multiple dimensions		
398.	The proposed solution should help analysts identify entity relationships that aren't obvious, traverse and query complex relationships, and uncover patterns and communities interactively		
399.	The proposed solution should have in-built modules for Unsupervised learning with cluster analysis and mixed variable clustering.		
400.	The proposed solution should be capable of providing centrality metrics like between ness, closeness, eigenvector etc. which determine the importance of a relationship within given network		
401.	The proposed solution should support rule development following stages like authoring, testing, production, deactivation and deletion		
402.	The proposed solution should support version controls during the rule development		
403.	The proposed solution should allow users to choose variables through drag and drop functionality in completion of authoring of rules		
404.	The proposed solution should provide fuzzy logic (adjustable /tunable) as an option to carry out entity analysis and detection.		
405.	The proposed solution should allow the users to perform free-text, field-based or geospatial searches across all data		

406.	The proposed solution should allow the users to construct complex queries through an intuitive interface. For example, use fuzzy searching, proximity searching and field boosting while restricting searches to specific data fields		
407.	Does the application employ linguistic or phonetic analysis of customer names or other text fields? Please describe.		
408.	Does the application support link analysis between multiple accounts depicting funds transfers?		
409.	The proposed solution should come with in-built features of making customizations to the network diagrams such as - incremental zooming for better viewing, moving the network diagram around the canvas, adding objects from the network diagram into existing or new investigation workspaces and adding the entire network into existing or new insight documentations		
410.	The proposed solution should come with in-built features of multiple instances of network diagrams related to an investigation - that will be dynamically surfaced - by presenting a selected object (such as an alert) as the central object and other relevant connected objects linked as appropriate.		
411.	The proposed solution should enable users who are working with and exploring large, complex networks, to configure node and link styles based on the conditions of the data. For example, the nodes representing a case object on the network chart could have a red background if the value in the risk level of the dealer is high risk. Administrators should be able to configure the following, based on the relationship or entity data: line colour, style, and weight icon, node colour, node border colour, node shape, node border width, node scale, additional label, and indicator icon, all through Graphical User Interface		
412.	The proposed solution, in addition to addition to standard, unbounded searches, should come with in-built feature of geo-spatial search. The solution should provide a Map View that enables the investigator to search within specified areas. If a standard search indicates some areas of particular interest, the investigator should be able to draw shapes on the map to mark those areas, and then search again to return only locations within the bounds of the shapes. Alternatively, the investigator should also be able to start from a map with Searching with no search results displayed, draw their search shapes, and then enter their search terms to search only in the selected areas.		
413.	The proposed solution should come in with in-built feature of workspace for interactive intelligence analysis, which will provide an investigator work area that enables		

	the investigator to gather objects of interest - such as entities and alerts, to the investigation from the data repository.		
Data Integration & Quality			
414.	The ETL tool should provide native access to Industry leading RDBMS like ORACLE, DB2, SQL Server, Sybase, MYSQL and appliances like Netezza, Teradata, Exadata etc.		
415.	The solution should provide a pre-built transformation to use SOAP (Simple Object Access Protocol) and REST (Representational State Transfer) to access a web service as a source for the ETL process		
416.	The solution should provide specialized table loaders to provide optimized bulk loading of databases such as Oracle, Teradata and DB2.		
417.	The solution should provide support for Message-Oriented Middleware, including Web Sphere MQ from IBM, MSMQ from Microsoft , Tibco's Rendezvous or equivalent		
418.	The solution should provide file reader/writer for Hadoop file system (HDFS).		
419.	The solution should provide a graphical development environment for authoring Hadoop-related code including Pig, Hive, Map Reduce, HDFS commands or equivalent		
420.	The solution should be able to seamlessly call Data Quality functionalities such as data standardization (standardizing city, state etc.) as part of the ETL process flow		
421.	The solution should be able to seamlessly call Data Quality processes as a web service for de-duplication, as part of the ETL process flow		
422.	The ETL tool should provide for Multiple-user design environment with a governance mechanism to prevent corruption of data integration related objects, and also supports collaboration on large, enterprise wide projects.		
423.	The solution should generate code for ETL process flows created through the GUI which can be viewed / edited by the developers if required		
424.	The ETL tool should be rich in the set of in-built transformations and functions that should include predefined table and column-level transformations including slowly changing dimensions (SCD type1 and type2)		
425.	The solution should provide the ability to create User Written Code transformations, which allows leveraging custom code as part of the ETL process flow		
426.	The solution should provide the capability to create customized transformations which can be reused across ETL process flows		
427.	The solution should provide the capability to import		

	native user-defined functions from databases such as Oracle, DB2, and Teradata and have them available for use in expressions in the ETL process flow		
428.	The solution should have the capability for ELT processing which facilitates execution of the process flow inside a database, providing enhanced execution and performance		
429.	The solution should provide a utility to check if a particular transformation can be executed inside the database		
430.	The solution should have the ability to perform the complete process of extracting and transforming the data and loading it into a data mart and generate reports as part of the same ETL process		
431.	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		
432.	The solution should provide in-built analytical transformations for statistical functions such as correlations, distribution analysis, one-way frequencies, summary statistics etc. as part of the ETL process flow		
433.	The solution should provide an in-built analytical transformation to perform forecasting on time-series or transactional data as part of the ETL process flow		
434.	The solution should have the ability for Command-line job deployment options for deploying single and multiple jobs		
435.	The solution should provide the ability to execute external OS level commands such as call shell scripts as part of the ETL process		
436.	The solution should provide a single metadata repository which provides the ability to track data lineage by performing impact and reverse impact analysis visually, through a graphical user interface		
437.	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.		
438.	The solution should have the ability to import and export relational metadata in external formats to exchange metadata with third-party applications		
439.	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		
440.	The solution should provide metadata reports that provide an easy-to-understand view of the metadata for users to view the content.		
441.	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		

442.	The solution should have the ability to easily capture and display performance information such as real time, CPU time, memory use, input/output, and record count data as a table / graph		
443.	The solution should provide enhanced visual de-bugging capabilities: - To run a particular transformation - To run an ETL flow from / up to a particular transformation - To run an ETL flow step-wise		
444.	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		
445.	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		
446.	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		
447.	The solution should provide pre-built transformations that can apply a transpose function on incoming data		
448.	The solution should provide pre-built transformations that can compare/validate data across 2 different data sets (say A and B), for every single row and every single column and generate an exception report of records present in A but missing in B, present in B but missing in A, present in both but having column(s) values different from each other		
449.	Should have the ability of Full Undo to reverse an action, and Redo to reverse the Undo operation		
450.	Should provide an exhaustive list of function such as Date & time, character, financial, Arithmetic, Analytics along with function specific documentation which could be used for field level processing at each transformation level.		
451.	Should provide graphical interface for creating jobs. There should be no need for writing code.		
452.	Should be able to run on SMP or MPP hardware		
453.	Should be able to scale with separate hardware and scalability should not be dependent on database.		
454.	Should provide common metadata repository, administration and reporting.		
455.	Should have an option to deploy the job created on development environment (less number of processors) to the production environment(more number of processors) without making any changes to the job.		
456.	Should support large volumes and scalability		
457.	The solution should have the feature to drop and recreate indexes and constraints as part of the load job.		

458.	The solution should support for incremental loading of tables.		
459.	Security layer built into the ETL tool, with authorization objects specific to ETL.		
460.	Ability to define separate security rules for various environments (Dev, QA and Production).		
461.	Should support for integration with external user information such as authorization, authentication, roles and access privileges.		
462.	The solution should be able to encrypt data while moving from source to target.		
DATA QUALITY			
463.	The solution should provide a graphical user interface to profile the data to understand and analyze the quality of data		
	The solution should provide the following capabilities w.r.t. the profiling of data:		
464.	Data sufficiency analysis in terms of null count, blank count, unique count etc.		
465.	Data Statistics such as min, max, mean, median, mode, standard deviation etc.		
466.	Performing structure discoveries		
467.	Computing frequency distributions		
468.	Computing pattern frequency distributions		
469.	Computing metadata validations and statistics		
470.	Identifying outliers and percentiles		
471.	Identifications on range and domain checks		
472.	Identifying referential integrity (pk/fk relationship) analysis		
473.	Performing redundant data analysis		
474.	The solution should provide the capability to create data profiling reports in the form of pie charts, bar graphs etc.		
475.	The solution should provide the capability to drill through to source level information in the data profiling report		
476.	The solution should perform the data quality functionalities without creating a copy of the data in a proprietary/external format		
477.	The solution should have the ability to correct mistakes in spellings, inconsistencies, casings and abbreviations		
478.	The solution should have pre-built libraries for standardization of INDIA, HONGKONG & SINGAPORE specific data		
479.	The solution should enable parsing of data into atomic level information for better matching		
480.	The solution should provide safe string encode/decode capabilities		
481.	The solution should provide a unified capability and system for both offline and online Dedupe		
482.	The solution should provide following transformation nodes pre-built:		

	Clustering Pattern Analysis Basic Statistics Frequency Distribution Identification Analysis Gender Analysis		
483.	The solution should have the capability to identify duplicates and cluster records		
484.	The solution should have intuitive, flexible rules to identify households		
485.	The solution should have the capability to provide fuzzy logic to induce tolerance during matching		
486.	The solution should have the ability to have options for automatic merging of clustered records		
487.	The solution should have the capability to enrich data from internal data sources		
488.	The solution should have the capability to enrich data from external/third party data sources		
489.	The solution functions should help meet data quality requirements – and, in the end, build a strong foundation for business analytics with cleansed and integrated data.		
490.	The solution should have the capability to perform natural language parsing to identify individual data elements		
491.	System should have the capability to set alerts		
492.	The solution should have INDIA, HONGKONG & SINGAPORE specific vocabulary libraries		
493.	The solution should have INDIA, HONGKONG & SINGAPORE specific grammar rule libraries		
494.	The solution should INDIA, HONGKONG & SINGAPORE specific phonetics libraries		
495.	The solution should have INDIA, HONGKONG & SINGAPORE specific standardization rules and libraries		
496.	The solution should have INDIA, HONGKONG & SINGAPORE specific regular expression libraries		
497.	The solution should have rules to identify individuals and organization from the customer data		
498.	The solution should have the ability to identify gender of individuals using the INDIA, HONGKONG & SINGAPORE specific vocabularies		
499.	The solution should have the ability to be customizable in terms of the vocabularies, grammars, phonetics, standardization rules, etc.		
500.	The solution should have intelligent logic for INDIA, HONGKONG & SINGAPORE names, addresses, phone numbers, national ID, passport number and other identification proof documents and demographic details		
501.	The solution should be available for real time (online) mode data quality implementation through a service oriented architecture		
502.	The solution should have the capability to integrate the		

	watch-list monitoring capabilities in real time		
503.	The solution should have an out-of-the-box Email & FTP node		
Visual Analytics + Visual Statistics			
	In - Memory Technology		
504.	Integrated platform for in-memory analytics comprising data preparation, Exploration, interactive Statistical Modelling, Visualization, Mobility and Administration		
505.	Ability to analyse Big Data and generate Analytics and Visualizations on the fly, without any performance degradation		
506.	In-Memory Analytics Capabilities to enable users to conduct Fast Explorations and Analysis on data from different data sources.		
507.	Capability to leverage and build star schema data models in Memory		
	Data Management / Support all Major Databases / Data Sources		
508.	Ability to access data from any industry standard data source using native		
509.	Capability to upload / import data from a spreadsheets / Excels / CSV, etc. in to memory for analysis		
510.	Integrate with Relational and Enterprise data sources using Native connectors, ODBC, OLE DB connectivity		
511.	User friendly, web based , drag and drop interface for data preparation		
512.	Data can be interactively prepared for analysis, including joining tables, defining custom calculated columns and creating custom expressions		
513.	Fast, parallel data loading has to be provided for various data sources		
514.	Data set compression should be available so that you may load data that is larger than the available memory of the Analytic Server for reporting, data exploration and analytics		
515.	Data from Social media data including Twitter streams, Google Analytics and Facebook, as well as call center logs, online comments and other text-based documents can be analyzed to determine much more than the frequency of common terms and phrases		
516.	Self-service capability to import data from databases and social media like Twitter		
	Reporting Features		
517.	Web-based, interactive report-building interface		
518.	Design reports once, then print to PDF, publish anywhere, or schedule for distribution		
519.	Parameterized calculations enable dynamic filtering, ranking, calculations and display rules		
520.	Precision layout capabilities provide flexibility in report layout and design.		
521.	Custom Theme Preparation Capabilities		

522.	Capable to add Company Logos, Banners, etc.		
523.	Should be able to Provide variety of charts are including bar/3-D bar with multiple lines, pie/3-D pie, line, scatter, heat map, bubble, animated bubble, tabular data formats, etc		
524.	Capable to generate Graphical Data format / Representation - Bar Chart, Targeted Bar Chart, Waterfall Chart, Line Chart, Pie Chart, Scatter Plot, Time Series Plot, Bubble Plot, Tree Map, Dual Axis Bar Chart, Dual Axis Line Chart, Dual Axis Bar Line Chart, Dual Axis Time Series Plot, Schedule Chart, Vector Plot, Numeric Series Plot, Needle Plot, Step Plot, Dot Plot, Butterfly Chart, Stock High Low Plot, Stock Volume & Volatility, Bubble Change Plot, Comparative Time Series Plot		
525.	Controls & Filters (Global & Local) - Drop Down List, Simple List, Button Bar, Text Input, Slider		
526.	Containers - Vertical, Horizontal, Stack, Prompt Containers		
527.	Text input, Images, Stored Process		
528.	Gauges - Bullet, Dial, Thermometer, Slider, Speedometer		
529.	Word Cloud		
530.	Custom Graph Builder		
531.	Building Custom Categories on the fly		
532.	Building Hierarchies on the fly		
533.	Alerts - Conditional Based		
534.	Conditional Formatting & Display Rules		
535.	Ranking - Top/ Bottom including Percentage		
536.	Comments, Info Pop ups associated to each Report Object		
537.	Capability to reuse common report objects		
538.	Adding multiple Sections to the Report		
539.	Adding Info. Windows		
540.	Adding customized Interaction Between Sections, Object, etc.		
541.	Animation in charts/graphs in sequential and automatic way with options to Track insights more closely		
	High Performance Analytics Features		
542.	Capability of automatically selecting the most appropriate forecasting algorithm for selected data.		
543.	Capabilities to forecast on the fly with forecasting confidence intervals to further enhance data exploration and analysis		
544.	Enhanced forecasting capabilities with Scenario Analysis and Goal Seeking allowing users to interactively perform what-if on forecasts by changing underlying factors. With Goal seeking, users can interactively set Goals and see what needs to be done on underlying factors to achieve		

	those Goals		
545.	Capabilities to view Entity relationships in Network Plot and allow drill into details to explore relationships and define strength of relationships		
546.	Text analytics that applies sentiment analysis to Twitter streams, Facebook posts, Google Analytics data or customer comments provides quick insight into the hot topics being discussed		
547.	Text Analytics on unstructured Data utilizing pre-defined ontologies and explore results for details		
548.	Carrying out sentiment analysis on unstructured data which includes Social Media data like Twitter, Facebook or any other unstructured data like Order Notes in your system		
549.	Ability to build Flow Diagrams for Path Analysis using Sankey Diagrams in order to give insights into the dynamics of flow through a system		
550.	Network diagrams that show how complex data is interconnected		
551.	Interactively generate Decision trees that graphically depict the most likely outcomes		
552.	Box Plots to provide Summary Statistics		
553.	Capability to consume stored processes		
554.	Clear explanation are available of Analytical results by providing "What does it mean" capabilities		
555.	Animation capability in graphs in sequential and automatic way with options to Track insights more closely		
	High Performance Statistical Modelling Features		
556.	Drag-and-drop web browser interface that empowers statisticians, data scientists and business analysts to interactively and iteratively create descriptive and predictive models		
557.	Single environment for interactive data exploration and analytical modelling capabilities to quickly identify predictive drivers and build descriptive and predictive models		
558.	Interactive Descriptive and Predictive Modelling		
559.	Various Modelling Techniques including Linear Regression, Logistic Regression, Generalized Linear Model, Classification Tree, Clustering		
560.	Allows Filtering of observations		
561.	Interactively exclude outliers and automatically refit the model		
562.	Clustering - based on k-means clustering with parallel coordinate plots to interactively evaluate cluster membership along with detailed summary statistics		
563.	Classification tree - Based on the C4.5 algorithm (information gain or information gain ratio) with interactive pruning and user-specified number of bins		

564.	Logistic regression - Models for binary data with logit and probit link function providing variable selections along with Influence Statistics, Residual diagnostics, summary tables		
565.	Linear regression - Models for continuous data providing variable selections, frequency and weight variables, residual diagnostics, summary tables		
566.	Auto-update model toggling for all of the modelling techniques		
567.	Group-By Processing		
568.	Build models, compute and process results on the fly for each group or segment without having to sort or index the data each time		
569.	Build segment-based models instantly from a decision tree or clustering analysis		
570.	Model Assessment and Comparison		
571.	Generate model comparison summaries such as lift charts, ROC charts, concordance statistics and misclassification tables for one or more models.		
572.	Interactively slide the prediction cut-off for automatic updating of assessment statistics and misclassification tables		
573.	Interactively evaluate lift at different percentiles		
574.	Model Scoring		
575.	Export models to integrate with other applications		
576.	Highly Scalable In-Memory Processing		
577.	In-memory analytic engine provides a secure, scalable, multiple-user environment.		
578.	Perform Modelling on Entire data. No need to write data to disk or perform data shuffling during different analytical processing steps		
579.	Provides support for single-server mode for smaller organizations or departments, or for distributed environments that take advantage of multi node, multithreaded processing		
	Mobility Features		
580.	Provides Interactive Reports and Dashboards viewing on Tablets and Smartphones for iOS and Android		
581.	Provides analysis / explorations / reports to be pushed for offline viewing on mobile devices		
582.	Provides collaboration support with Annotation on Tablets		
583.	Distribution of Reports and Dashboards to Tablets and Smartphones. The Native App is freely available for iPad on iTunes App Store and for Android devices on Google Play		
584.	It supports same dashboard / report created on Web to be accessed from Tablets and Smartphones without requiring any redesign		

585.	It allows users to securely view reports on mobile devices while online or offline		
	Support to all Office applications		
586.	Seamless integration with Office letting users open dynamic reports from Office applications		
587.	support Outlook Integration with full interactive reports, gadget panes		
588.	support SharePoint Integration with full interactive reports		
589.	support Excel integration with ability to leverage native Excel charts		
590.	Print to PDF, Export Data in Excel, CSV		
	Support to Maps integration		
591.	Support maps integration to plot the data		
592.	Maps - Geo Bubble Map, Geo Co-ordinate Map, Geo Region Map, Provided by - Open street Maps, ESRI		
	Scheduling capability		
593.	Scheduling capabilities based on events, calendars, or specific points in time		
594.	Scheduling data load jobs to automate the process of loading incremental data into memory		
595.	Alert notifications and Support to Mail and SMS		
596.	Alert notifications and Support to Mail and SMS Alert notifications and Support to Mail and SMS		
597.	Exception Reporting		
598.	Capability of highlighting all accounts with a variance over a certain % or amount. Exception conditions are configurable.		
	Scalability		
599.	The solution provide Scalability and High Performance leveraging cost-effective architecture with increasing needs of managing Big Data		
600.	Capable to be configured on commodity hardware which gives the scalability and brings down upfront capital investments for an organization		
601.	'Ability to scale on commodity hardware architecture with increasing needs of managing Big Data		
602.	The solution is scalable to accommodate more number of concurrent users		
603.	The solution is scalable to support enhanced underlying hardware/OS level enhancements/changes		
604.	The tool support any industry standard hardware viz., blade servers, rack servers etc.		
605.	'Ability to compress data		
	Support - Clustering, Load Balancing & HA		
606.	Support Clustering, Load balancing, failover etc.		
607.	Tool supports configurable Archiving feature		
	Enterprise Deployment Capabilities - Meta Data Management		

608.	Solution have centralised meta data to ensure single version of data		
609.	Metadata management application to provide both users and administrator information about where data comes from, how its changes will impact both the reports and users.		
610.	Non-additive measures will be added in the metadata layer, and metadata layer designers is able to define non-additive measures, such as percentages and ratios, or use database analytical functions		
611.	Supports leveraging same metadata and to provide a robust way to search, capture, store and publish metadata object such as dimensions hierarchies.		
612.	The solution provide Self-Service platform without the need to build a semantic metadata layer for End users, thus reducing dependency on IT		
613.	AD, LDAP Integration		
	Administration		
614.	Audit trail and logging features to log all activities conducted by all users within the solution.		
615.	Ability to monitor the In-memory server environment		
616.	Ability to monitor Resource utilization including CPU, I/O and Memory		
617.	Ability to monitor User sessions		
618.	Ability to monitor Mobile device logging history		
619.	Ability to Refresh reports from the device		
620.	Provide server side logging for user actions – reports downloaded		
621.	Out-of-the-box usage report		
622.	Ability to manage the In-memory server environment including:		
623.	Start/stop in-memory server		
624.	Load/unload tables to/from memory and local data providers		
625.	Reuse existing queries by Scheduling of the jobs to run data preparation queries in off-peak times		
626.	Ability to set table size limits		
	Security		
627.	Define screen layouts according to allowed security permissions		
628.	User, group, object and folder security are configurable		
629.	Security be managed from within the solution for data restrictions		
630.	Security be defined at row / column / connection level.		
	The solution provide the following capabilities pertaining to security of the environment:		
631.	Table and row level security for the data tables loaded in		

	memory		
632.	Mobile device blacklisting through the web based security and administration interface		
633.	Mobile device whitelisting through the web based security and administration interface		

There should be provision in the system for generating/processing of the specified requirement on real-time/near real time basis in future, as per the requirement of the Bank. List of alert indicators suggested by the IBA/FIU-IND/RBI/ MAS/HKMA till date has to be incorporated in the proposed comprehensive AML & TBML software. This list is only indicative and not exhaustive. The new software should be efficient to incorporate new alert indicators as suggested by the Regulators as well as decided by the Bank from time to time in future as well as variable threshold values depending upon the business and decision taken by the Bank in future.

Technical Requirement:

The major responsibilities as specified above are indicative only and are not exhaustive in any manner.

Sl. No	Particular Details	Compliance Yes/No
1.	Hardware, Operating System and Database Requirements	
1.1	Hardware should be flexible enough to handle the changes in the AML standards mandated by RBI/MAS/HKMA IBA/FIU in the course of time.	
1.2	Hardware must be brand new and manufactured as per the latest technology.	
1.3	Hardware should be robust, capable of sustained operations and have seamless integration of the solution with existing CBS and any updated version of CBS/Finacle without any extra cost.	
1.4	Hardware should have user interface with the peripherals and to host computer/server through Bank's LAN/WAN and should be able to support different protocols (TCP/IP, IPX etc.)	
1.5	Implement patches/ upgrades on all software, firmware and should abide by the all Audit requirements such as process audit, VAPT(Vulnerability Assessment Penetration Testing) etc. as and when required and ensure its timely compliance.	
1.6	Hardware Equipment should be scalable to support futuristic requirements of the Bank during project period.	
1.7	Hardware should have built-in redundancy features like dual power supply, dual NIC etc. to ensure high availability and hardware components should be hot swappable.	
1.8	Should have the ability for patch management/upgradation of database and online replication.	

1.9	Ability to implement Sans for data storage in the architecture	
2.	Integration Application Requirements	
2.1	Ability to integrate to support online, real time and batch operation.	
2.2	Integrator's support for scheduling and defining of jobs.	
2.3	Application should handle automatic switchover in cluster environment	
3.	Backup and Recovery	
3.1	The backup success rate should be 100% at all times for AML solution and apart from system backup, external backup should also be taken in tape drive at both Primary Data Centre (DC) and Disaster Recovery (DR) location on daily basis.	
3.2	The solution should support online replication (both database level & Storage level) at DR site. It should be capable of automating the backup processes for all the applications/ databases in primary and Disaster Recovery Sites.	
3.3	It should support load balancing in terms of system parameters (CPU, Hard Disk, Memory etc.)	
4.		
4.1	Data migration from existing AML solution should be the sole responsibility of the selected Vendor. However, Bank shall co-ordinate for providing the required data from the existing systems. No manual data entry of master and transaction records should be done by the users. The data required in the proposed solution which is not available in the existing AML solution has to be extracted from other source systems and uploaded to the proposed solution by the Vendor without any manual intervention.	

4.2	<p>The system should have complete and comprehensive security from unauthorized access. The number of levels / rights assigned to each level should be user configured by the bank. System should provide Maker/Checker facility.</p> <p>System should provide full audit trail for the events like alert generation, case creation, change to case information, changes to lists etc.</p>	
4.3	<p>It shall properly maintain and preserve account and alert information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities. Further, it shall maintain for at least ten years from the date of transaction between the bank and the client, all necessary records of transactions, as required under PMLA 2002 which will permit reconstruction of individual transactions so as to provide, if necessary, evidence for prosecution of persons involved in criminal activity.</p>	
4.4	<p>Day/month/quarter end/half year end/ year begin and end process should be menu driven and reports should be defined and printed/generated immediately after day begin and end. There should not be any user intervention. Audit trail of the same should be maintained.</p>	
4.5	<p>System should track the client's IP and network interface address.</p>	
4.6	<p>Export of reports and inquiries into different formats like word, excel, pdf, text, csv etc.</p>	
4.7	<p>Application should be web based only.</p>	
4.8	<p>The solution should have the capability to archive the data on HDD/peripherals and retrieve from the above for the purpose of processing.</p>	
4.9	<p>The solution should provide user defined backup/ retrievals (Automated/ Scheduled/ Manual).</p>	
4.10	<p>The details of support for backup/retrieval of database and applications shall be furnished.</p>	

4.11	Support for integration with packages like chart generators, statistical/ financial DLLs, MS Office components, popular case tools etc.	
4.12	Type of import and export capabilities available for creating customized data feeds.	
4.13	Database link, data dictionary and support should be provided to bank's team to enable them to generate the reports in Bank's formats without any additional cost.	
5.	Security/ Audit Trail	
5.1	The system should enable profiling of users and definition of control levels and passwords.	
5.2	All error messages must be logged. It should be possible to look up online (by error message number or by alphabetical list) all error messages reported by the system, to determine their meaning and the appropriate corrective course of action. Error messages or events of a certain severity level should be immediately notified automatically by email, SMS, etc. to the system administrator, Group and actual user.	
5.3	System should provide auditable management of User-I ds, access rights and passwords, logins, activities etc. All of these should match with the IT security policy of the bank.	
5.4	Maintenance of a secure auditable log of access to the system, identifying user- ID, date, time, functions accessed, operations performed. The raw logs have to be stored for at least 10 years.	
5.5	A separate login/Role/ user type is required for auditors who can view all the parameters/ test cases/ pending reports/ and perform complete Audit/ reporting through the user. Though the audit user would have view permission only for the AML data/ details, the person would have the full capabilities including update/ delete in the audit.	

5.6	<p>Ability to provide comprehensive Audit trail features such as:</p> <ul style="list-style-type: none"> ➤ Daily activities log merged into the history log files ➤ Date, time and user stamped process list for different processes. ➤ Provision for daily activity reports to highlight all the processes invoked. ➤ Provision for recording of all unsuccessful login attempts. 	
6.	Archival and Retrieval	
6.1	The proposed solution should provide for backup and archival of the data.	
6.2	The number of required No. of month's transaction data that will be retained on- line will be set by the Bank as a system parameter.	
6.3	The proposed solution should be capable of retrieving and reading the already archived data in the old solution and also in the new solution.	
7.	Other General Requirements	
7.1	The vendor shall specify the database type and version used for solution.	
7.2	The vendor should provide the documents with detail architectural flow, the hardware, Operating Software, database structure, middleware and other software required for the AML/CFT Solution.	
7.3	The application software offered by the Vendor should have adequate redundancy, fault tolerance and Disaster recovery arrangement.	
7.4	Selected Vendor will also provide hardware sizing keeping in view of the 20% growth rate for the next 5 years.	

7.5	The Vendor will have to render customization, develop, install, implement migration of all Alert Scenarios from Legacy to new Solution, migration of existing database, integrate, provide support / maintenance, services to our staff at the respective Centralized Processing Centre for AML / CFT.	
7.6	The solution should be capable to support for 20% growth in database on YOY basis for next 5 years.	
7.7	Software should be Hardware Independent and should be able to support Operating System Software, Database (Preferably using Big Data Analytics), and Middleware on latest release version and should support the latest versions as released by the OEM.	
7.8	System should be three tier (Web/App/DB) web based and should be able to support simultaneous use of the system by multiple users without any restriction.	
7.9	Software should support web based Alert management deployed to distribute alerts to HO/FGMO/ZO/Branch level users and for getting feedback on Alerts & dash board for monitoring the status of Alerts to fix user level bench marks for closing alerts. Provision to verify and put comments by Concurrent / RBIA Auditors must be provided in the Software.	
7.10	The tool should have the provision to monitor transactions in multiple currencies.	
7.11	Separate DRS/Backup/Test server to be configured for smooth Functioning of daily AML Alert generation and monitoring process.	
7.12	CMS-Change Management System should be in place to monitor any changes being performed in system. The application provider needs to maintain version control, patch management, upgrade and other changes, etc. as per bank's guidelines.	
7.13	Upgrades – All upgrades to the Application should be provided on periodical(monthly/quarterly) basis.	

7.14	The application software offered by the Vendor should have adequate redundancy, fault tolerance and Disaster recovery arrangement. The solution should support more than one redundant server i.e. local clustering and remote replica (for DR).	
7.15	The solution should support automatic archival / purging of data.	
7.16	The components of system should support multi-processor architecture with load sharing capability.	
7.17	The system should support Service Oriented Architecture.	
7.18	The system should run in high availability or fault tolerant modes.	
7.19	The application should support modular architecture.	
7.20	The application should support Bulk Static Data upload facility.	
7.21	The solution should provide data masking tool/utility.	
7.22	The product/solution should offer user interface/data-store/reports.	
7.23	The application should take care of rollback and roll-forward features in the event of a transaction failure.	
7.24	The Web, DB or application module support single sign-on using various modules.	
7.25	There should be no limitations or possible security conflicts at your Database/ Application modules	
7.26	The network transmission data packets of client/server or middle-tier support should support encryption/decryption method.	
7.27	The user access to the database (from the application) should be encrypted.	
7.28	The solution should have out of the box functionality for generation of MIS reports and adhoc reports as required by the bank in the format as desired by the Bank and regulators (RBI/MAS/HKMA etc) (e.g. build by the vendor, crystal, SQL reporting etc.)	
7.29	The solution should not have any resource limits (memory /disk /threads etc.) that would prohibit the product from continuous running.	

7.30	The solution should be flexible enough to migrate applications from one Database to the other.	
7.31	The solution should have tools to migrate & mask data across different databases	
7.32	The solution should be capable enough to archived information to reside in a separate database and yet be available online as and when required by the end-user.	
7.33	The solution should be configurable to support holding of minimum 5 or more years MIS data.	
7.34	The solution should have built-in data warehouse facility in the proposed solution. Data mining procedures and capabilities to be provided.	
7.35	The solution should have flexible, form based input for managing parameters, and creating new scenarios and risk factors to monitor risks.	
7.36	System should be able to distribute securely across multiple remote (geographic) environments and servers.	
7.37	There should be provision to assign higher processor and I/O resources at administrator level to handle high volume of transaction during peak hours.	
7.38	System should support to integrate all the other applications adopted by the bank. For ex. CBS(FCR&FCC)/NEFT/ RTGS/CARDS SOFTWARE / SWIFT/ ITMS/ ATM / Internet Banking / Mobile Banking.	
7.39	The solution should provide development platform along with the product suite.	
7.40	The solution should support in-house development/customizations to be done by the Bank Team.	

Bill of Material

Specification of Licenses				
Sl. no	Description	Specification (Make, Model, Version etc. as applicable)		
		DC	DR	UAT, Test & Development
1	Operating System			
2	Middleware			
3	Any other software (if any) required for complete setup.			
Specification of Hardware				
Sl. No.	Description	Detailed Description		
1	Hardware For Data Centre (DC) (High availability configuration)	Make Model RAM Storage Processor Others (if any)		
2	Hardware For Data Recovery (DR) Centre	Make Model RAM Storage Processor Others (if any)		
3	Hardware For UAT	Make Model RAM Storage Processor Others (if any)		
4	Total Storage (DC, DR, UAT, Test & Development) (DC& DR-Raid I+0 & UAT- RAID 5)	Make Model Capacity Type Others (if any)		

Annexure – XX

Format of Masked Commercial bid is attached in the end of RFP.

Annexure – XXI

Format of Commercial bid is attached in the end of RFP.

COMPLIANCE CHART**Compliance chart for submitting Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering)**

Sl. No.	Particulars	Compliance Status (Yes / No)	Page No. Of the bid document submitted
1.	Are Technical & Commercial bid submitted under separate sealed envelopes?		
2	Is the Technical bid made in conformity with technical bid template as per Annexure XVIII?		
3.	Is the Commercial bid made in conformity with Commercial template as Annexure XXI?		
4.	Are the Technical & Commercial Bids organized properly?		
5.	Are all the pages numbered properly and signed and stamped.		
6	Is Earnest Money Deposit submitted?		
7	Duly signed Annexures I to XXVIII are enclosed		
8.	Is the softcopies of the response of Technical, Functional and Commercial RFP submitted in separate?		
9.	Are document in support of all eligibility criteria submitted?		
10.	Are your solution complied with all Scope of work.		
11.	Is the Manufacturer Authorization Form submitted?		
12.	Audited Balance Sheet and Profit & Loss Account documents for the last 3 years		
13.	Power of Attorney/Authority letter issued by the competent authority for signing the Bid document on behalf of the company.		

For.....

(Signature and seal of authorized person)

Place:**Date:**

Performa of letter to be given by all the Bidder participating in the UCO Bank RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering)

To
Deputy General Manager (DIT)
UCO Bank, Head Office-II
Department of Information Technology
7th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Sir,

Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centers (Retendering)

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

The soft-copies of the proposal submitted by us in response to the RFP and the related addendums and other documents including the changes made to the original tender documents issued by the Bank, conform to and are identical with the hard-copies of aforesaid proposal required to be submitted by us, in all respects.

The bid submitted herein shall be valid for a period of 180 days from the date of RFP response submission process closes.

Yours faithfully,

Authorized Signatory
Designation
Bidder's corporate name

(TO BE PROVIDED ON Rs.100/- STAMP PAPER)

Self-Certificate for Local Content

Date: __/__/____

I.....S/o, D/o, W/o.....resident of.....do hereby solemnly affirm and declare as under:

- 1) That I will agree to abide by the terms and conditions mentioned in the tender specification issued vide ref. no.....dated.....
- 2) That the information furnished hereinafter is correct to the best of my knowledge and belief and that I undertake to produce the relevant records before to any authority nominated by UCO Bank for the purpose of assessing the Local Content.
- 3) That the Local Content for all inputs which constitute the Goods (mention the procurement) has been verified by me and that I am responsible for the correctness and accuracy of the claims made therein.
- 4) That in the event of the Local Content mentioned herein is found to be incorrect and not meeting the prescribed norms of Local Content, based on the assessment of an authority so nominated by UCO Bank and that I will be liable as under Clause 9(f) of Public Procurement (Preference to Make in India) Order 2017, as amended.
- 5) That I agree to maintain all the information regarding my claim for Local Content in our records and that I shall make the requisite information available to UCO Bank as and when required.
- 6) That *I (name of Manufacturer) do hereby confirm in respect of quoted item(s) that the Local Content is equal to or more than 50% and come under 'Class-I Local Supplier' Category. As being 'Class-I Local Supplier', I am eligible for Purchase Preference under 'Make in India' Policy vide Government of India Order no. P-45021/2/2017-PP (B.E.-II) dated 15.06.2017 (subsequently revised vide Orders dated 28.05.2018, 29.05.2019 and 04.06.2020)

OR

That *I (name of Manufacturer) do hereby confirm in respect of quoted item(s) that Local Content is more than 20% but less than 50% and come under 'Class-II Local Supplier' Category.

7) That I submit as under:

Name & Details of the Local Supplier (Regd. Office, Manufacturing Unit, Location, Nature of legal entity)	
Date on which this Certificate was issued	
Product for which the Certificate is issued	
Procuring Agency to whom the Certificate is furnished	
Percentage of Local Content claimed	
Name & details of the unit of the Manufacturer	
Sale Price of the Product	
Ex-Factory Price of the Product	
Freight, Insurance and handling	
Total bill of Material	
List & Total cost value of inputs used manufacture of the proposed Goods	
List & Total cost value of inputs which are locally sourced (Attach Certificates of Local Content from Local Suppliers, if the input is not in-house)	
List and cost of inputs which are imported (directly or indirectly)	
Any other information	

8) That the details of the location(s) at which the local value addition made is/are as under:

Sl. No.	Product Details	Name of Place

For & on behalf of

Signature of the Authorised Signatory of the Bidder (insert name, designation & contact number)

Official Seal of the Bidder

Date:

*** Strike out whichever is not applicable**

Restriction on Procurement due to National Security

This Certificate should be submitted on the letterhead of the bidder duly signed by an authorized signatory

**To,
Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
7th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064**

Dear Sir,

Sub: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering)

1. "I have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India; I hereby certify that this bidder is not from such a country and is eligible to be considered."
2. "I have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India; / certify that this bidder is not from such a country or, if from such a country, have been registered with the Competent Authority. I hereby certify that this bidder fulfils all requirements in this regard and is eligible to be considered. (Where applicable, evidence of valid registration by the Competent Authority shall be attached.)"

Yours Faithfully,

Authorised Signatory,

Name:

Designation:

Vendors Corporate Name:

Address:

Email:

Contact No.

Sizing Adequacy letter

Self-Declaration- Sizing of Hardware

To,
Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
7th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064

Dear Sir,

Sub: Self Declaration – Sizing of Hardware

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering)

We _____ (Bidder Name & address) have reviewed the sizing submitted and in agreement with the proposed sizing to maintain the SLA for the contract duration . We confirm that the sizing is adequate and will meet the requirements of the UCO Bank as stated in the RFP.

However, in the instance of the solution not working as per the SLA and response time mentioned in the RFP, we will augment the solution at no additional cost to the UCO Bank.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Hardware End of Life and Support Declaration

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

**Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
7th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064**

Sir,

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering)

We _____ (OEM & address) has supplied _____ (Hardware & software Make / model and quantity). We confirm that the Supplied device/s will not be End-of-sale within 4 years from the date of delivery and will be under support from the date of Delivery of hardware to next 8 years. The bug/Patches/components/security patches and releases will be available to Bank for above mentioned 8 years' duration, the same responsibility shall so survive even after termination or expiry of the contract.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Resource Deployment

No of resources to be deployed on each phase of implementation to be mentioned in below format.

Profile	Requirement Gathering	Design	Implementation	Test	Deployment	Post Implementation
Project Manager						
Banking Domain Expert						
Techno-Functional Expert- Business Analyst						
Infra Lead						
Database Lead						
Database Migration						
QA Personnel						
Tester						
If any others, Please mention the profile						

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

Hardware Baseline

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

**To,
Deputy General Manager,
UCO Bank, Head Office – II
Department of Information Technology
5th Floor, 3 & 4 DD Block, Sector-I, Salt
Lake, Kolkata -700064**

Sir,

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}.
RFP REF NO: UCO/DIT/2405/2022-23 Date: 27/12/2022

We (Bidder Name & Address) has gone through the Annexure and while doing the sizing has consider the minimum baseline sizing and we adhere to the same. We shall supply, install and maintain hardware as per business data point mentioned in RFP document. The proposed solution will be deployed by us in a highly available manner such that the failure of a single server/node will not interrupt the running application. DR capabilities will be provided, allowing the entire environment to quickly be moved to a different physical location with a minimum of visible impact to end-users. DR site will also be deployed by us with same architecture and same capacity as of production DC site.

During the contract period all proposed hardware components resource utilization would be less than 70% and storage will be 80%. If any short fall/performance degradation/unable to get response time during the contract period is observed due to high utilization of hardware resources beyond 70% and storage beyond 80%, we, the selected bidder, _____ (Bidder's Name and address) will be liable to upgrade the said hardware component within 2 (two) month without any additional cost to the Bank. We would also factor separate hardware for non-production environment.

Setup and maintenance of all the environments for the solution i.e. Production, DR, UAT, Test and Development. Bidder needs to note that the non-production environment shall be hosted at DR site.

Production at DC in HA (High Availability Active – Active)
DR - Should be deployed at same capacity and architecture of DC
UAT - 40% of production in non-HA
Test & Development - 20% of production in non-HA

The sizing of the non-production environments (1. UAT, 2. Test & Development) should be respectively of the size of the production as per the fifth-year sizing. However, the database server size will be similar to production database server size.

Note for Non – Production environments:

- If the bidder is proposing to supply physical servers, then selected bidder will be required to supply, install, and maintain hardware as per minimum sizing, configuration and business data point mentioned in RFP.
- If production is on physical machines, then non-production environment should also be on physical machines and If production is on VMs then non-production environment should also be on VMs.
- If any load balancer will be required for web & application layer bidder should factor same with solution. Load balancer should be physically separate appliance for each segment and should have HA.
- All servers should have min 6 no. of 10 Gbps (Fibre SFP) and min 4 no. of 1 Gbps (Copper) ports for network connectivity. All servers should fully be populated with fibre module.
- All servers should be minimum 2 no. of 32Gbps HBA port (with module) for SAN connectivity. At DR site, the same SAN switch shall be used for non-production environment also for the respective specific country.

Storage minimum requirement

S. No	Segment	Items	Min no. of node at DC	Min no. of node at DR	Usable capacity (RAID 6 or equivalent (TB) -	Min Port (32 GBPS or higher)
1	International Overseas Centre Singapore	Storage	1	1	20 – DC 30 – DR	8
		SAN fully populated with HBA module	2	2	NA	24
2	International Overseas centre Hongkong	Storage	1	1	20 – DC 30 – DR	8
		SAN fully populated with HBA module	2	2	NA	24

Note:

- In all proposed storage, effective usable capacity should NOT include effect of compression, de-duplication or thin provisioning for storage capacity and its scalability. The usable capacity should be clearly available for use.
- All storage should have minimum 512GB cache memory.
- Bidder should provide all NVME drives with minimum 100,000 IOPs.
- All proposed storage should have minimum upgradation facility up to

➤ 50 TB usable in RAID6 or Equivalent

Note for Non – Production environments - if bidder propose multi entity single instance setup or single entity single instance setup through virtual separation:

- If the bidder is proposing to supply physical servers, then selected bidder will be required to supply, install, and maintain hardware as per minimum sizing, configuration and business data point mentioned in RFP.
- If production is on physical machines, then non-production environment should also be on physical machines and If production is on VMs then non-production environment should also be on VMs.
- If any load balancer will be required for web & application layer bidder should factor same with solution. Load balancer should be physically separate appliance for each segment and should have HA.
- All servers should have min 6 no. of 10 Gbps (Fibre SFP) and min 4 no. of 1 Gbps (Copper) ports for network connectivity. All servers should fully be populated with fibre module.
- All servers should be minimum 2 no. of 32Gbps HBA port (with module) for SAN connectivity. At DR site, the same SAN switch shall be used for non-production environment also for the respective specific country.

Storage minimum requirement

S. No	Segment	Items	Min no. of node at DC	Min no. of node at DR	Usable capacity (RAID 6 or equivalent (TB)	Min Port (32 GBPS or higher)
1	Singapore & Hongkong	Storage	1	1	40 – DC 60 – DR	16
		SAN fully populated with HBA module	2	2	NA	24

Note:

- In all proposed storage, effective usable capacity should NOT include effect of compression, de-duplication or thin provisioning for storage capacity and its scalability. The usable capacity should be clearly available for use.
- All storage should have minimum 512GB cache memory.
- Bidder should provide all NVME drives with minimum 100,000 IOPs.
- All proposed storage should have minimum upgradation facility up to 100 TB usable in RAID6 or Equivalent

Signature of Authorized Official

Name and Designation with Office SealPlace:

Date:

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

Compute Virtualization for submitting Sub: RFP Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Re-tendering) {E-tendering}

Component	Parameters	Compliance	Reference
		(Yes / No)	(Doc. / Pg. No.)
Bare Metal Solution	Sits directly on the bare metal server hardware with no dependence on a general-purpose OS for greater reliability & security, with less than 500MB disk footprint.		
Guest OS Support	Windows client, Windows Server, Linux (at least Red Hat, SUSE, Ubuntu and CentOS), Solaris, AIX etc.		
Availability	Live migration of VM disk from one storage array to another without any VM downtime. Support this migration from one storage protocol to another e.g.: FC, NFS, iSCSI, DAS.		
	Proactive High availability capability that utilizes server health information and migrates VMs from degraded hosts before problem occurs.		
	It should support affinity and anti-affinity rules to set constraints that restrict placement of a virtual machine to a subset of hosts in a cluster and to keep virtual machines paired or separated.		
	Zero downtime, zero data loss and continuous availability for the applications running in virtual machines in the event of physical host failure, without the cost and complexity of traditional hardware or software clustering solutions.		
Performance	Add CPU, Memory & devices to virtual machines on the fly when needed, without disruption or downtime of working VMs for both windows and Linux based VMs.		

	Create a cluster out of multiple storage data stores and automate load balancing by using storage characteristics to determine the best place for a virtual machine's data to reside, both when it is created and when it is used over time.		
	Support for persistent memory, exposing it as block storage or as memory, to enhance performance for new as well as existing apps		
	Should support features like Dynamic Resource scheduling which run every minute and provides workload balancing.		
	Should support network and storage QoS to ensure performance on per VM basis		
Security	VM-level encryption with no modifications in guest OS to protect unauthorized data access both at-rest and live movement of application VMs.		
	Should support TPM 2.0 and secure boot which provides protection for both the hypervisor and guest operating system by ensuring images have not been tampered with and preventing loading of unauthorized components.		
Storage support	Support boot from iSCSI, FCoE, and Fibre Channel SAN. Integration with Storage API's providing integration with supported third-party data protection, multi-pathing, and disk array solutions.		
OEM Support	Direct OEM 24x7x365 days with unlimited incident support and 30mins or less response time including the unlimited upgrades and updates.		

Bidders need to submit this Annexure if Bidder Propose the Hypervisor Solution.

Undertaking for OEM Implementation

(This letter should be on the letterhead of the OEM of the Proposed AML & TBML solution duly signed by an authorized signatory of OEM as well as authorized signatory of Bidder)

**To,
Deputy General Manager (DIT)
UCO Bank, Head Office -II
Department of Information Technology
7th Floor, 3&4, DD Block, Sector-I
Salt Lake, Kolkata -700064**

Sir,

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering). RFP REF NO: UCO/DIT/ /2022-23 Date: 27/12/2022

We (Treasury Solution OEM & Address) Confirm that the Bidder _____ (Bidder Name & address) has back to back contract with us for end to end implementation of the treasury solution for all the in scope out of box treasury line item. We will also be part of the different stages of the Project as mentioned in the RFP clause "OEM Scope".

We also confirm that in case bidder is not able to provide L1 & L2 resources of the proposed AML & TBML solution which are OEM certified then we as OEM of the proposed solution will provide the same.

Signature of Authorized Official

Name and Designation with Office Seal

Place:

Date:

S.No.	Instructions
I Overall	
1	The bidder is expected to quote the costs for all items required for fully complying with the requirements of the RFP and the addenda/corrigendum's in the respective sections of the price bid. The prices for the respective sections would be deemed to include all components required to successfully utilize the solution.
2	Bank is not responsible for any arithmetic errors in the commercial bid details sheet committed by the shortlisted bidders, however, if there are any computational errors the Bank will evaluate the Bid as per provisions contained under RFP document.
3	The bidder is expected to specify the type of licenses along with the details with respect to quantity/rate/etc, wherever applicable.
4	In case the bidder includes/combines any line item as part of any other line item in the commercial bid, then this has to be clearly mentioned in the description indicating the line item which contains the combination
5	The bidder has to quote for each line item. If any line item is part of the solution proposed in the RFP response, it has to be referenced. If it is not applicable, then the Bidder has to mention Not Applicable (NA).
6	<p>The prices, once offered, must remain firm and must not be subject to escalation for any reason within the period of validity. All taxes, duties and levies of whatsoever nature excepting local entry taxes / octroi, if any.</p> <p>The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc., but exclusive of only applicable GST, which shall be paid/reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits/advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank. The price quoted by the bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out of pocket expenses.</p> <p>Necessary documentary evidence should be produced for having paid the customs / excise duty, sales tax, if applicable, and or other applicable levies along with the request for final payment.</p> <p>The price would be inclusive of freight, forwarding, insurance, delivery, etc.</p>
7	The Bidder may insert additional line items as applicable based on the solution offered in the respective tabs
8	The Bidders should quote as per the format of Bill of Material ONLY and a masked replica of the Bill of Material should be enclosed in the technical bid
9	Bidder is required to cover component by component licensing details for each of the software components proposed to the Bank.
10	The <u>masked</u> Bill of Materials which would be submitted as part of the Technical Bid should contain "XX" for ALL the corresponding commercial values that will be present in the unmasked Bill of Material that will be part of the Commercial submission.
11	All amounts in the Bill of Material should be in INR
12	The Bidder should to the extent possible stick to the same structure of the Bill of Material. Hence the Bank does not expect the bidders to delete necessary rows.
II Application- License cost	
1	The bidder has to quote for each line item. If any line item is part of the solution proposed in the RFP response, it has to be referenced. If it is not applicable, then the Bidder has to mention Not Applicable (NA).
2	The Bidder can insert additional line items as applicable based on the solution offered in the various tabs
3	The license type has to be clearly described in the Type of License column
III Hardware, OS & DB	
1	Bidder is required to supply, implement and maintain the servers, storage , Operating system, database, cluster software etc required for the Scope of work mentioned in RFP. Bidder needs to Size, Supply, Implement, commission and maintain the hardware and software.
2	Bank will only provide rack space, Power, network, bandwidth, cooling at DC, DR, UAT, Test and T&D
IV Implementation	
1	Bidder shall comply with the Installation and implementation scope provided in the RFP documents.
2	Implementation cost should include all the costs associated with the complete implementation of the solution covering all the locations & implementation of associated components like software etc.
V Training	
1	Bidder needs to provide the required training as specified in the RFP to the designated officials of the Bank
2	The rates provided by the bidders should be applicable on any additional trainings that the Bank may require throughout the tenure of the contract.
VI ATS,AMC and Facility Management Services	
1	Bidder is expected to provide a detailed break up of all products and services that are under the scope as part of the technical bid, in the technical bill of materials i.e. the above format is expected to be replicated for each item to be covered under the scope of facilities management.
2	The AMC, ATS costs for the Production DC & DR, testing & development and training environments have to be quoted separately
3	The ATS cost for applications has to be quoted in separate line items in this section. The Bidder has to create additional line items in this section if required
4	Offsite L3 helpdesk support cost should be covered under ATS and no separate cost has to be included
5	Bidder needs to quote for 500 Man days of efforts which will be utilize by Bank during contract period for any extra customization or change request. This rate will be valid for contract period and if durng contract period these 500 Man days get utilized by bank then Bank will procure the same from bidder at the same rate.

	Items						Total Amount (INR)
		Y1	Y2	Y3	Y4	Y5	
a.	Application Cost						
b	Database & Peripheral						
c	DC- DR _NLS-HO Hardware						
d	Installation and Commission						
e	Implementation Cost						
f	AMC, ATS & Others						
G	FM - Manpower						
h	Training Cost						
i	Other Cost						
	Grand Total						

[illegible]

[illegible]

Solutions				Total Amount (INR)
	Bidder Man Days Qty	Bidder Man Date rate (INR)	Total Bidder Amt (INR)	
Datacenter (DC)				
AML & TBML Solution (Singapore)				
AML & TBML Solution (Hongkong)				
Backup Solution (Capacity based/host Based/agent based)				
Tape Library				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Datacenter (DR)				
AML & TBML Solution (Singapore)				
AML & TBML Solution (Hongkong)				
Backup Solution (Capacity based/host Based/agent based)				
Tape Library				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Datacenter (Non Production)				
AML & TBML Solution (Singapore)				
AML & TBML Solution (Hongkong)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Total Cost				

UCO Bank

Implementation Cost

[illegible]

[illegible]

[illegible]

Sl. No.	Training Type	Min. No. of Days per batch	Batches	No. of Trainees per batch	Rate per batch (INR)	Total Amt (INR)
3	End User Training	5 days	2	15		
4	Technical User Training	5 days	2	10		
Total Training Cost						

			Year 1			Year 2			Year 3			Year 4			Year 5			
S.No.	At Data Centre	Description	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Total Amount for 5 years (INR)
1	Data migration audit (Pre & Post) cost	One time Cost																
2	UAT & Testing cost	One time Cost																
3	Escrow Cost																	
4	Quality Assurance cost	One time Cost																
5	3rd party Configuration Review & Audit cost	One time Cost																
6	WatchList cost as listed in RFP																	
7	500 Mandays Effort cost		500															
8	Any Other cost (Please specify)																	
9	Any Other cost (Please specify)																	
10	Any Other cost (Please specify)																	
Total Other Component Cost																		

500 Mandays Effort Cost refers to Additional Customisation Effort - The Bidder has to provide the man-days rate applicable across the contract period . The Bidder has to provide pro-rata cost for any additional customisation that the bank may or may not undertake.

S.No.	Instructions
I Overall	
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6	<p>The prices, once offered, must remain firm and must not be subject to escalation for any reason within the period of validity. All taxes, duties and levies of whatsoever nature excepting local entry taxes / octroi, if any.</p> <p>The price would be inclusive of all applicable taxes under the Indian law like customs duty, freight, forwarding, insurance, delivery, etc., but exclusive of only applicable GST, which shall be paid/reimbursed on actual basis on production of bills with GSTIN. Any increase in GST will be paid in actuals by the Bank or any new tax introduced by the government will also be paid by the Bank. The entire benefits/advantages, arising out of fall in prices, taxes, duties or any other reason, must be passed on to Bank. The price quoted by the bidder should not change due to exchange rate fluctuations, inflation, market conditions, and increase in custom duty. The Bank will not pay any out of pocket expenses.</p> <p>Necessary documentary evidence should be produced for having paid the customs / excise duty, sales tax, if applicable, and or other applicable levies along with the request for final payment.</p> <p>The price would be inclusive of freight, forwarding, insurance, delivery, etc.</p>
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IV Implementation	
1	Bidder shall comply with the Installation and implementation scope provided in the RFP documents.
2	Implementation cost should include all the costs associated with the complete implementation of the solution covering all the locations & implementation of associated components like software etc.
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2	The rates provided by the bidders should be applicable on any additional trainings that the Bank may require throughout the tenure of the contract.
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	Items						Total Amount (INR)
		Y1	Y2	Y3	Y4	Y5	
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b	Database & Peripheral						
c	DC- DR _NLS-HO Hardware						
d	Installation and Commission						
e	Implementation Cost						
f	AMC, ATS & Others						
G	FM - Manpower						
h	Training Cost						
i	Other Cost						
	Grand Total						

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Locations / Environments / Solutions	Application Tier	Model	Make	Latest Release (Model)	Latest Release (Make)	Cluster type (Active-Active/ Active-Passive)	No. of Copies/ nodes	No. of RAM/ node (GB)	Processor Qty/ Node	Processor Frequency (GHz)	Processor Cache Memory/ Processor (MB)	Hard Disk Quantity	Total Hard Disk Capacity (Raw GB)	Operating System	NIC quantity/ node	NIC Make	Total Cores	Total Memory (GB)	Other Critical Components	Total Amount (USD)															
																				Year 1			Year 2			Year 3			Year 4			Year 5			
																				Qty	Rate (USD)	Total Amt (USD)	Qty	Rate (USD)	Total Amt (USD)	Qty	Rate (USD)	Total Amt (USD)	Qty	Rate (USD)	Total Amt (USD)	Qty	Rate (USD)	Total Amt (USD)	
Disaster Recovery (DC)																																			
Active/Standby Application/Control server																																			
RA1 & SR10 Solution (Disastering)	RA10																																		
	SR10																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
RA1 & SR10 Solution (Disastering)	RA10																																		
	SR10																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
Backup Solution																																			
Type Library																																			
RA10																																			
Any Other (Please specify)																																			
Any Other (Please specify)																																			
Any Other (Please specify)																																			
Any Other (Please specify)																																			
Any Other (Please specify)																																			
Any Other (Please specify)																																			
Any Other (Please specify)																																			
Total Cost for Production DR (B1)																																			
RA1 & SR10 Solution (Disastering)																																			
RA1 & SR10 Solution (Disastering)	RA10																																		
	SR10																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
RA1 & SR10 Solution (Disastering)	RA10																																		
	SR10																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
	Any Other (Please specify)																																		
Total Cost for Production DC Test & SIT (B2)																																			
Grand Total (A1+B1+B2)																																			

Solutions				Total Amount (INR)
	Bidder Man Days Qty	Bidder Man Date rate (INR)	Total Bidder Amt (INR)	
Datacenter (DC)				
AML & TBML Solution (Singapore)				
AML & TBML Solution (Hongkong)				
Backup Solution (Capacity based/host Based/agent based)				
Tape Library				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Datacenter (DR)				
AML & TBML Solution (Singapore)				
AML & TBML Solution (Hongkong)				
Backup Solution (Capacity based/host Based/agent based)				
Tape Library				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Datacenter (Non Production)				
AML & TBML Solution (Singapore)				
AML & TBML Solution (Hongkong)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Any Other (Please specify)				
Total Cost				

UCO Bank

Implementation Cost

Solutions							Total Amount (INR)
	OEM Man Days Qty	OEM Man Date rate (INR)	Total OEM Amt (INR)	Bidder Man Days Qty	Bidder Man Date rate (INR)	Total Bidder Amt (INR)	
Datacenter (DC)							
AML & TBML Solution (Singapore)							
AML & TBML Solution (Hongkong)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Datacenter (DR)							
AML & TBML Solution (Singapore)							
AML & TBML Solution (Hongkong)							
Any Other (Please specify)							
Any Other (Please specify)							
Datacenter (Non Production)							
AML & TBML Solution (Singapore)							
AML & TBML Solution (Hongkong)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Any Other (Please specify)							
Total Cost							

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Sl. No.	Training Type	Min. No. of Days per batch	Batches	No. of Trainees per batch	Rate per batch (INR)	Total Amt (INR)
3	End User Training	5 days	2	15		
4	Technical User Training	5 days	2	10		
Total Training Cost						

			Year 1			Year 2			Year 3			Year 4			Year 5			
S.No.	At Data Centre	Description	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Quantity	Rate (INR)	Total Amount (INR)	Total Amount for 5 years (INR)
1	Data migration audit (Pre & Post) cost	One time Cost																
2	UAT & Testing cost	One time Cost																
3	Escrow Cost																	
4	Quality Assurance cost	One time Cost																
5	3rd party Configuration Review & Audit cost	One time Cost																
6	WatchList cost as listed in RFP																	
7	500 Mandays Effort cost			500														
8	Any Other cost (Please specify)																	
9	Any Other cost (Please specify)																	
10	Any Other cost (Please specify)																	
	Total Other Component Cost																	

500 Mandays Effort Cost refers to Additional Customisation Effort - The Bidder has to provide the man-days rate applicable across the contract period. The Bidder has to provide pro-rata cost for any additional customisation that the bank may or may not undertake.