

Request for Proposal (RFP)
For
Implementation of Bharat Bill Payment System



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

RFP REF NO: UCO/DIT/1003/2016-17 Date: 31/08/2016

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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CONTENTS

PART –I

GENERAL TERMS AND CONDITIONS.....	6
1.1 INTRODUCTION	6
1.2 OBJECTIVE.....	6
1.3 BID CONTROL SHEET	6
1.4 SUBMISSION OF OFFER – TWO BID SYSTEM	7
1.5 TENDER DOCUMENT & FEE	9
1.6 EARNEST MONEY DEPOSIT	9
1.7 REJECTION OF THE BID.....	10
1.8 MODIFICATION AND WITHDRAWAL OF BIDS	10
1.9 INFORMATION PROVIDED	11
1.10 FOR RESPONDENT ONLY	11
1.11 CONFIDENTIALITY.....	11
1.12 DISCLAIMER.....	11
1.13 COSTS BORNE BY RESPONDENTS	11
1.14 NO LEGAL RELATIONSHIP	12
1.15 ERRORS AND OMISSIONS	12
1.16 ACCEPTANCE OF TERMS	12
1.17 RFP RESPONSE	12
1.18 RFP RESPONSE VALIDITY PERIOD.....	12
1.19 NOTIFICATION.....	12
1.20 LANGUAGE OF BIDS	12
1.21 INDEMNITY.....	12
1.22 NORMALIZATION OF BIDS.....	12
1.23 AUTHORIZED SIGNATORY	13

PART –II

2.1 ELIGIBILITY CRITERIA.....	13
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PART –III

3.1 BID OPENING & EVALUATION CRITERIA	14
3.2 ELIGIBILITY EVALUATION:.....	15
3.3 TECHNICAL EVALUATION:	15
3.4 COMMERCIAL EVALUATION	15
3.5 AWARD OF CONTRACT	16
3.6 CONTRACT PERIOD.....	16

PART –IV

4.1	SCOPE OF WORK	16
4.2	PHASE-1:.....	18
4.3	PHASE-2.....	19
4.4	ESCALATION PROCEDURE	19
4.5	PROPOSED TIME TABLE.....	19
4.6	STANDARD API'S FOR INTERFACE WITH ALTERNATE DELIVERY CHANNELS	20
4.7	FACILITY MANAGEMENT SERVICES:-	20
4.8	SUPPORT HOURS.....	20
4.9	PREVENTIVE MAINTENANCE / OPERATIONAL SUPPORT:.....	21

PART-V

5.1	ORDER DETAILS.....	21
5.2	COMPLIANCE WITH ALL APPLICABLE LAWS	21
5.3	WARRANTY & MAINTENANCE	21
5.4	PERFORMANCE BANK GUARANTEE	22
5.5	DELIVERY OF EQUIPMENT	22
5.6	PAYMENT TERMS.....	22
5.7	PAYING AUTHORITY.....	23
5.8	PENALTY	23
5.9	LIQUIDATED DAMAGE	24
5.10	FORCE MAJEURE	24
5.11	COMPLETENESS OF THE PROJECT.....	24
5.12	ACCEPTANCE TESTING	24
5.13	ORDER CANCELLATION	25
5.14	INDEMNITY.....	25
5.15	PUBLICITY.....	26
5.16	PRIVACY & SECURITY SAFEGUARDS	26
5.17	TECHNOLOGICAL ADVANCEMENTS.....	27
5.18	GUARANTEES.....	27
5.19	RESOLUTION OF DISPUTES.....	27
5.20	EXIT OPTION AND CONTRACT RE-NEGOTIATION	28
5.21	CORRUPT AND FRAUDULENT PRACTICES	29
5.22	TERMINATION	29
5.23	EFFECT OF TERMINATION	30
5.24	ARBITRATION	31

5.25	APPLICABLE LAW & JURISDICTION OF COURT	31
5.26	PERFORMANCE MEASUREMENTS:.....	31
5.27	SERVICE LEVELS:	31
ANNEXURE-A	ELIGIBILITY CRITERIA COMPLIANCE	33
ANNEXURE-B	UNDERTAKING	35
ANNEXURE –C	FORMAT OF BANK GUARANTEE (EMD)	36
ANNEXURE –D	PRE CONTRACT INTEGRITY PACT	38
ANNEXURE-E	COMMERCIAL BID FORMAT.....	47
ANNEXURE-F	UNDERTAKING TO BE GIVEN BY THE BIDDERS	49
ANNEXURE-G	NON-DISCLOSURE AGREEMENT	50
ANNEXURE-H	PROFORMA FOR DEED OF INDEMNITY	51
ANNEXURE-I	PROFORMA FOR PERFORMANCE GUARANTEE.....	54
ANNEXURE- J	MANUFACTURER AUTHORIZATION FORM.....	56
ANNEXURE- K	TENDER OFFER FORWARDING LETTER	57



PART –I

General Terms and Conditions

1.1 Introduction

UCO Bank, a body corporate, established under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head Office at 10, B.T.M. Sarani, Kolkata-700001, India, and its Department of Information Technology at 3 & 4, DD Block, Sector-1, Salt Lake, Kolkata - 700064, hereinafter called "the Bank", is one of the leading public sector Banks in India having more than 3100+ Domestic Branches, four Overseas Branches two each at Singapore & Hong Kong Centres and 2600+ ATMs (including Biometric enabled ATMs), spread all over the country. All the branches of the Bank are CBS enabled through Finacle (Ver. 7.0.25) as a Core Banking Solution. Bank is having tie up with VISA & NPCI and distributes VISA and RuPay enabled debit cards to the customers. Bank has also installed machines for Cash Deposit, Cheque Deposit and Passbook Printing in e-Lobbies across the country. The existing Cash Deposit kiosks, Cheque Deposit Machines and Self-Service Passbook Printing Kiosks are directly integrated with Bank's Core Banking System.

1.2 Objective



The Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in the country with a single brand image providing convenience of 'anytime anywhere' bill payment to customers. The objective of the BBPS is to implement an integrated bill payment system in the country and offer interoperable and accessible bill payment service to customers through a network of agents, enabling multiple payment modes and providing instant confirmation of payment. Hence it has been decided by RBI that the existing players in the online commerce segment catering to the requirements of bill payments as well as aggregation of payment services (in relation to bill payments) will be a part of BBPS. UCO Bank has been designated by RBI to operate as BBPS Operating Unit (NPCI has been assigned as BBPS Central Unit)

1.3 BID Control Sheet

The details are given below:

Tender Reference	UCO/DIT/1003/2016-17 Dated 31.08.2016
Cost of Tender documents	₹ 10,000 /-(Rupee Ten Thousand Only)
Date of issue of RFP	31/08/2016
Earnest Money Deposit (EMD)	₹10,00,000/-(BG)(Rupees Ten Lakhs Only)
Date of commencement of sale of tender document	31/08/2016
Last date for submitting queries for	08/09/2016

the Pre-bid Meeting	
Presentation of offered solution	Schedule of presentation will be intimate later on
Pre-Bid meeting /Venue	09/09/2016 at 11.00 am at below mentioned address.
Last Date and Time for receipts of tender bids	21/09/2016 at 3.00 pm
Opening of technical bids	21/09/2016 at 3:30 pm
Opening of Price Bid	Will be informed subsequently to technically qualified bidders.
Address of Communication	Head Office-2 Department of Information Technology 5 th Floor,3 & 4 DD Block, Sector -1 Salt Lake, Kolkata-700 064
Email address	hodit.calcutta@ucobank.co.in
Contact Telephone/Fax Numbers	Tel :03344559039/9758 Fax :03344559063
Contact Person	Vimlesh Pandey Chief Manager – IT
Bids to be submitted	Tender box placed at: UCO BANK, Head Office-2, Department of Information Technology, 5 th Floor, 3 & 4, DD Block, Sector -1, Salt Lake, Kolkata-700 064.

Note: Bids will be opened in presence of the bidders' representatives (maximum two representatives per bidder) who choose to attend. In case the specified date of submission & opening of Bids is declared a holiday in West Bengal under the NI act, the bids will be received till the specified time on next working day and will be opened at 3:30 p.m. UCO Bank is not responsible for non-receipt of responses to RFP within the specified date and time due to any reason including postal holidays or delays

Any bid received after specified date and time of the receipt of bids prescribed as mentioned above, will not be accepted by the Bank.

Bids once submitted will be treated as final and no further correspondence will be entertained on this. No bid will be modified after the specified date & time for submission of bids. No bidder shall be allowed to withdraw the bid

1.4 SUBMISSION OF OFFER – TWO BID SYSTEM

Separate Technical and Commercial Bids along with the soft copies duly sealed and superscribed as "Technical Bid" and "Commercial Bid" respectively should be put in a single sealed outer cover duly sealed and super-scribed "**Implementation of Bharat Bill Payment System**" – (Technical Bid)" and "**Implementation of Bharat Bill Payment System**" - (Commercial Bid) shall be submitted as per bid details given in the RFP.

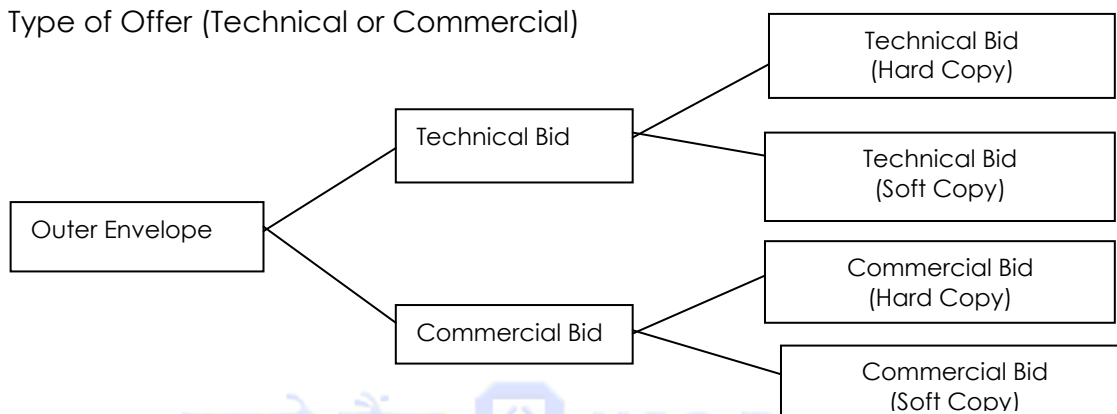
Sealed separate envelopes carrying Technical Bid and Commercial Bid along with the soft copies should be kept in a single sealed outer cover duly sealed and super-scribed "**Implementation of Bharat Bill Payment System**" as per the below mentioned diagram and as per bid details given in the RFP.

The bids (along with soft copy) shall be dropped/submitted at UCO Bank's address given in Bid Detail- Control Sheet Table, on or before the date specified therein.

The bids shall be dropped / submitted at UCO Bank's address given in the above Bid Detail- Table, on or before the date specified therein

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

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



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

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

Note:

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

submission of bids and to obtain revised Bids from the bidders due to such changes, if any, at any time prior to completion of evaluation of technical / eligibility bids from the participating bidders.

- Canvassing of any kind will be a disqualification and the Bank may decide to cancel the bidder from its empanelment.

1.5 Tender Document & Fee

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

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 ₹ 10,000/- (Rupees Ten Thousand Only) in the form of Demand Draft or Banker's Cheque in favor of UCO BANK, payable at Kolkata, at the time of submission of the technical bid, failing which the bid of the concerned bidder will be rejected.

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

1.6 Earnest Money Deposit

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

Particulars of Job to be undertaken	EMD
Implementation of Bharat Bill Payment System	₹ 10,00,000/-

The Bank details for Bank Guarantee are as below:

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

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

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

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

Note:

Bank will provide exemption on the submission of the EMD & Tender Document Fee for bidders who are Micro, Small & Medium Enterprise (MSME) and are registered with National Small Scale Industrial Corporation Ltd. (NSIC) under its "Single point Registration Scheme". The bidder has to submit the valid NSIC Certificate issued by NSIC valid till last date for bid submission to avail exemption. MSME firms who are in the process of obtaining NSIC registration will not be considered for EMD Exemption. Bank will follow & abide by the extant guidelines issued by Govt. of India for MSME units registered with NSIC in India.

1.7 Rejection of the Bid

The Bid is liable to be rejected if:

- 1.7.1 The document doesn't bear signature of authorized person on each page signed and duly stamp.
- 1.7.2 It is received through Fax/E-mail.
- 1.7.3 It is received after expiry of the due date and time stipulated for Bid submission.
- 1.7.4 Incomplete Bids, including non-submission or non-furnishing of requisite documents / Conditional Bids/ 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.
- 1.7.5 Bidder should comply with all the points mentioned in the RFP. Noncompliance of any point will lead to rejection of the bid.
- 1.7.6 Any form of canvassing/lobbying/influence/query regarding short listing, status etc. will be a disqualification.

1.8 Modification and Withdrawal of Bids

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

1.9 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.

1.10 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.

1.11 Confidentiality

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.

1.12 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.

1.13 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.

1.14 No Legal Relationship

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

1.15 Errors and Omissions

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

1.16 Acceptance of Terms

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

1.17 RFP Response

If the response to this RFP does not include the information required or is incomplete or submission is through Fax 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 the contents of the submission to other Recipients 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.

1.18 RFP Response Validity Period

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

1.19 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.

1.20 Language of Bids

The bid, correspondence and supporting documents should be submitted in English.

1.21 Indemnity

The bidder shall indemnify the Bank and be liable for any loss or damage suffered by the Bank due to malfunctioning of the system as supplied and installed by them. The total liability of the selected bidder shall not exceed the total cost of the order value.

1.22 Normalization of Bids

The Bank may go through a process of technical evaluation and normalization of the bids to the extent possible and feasible to ensure that, shortlisted 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 technically shortlisted 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 till Bank is satisfied. The shortlisted bidders agree that, they have no reservation or objection to the normalization process and all the technically shortlisted 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 bidders, by submitting the response to this RFP, agree to the process and conditions of the normalization process.

1.23 Authorized Signatory

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, authenticated by Company Secretary, 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.

PART –II

2.1 Eligibility Criteria

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

Sl. No.	Criteria	Proof of documents to be submitted
1.	The bidder should be a Company/Firm registered under relevant statute in India under Companies Act 1956 since last five years as on RFP submission date.	Certificate of Incorporation & Commencement of Business (whichever applicable) should be submitted.
2.	The bidder should have an annual turnover of at least Rs. 10 Crores per annum for last 3 financial years (i.e. 2013-14, 2014-15, and 2015-16)	Audited Financial statements for the financial years 2013-14, 2014-15, and 2015-16.
3.	The Bidder should be a profit making entity (profit after tax) in any two of the last three	Copy of the audited balance sheets of the company showing

	financial years i.e. 2013-14, 2014-15, and 2015-16.	profit/loss of the company should be submitted.
4.	The Bidder should own the intellectual property rights of the solution or should have rights from the owner. If not, the Bidder should have in place proper tie-ups, commercial agreements & authorized implementation partnership for deployment/resale/customization of software with the product OSD whose software products are offered.	Self-Declaration from the Bidder in case of OEM and an authorization letter from OSD to this effect should be furnished giving mandate to participate in this RFP. Self-declaration should also specify that the bidder would be solely responsible for designing, procuring and delivering the entire solution.
5.	The bidder should be an OEM or their authorized representative.	In case of authorized representative for mentioned items Letter of authorization from original equipment manufacturer (OEM) must be furnished.
6.	Bidder should have experience of minimum 1 years as on 30 th September, 2016 in providing such type of solutions or carrying out activities/projects like Payment Gateway/ATM Switch/IMPLS/Biller Integration & reconciliation of the RBI/NPCI/PSB.	Copy of Purchase order/Completion certificate from organization to be submitted.
7.	Bidder should not have been blacklisted by any Govt. organization/PSU/Scheduled commercial Bank during the last three years. The bidder shall give a declaration to this effect that they have not been black listed by any of the Govt. Authority or PSUs as on date of submission of the tender, otherwise the bid will not be considered.	An undertaking to this effect must be submitted along with Technical Bid.

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

Bidder must comply with all above-mentioned criteria. Non-compliance of any of the criteria will entail rejection of the offer summarily. **Photocopies of relevant documents / certificates should be submitted as proof in support of the claims made.** UCO BANK reserves the right to verify /evaluate the claims made by the vendor independently. Any decision of UCO BANK in this regard shall be final, conclusive and binding upon the bidder.

Part –III

3.1 Bid Opening & Evaluation Criteria

There would be three (3) stages for evaluation process.

The Stages are:

- I) Eligibility Criteria Evaluation
- II) Technical Evaluation
- III) Commercial 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 bidder's representatives who will be present shall sign the register evidencing their presence / attendance.

3.2 Eligibility Evaluation:

The Eligibility would be evaluated first for the participating bidders. The bidders, who would qualify all Eligibility Criteria as mentioned in clause 2.1, will be shortlisted for the Technical bid evaluation.

3.3 Technical Evaluation:

A detailed technical evaluation would be undertaken for eligible bidders and only the technically qualified bidders would be shortlisted for commercial opening.

During the period of evaluation, bidders may be asked to provide more details and explanations about information provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter / fax / e-mail seeking clarification / explanation.

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

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

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

3.4 Commercial Evaluation

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

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

- 3.4.1 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.
- 3.4.2 The Bidder needs to provide Unit costs for components and services; unit rates with applicable taxes would be considered for the TCO purposes.

3.4.3 In the event the vendor has not quoted or mentioned the component or services required, for evaluation purposes the highest value of the submitted bids for that component or service would be used to calculate the TCO. For the purposes of payment and finalization of the contract, the value of the lowest bid for that component or service would be used.

3.5 Award of Contract

The bidder who will qualify in the technical evaluation will qualify for the commercial evaluation. Technically qualified bidder with the lowest quote based on TCO as quoted in Annexure – E, will be considered as the L1 bidder. Bank will award the contract to the L1 bidder

3.6 Contract Period

The selected bidder need to execute a Service Level Agreement (SLA) with UCO Bank covering all terms and conditions of this RFP. SLA will cover performance and availability of the solution deployed. The contract period will be for a period of **Three (03) Years** from the date of Agreement. Bank at its own discretion may extend the contract for a further period of 2 years.

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 two month's notice without assigning any reasons. Any offer falling short of the contract validity period is liable for rejection.

PART –IV

4.1 Scope of Work

The scope of the work must be as per the Bharat Bill Payment System – BBPOU Technical Specification issued by the NPCI from time to time. The selected bidder must adhere to guidelines issued by the NPCI on Bharat Bill Payment System with no extra cost from the Bank. The bidder has to provide required Hardware, Software, Database & any other application for the implementation of BBPOU. The solution will be implemented in DC/ DR concept at our Kolkata Disaster Recovery Centre & Bangalore Data Centre.

The few salient features of the solution are as under:

- 1) The provided application/solution must provide UCO Bank to communicate seamlessly with Bharat Bill Payment Central Unit [BBPCU] at one end, integrate with bank's payment gateway, UPI, net banking system, mobile Banking, ATM, email/SMS, system and provide APIs that enables our Mobile and Kiosk based systems to extend Bharat Bill payment service to all the bank customers. The provided solution must work in adherence to the standards set by the BBPS. The application must be integrated, interoperable, accessible and scalable bill payment system to provide the customers, the facility of anytime, anywhere payment of bills.

- 2) The application/ solution must be able to communicate with BBPCU and provide bill processing related functionalities to Bank's retail and corporate customer directly or through its agent network.
- 3) The provided application must have features like bulk processing, ready integration with Finacle CBS, email/SMS/OTP engine, Net-banking platform, Mobile Application, ATM etc. The salient desirables from the solution is:
- i. Communicate and integrate with BBPCU
 - ii. Provide bill processing related functionalities for its retail and corporate customer/walk in customers and cash also allowed.
 - iii. Provide mobile app in android/windows/blackberry/iOS for customer payment
 - iv. Integrate with other systems of the bank like payment gateway, Net Banking platform, Mobile application, ATM, UPI, SMS and email systems.
 - v. Provide a bill processing portal or integrate with bank's existing portal
 - vi. Provide BBPOU Certification Support
 - vii. Provide Annual Maintenance Support
 - viii. MIS as per the requirement of the Bank
 - ix. Provided solution for BBPS must be implemented in DC/DR concept in high availability mode.
 - x. Reconciliation of transactions.
- 4) As per the Scope section, proposed application to complete the entire BBPOU solution in multiple phases. Given the current ecosystem of UCO Bank, the solution should primarily focuses on implementing the Customer OU. However, the architecture to remain modern, modular and flexible to create the Biller OU as well once the bank opt for the same.
- 5) As the Customer OU, it is imperative that the bank will not impact its existing arrangement with the biller aggregators for the on-us bill payment on immediate basis. This solution approach must keep this in consideration and create the provision for integration with existing bill payment system without impacting the customer experience in the negative way.
- 6) The solution must based on the basic architectural considerations of highly scalable, available and reliable. A modern, modular and resilient architecture framework is adopted to ensure both horizontal and vertical scalability, flexible to support both active-passive and active-active configurations. The solution should based on such technology platform wherever possible to reduce the cost of ownership.
- 7) Solution must provide OTP via SMS as 2-factor authentication solution, considering that BBPS is a mass deployment.
- 8) Availability of Audit log.
- 9) The Application will be built to collect and send application related logs to the Security Operations Centre (SOC) of Bank as well to the NPCI.

- 10) In-built Fraud Risk Mitigation Procedures.
- 11) Compliance to Information Technology Act
- 12) PCI DSS Compliance
- 13) Integration of new biller if he is not able to provide desired format
- 14) The propose solution should be capable to handle 20-25 Transaction Per Second (TPS).
- 15) Storage should be able to keep data in online mode for whole contract period.
- 16) Option for RRBs to be available in the solution for future requirement
- 17) DC-DR Site should be in high availability mode.
- 18) DR details- RTO (90 Minutes) & RPO (15 Minutes) to be defined.
- 19) The proposed Bharat Bill Payment system application must be implemented in scheduled languages (22) of the India.

4.2 Phase-1:

1) Portal for bill payment through BBPS

2) Integration with Core Banking Application

3) Online System

- i. Message orchestration between BBPCU and BBPOU

4) Clearing and Settlement system

- i. Transaction Reconciliation System (Un-reconciled transaction report)
- ii. Raw data reports
- iii. Settlement reports
- iv. Detail transaction report
- v. Unreconciled report

5) Payment system integration

- i. Net banking
- ii. Mobile Banking
- iii. ATM (if NPCI guidelines permit)
- iv. UPI
- v. Banking Correspondent

6) SMS/Email Integration

7) On-boarding Portal

- i. Customer on-boarding
- ii. Agent on-boarding
- iii. Agent Institution On-boarding

8) Bulk processing

- i. Corporate customer bill payment
- ii. Agent on-boarding in CU portal

9) Admin portal

- i. Configuration management
- ii. User access management

10) Complaint management system [CMS]

- i. Complaint messages to BBPCU

ii. The complete **Complaint management system should be available.**

11) Integration with existing Bill payment platform of the bank

12) Reports

4.3 Phase-2

To implement Biller OU in if the bank wants the same. The feature list is as follows:

1) On-boarding Portal

I. Biller On-boarding

2) Bulk processing for Biller

3) Admin portal

I. Configuration management

II. User access management

4) Online System

I. Message orchestration between BBPCU and BBPOU

5) Clearing and Settlement system

I. Reconciliation

II. Fees and charges

III. Raw data reports

IV. Settlement reports

6) Payment System Integration

7) SMS/email Integration

8) Complaint management system [CMS]

I. OU Portal for CMS

II. Integration with CU-CMS

9) Reports

4.4 Escalation Procedure

Escalation procedure will be practiced conscientiously to solve outstanding problems and prevent them from affecting business goals. The escalation procedure must be shared with different layers of level. In addition to this for better coordination monthly meeting either in physical presence or through digital media is must. But once in a quarter meeting at Bank's Head Office in Kolkata is must (physical presence of the vendor is required)

4.5 Proposed time table

The deployment timeline is mentioned below:

Phase-1: the solution should be implemented within 8 weeks from the date of issue of Purchase Order/LOI

Phase-2: 4 weeks*

*Note: Phase-2 is required if Bank wants to be Biller OU also. In case, Bank has opted only to be Customer OU then Phase-2 is not required.

The detailed timeline will be published later based on proposed project Start Date.

The vendor must be responsible for certification with NPCI implementation, maintenance during the contract period. The indicative nature of work is as under.

- I. BBPOU Integration Manager
- II. Complaint Management System
- III. Reconciliation, Clearing and Settlement Module
- IV. On-boarding module

- V. Implementation Support at onsite
- VI. 24x7 onsite support during the contract period
- VII. Maintain support of hardware, software & database
- VIII. Free upgrades to the solution for any additional functionality proposed by NPCI during the course of the contract

Payment Channels:-

Internet, Mobile, POS, MPOS, KIOSK, ATM, Bank Branch, Business Correspondent, Agents

Payment Mode:-

Cash, Credit Card, Debit Card, IMPS, Internet Banking, NEFT, RTGS, Pre Paid Card, Wallet, UPI, Cheque.

Payment Options:-

Full, Minimum, Excess, Part, Penalty, Multiple

Type of Bills:

Online, Offline (all types of offline channels as described in the BBPOU Technical Specification document). Any new channel/mode/option if supported by NPCI in contract period may also be addressed.

4.6 Standard API's For Interface With Alternate Delivery Channels

- I. Bank Web Portal
- II. ATM
- III. Internet Banking
- IV. Mobile Banking
- V. Financial Inclusion gateway
- VI. Multi-Function Kiosks
- VII. Remittance agencies
- VIII. MIS/Reporting System
- IX. Customized Reports
- X. UPI



Once again it is reiterated that the above mentioned scope of work is only guidelines, the scope of the work must be as per the Bharat Bill Payment System – BBPOU Technical Specification, issued by the NPCI from time to time. The selected bidder must adhere to guidelines issued by the NPCI on Bharat Bill Payment System with no extra cost from the Bank. The contract period with the Bank will be for the period of 3 years.

4.7 Facility Management Services:-

End to end facility management services including Database, Application & Hardware will be provided by the vendor for 24x7x365 from the day of Go-live of the project. Proper backup solution should be implemented & the responsibility of the selected vendor to maintain backup as per banks policy & periodic restoration to be carried out. The FM Support person should be available at Head Office-2, Kolkata; Bank will provide space and other resources to resolve customer issues. The resolution time of the customer complaints should be resolve within 2 Hrs from the receipt time of complain.

4.8 Support Hours

The Vendor shall provide support to business user maintenance and monitoring of the

solution, hardware, software & database and it should be available 24 X 7 X 365.

4.9 Preventive Maintenance / Operational Support:

Problems related to the operational issues to be resolved by The Vendor. The Vendor shall follow the procedures for maintenance, backup, recovery, and overall change management.

PART-V

5.1 Order details

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

5.2 Compliance with all Applicable 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 tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.

Compliance in obtaining approvals/permissions/licenses: 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 the 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 the Bank will give notice of any such claim or demand of liability within reasonable time to the vendor.

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.

5.3 Warranty & Maintenance

- 5.3.1. Bidders should maintain the equipment provided for 1 years warranty and AMC for 2nd & 3rd year from the date of installation & commissioning.
- 5.3.2. Bank reserves the right to cancel the bids if the Bidder includes the AMC/ATS prices in the products and quotes nil/ negligible price for AMC/ATS.
- 5.3.3. Necessary assistance for any DR drill or Benchmarking exercise must be rendered by the Bidder for the contractual period, at no additional cost to the Bank.
- 5.3.4. Any support that is available during the Warranty period should also necessarily be available during the AMC/ATS period.

5.4 Performance Bank Guarantee

The selected bidder, within 15 days from the date of purchase order will have to furnish a Performance Bank Guarantee, format as Annexure I, issued by any scheduled commercial bank equal to 10% of the order value valid for 39 months from the date of purchase order. Upon furnishing the Performance Bank Guarantee, the EMD of the selected bidder shall be returned.

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

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

5.5 Delivery of Equipment

- 5.5.1 It is the Bidder's responsibility to deliver and install and integrate the hardware within the time frame specified in the RFP.
- 5.5.2 The Bidder has to make its own arrangements to fulfill all delivery formalities, including payment of all taxes, duties, charges and levies of Central or State Governments, as applicable, and should not involve Bank in these activities. Bank will not accept any liability on account of non-payment of any applicable taxes and levies by the Bidder.

5.6 Payment Terms

- 5.6.1 The project will be for a period of three (3) years from the effective date of successful commissioning of hardware, software etc. The same date shall also be treated as initial successful commissioning date.
- 5.6.2 The Bidder must accept the payment terms proposed by the Bank. The commercial Bid submitted by the Bidder must be in conformity with the payment terms proposed by the Bank. Any deviation from the proposed payment terms would not be accepted. The Bank shall have the right to withhold any payment due to the Bidder, in case of delays or defaults on the part of the Bidder. Such withholding of payment shall not amount to a default on the part of the Bank.
- 5.6.3 The following payment terms will apply:

- **30% of the TCO (excluding Phase-2) will be paid** on delivery, successful installation, commissioning of the hardware.
- **40% of the TCO (excluding Phase-2)** will be paid after successfully implementation of Phase-1.
- **Rest 30% of the TCO (excluding Phase-2)** will be paid after 03 months from the date of successful running/go live of the solution (**Phase-1**).
- Payment terms of **Phase 2** will be decided at the time of implementation.
- The **AMC, ATS, FM** cost would be paid quarterly in arrears after submitting all the required documents/services. The charges of the AMC ATS & FM will starts from the date of go-live of the solution.

5.7 Paying Authority

The payments as per the Payment Schedule covered hereinabove shall be paid by Department of Information Technology, UCO Bank, Head Office- Kolkata. However, Payment of the Bills would be released, on receipt of advice / confirmation for satisfactory delivery and commissioning, live running and service report etc.

5.8 Penalty

Bank will have right to recover any opportunity loss or monetary loss incurred by the Bank due to malfunction of software/application faults/system failure/negligence of bidder etc. Apart from FM services, the selected bidder should provide onsite support when required within same day.

Penalty Charges:

SL	Description of Work	Turn Around time (TAT)/ Service Level	Penalty
1	Project Execution/Implementation	Project implementation time: As per the timeline provided in the scope of work	1% of the total cost delay in project implementation/execution on per week
2	FM Support	24X7 till three years from the day of live of project	0.2% per hr. of the total cost of the project
3	Uptime requirement	99.90% monthly basis	98.90% to 99.90% Rs 5 Lakhs
			97.90% to 98.90% Rs 10 Lakhs
			96.90 to 97.90% Rs 20 Lakhs

			95.90% to 96.90% Rs 30 Lakhs (The penalty will be calculated on monthly basis), if the uptime falls below 95.90%, the contract may be terminated
4	Resolution of customer service complaints	As per the Level defined in the scope	0.1 % per hr. of the total cost of the project

5.9 Liquidated Damage

Notwithstanding the Bank's right to cancel the order, liquidated damages at 0.5% of the contract price per week will be charged for every week's delay in implementation.

5.10 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 may be 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.

5.11 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.

5.12 Acceptance Testing

The Bank will carry out the acceptance tests as per Scope of work 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.

In case of any discrepancy in the hardware / software supplied, the Bank reserve the right to terminate the entire agreement in case the Vendor does not rectify or replace the supplied hardware/software and the Vendor shall take back Vendor equipment at Vendor's costs and risks. The Bank have the right to reject the 'Vendor Supplied Equipment' and to seek free replacement or repair of the equipment or defective components thereof till the completion of acceptance test and obtaining final acceptance certificate from the Bank.

5.13 Order Cancellation

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

- Delay in commissioning / implementation / testing beyond the specified period.
- Serious discrepancy in the quality of service expected during the implementation, rollout and subsequent maintenance process.
- In case of cancellation of order, any payments made by the Bank to the Vendor would necessarily have to be returned to the Bank, further the 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.
- Vendor should be liable under this section if the contract/ purchase order has been cancelled in case sum total of penalties and deliveries equal to exceed 10% of the TCO.
- Please also refer 5.19 herein below.

5.14 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 (i) an act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, (ii) breach of any of the terms of this RFP or breach of any representation or warranty by the Vendor, (iii) use of the deliverables and or services provided by the Vendor, (iv) 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. Vendor shall further indemnify the Bank against any loss or damage to

the Bank premises or property, loss of life, etc., 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, (i) the Bank notify the vendor in writing immediately on becoming aware of such claim, (ii) the Vendor has sole control of defense and all related settlement negotiations, (iii) the Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and (iv) 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 vendors should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- Non-compliance of the vendor with Laws / Governmental Requirements
- IP infringement
- Negligence and misconduct of the Vendor, its employees, and agents
- Breach of any terms of RFP, Representation or Warranty
- Act or omission in performance of service.

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

- (i) Any loss of profits, revenue, contracts, or anticipated savings or
- (ii) Any consequential or indirect loss or damage however caused, provided that the claims against customers, users and service providers of the Bank would be considered as a "direct" claim.

5.15 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.

5.16 Privacy & Security Safeguards

The selected bidder shall not publish or disclose in any manner, without the Bank's prior written consent, the details of any security safeguards designed, developed, or

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

5.17 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.

5.18 Guarantees

Selected bidder should guarantee that all the material as deemed suitable for the delivery and management as per the defined scope, are licensed and legal. All hardware and software must be supplied with their original and complete printed documentation.

5.19 Resolution of Disputes

The Bank and the supplier Vendor shall make every effort to resolve amicably, by direct informal negotiation between the respective project directors of the Bank and the Vendor, any disagreement or dispute arising between them under or in connection with the contract.

If the Bank project director and Vendor project director are unable to resolve the dispute after thirty days from the commencement of such informal negotiations, they shall immediately refer the dispute to the senior authorised personnel designated by the Vendor and Bank respectively.

If after thirty days from the commencement of such negotiations between the senior authorised personnel designated by the Vendor and Bank, the Bank and the Vendor have been unable to resolve amicably a contract dispute, either party may require that the dispute be referred for resolution through formal arbitration.

All questions, disputes or differences arising under and out of, or in connection with the contract or carrying out of the work whether during the progress of the work or after the completion and whether before or after the determination, abandonment or breach of the contract shall be referred to arbitration by a sole Arbitrator: acceptable to both parties OR the number of arbitrators shall be three, with each side to the dispute being entitled to appoint one arbitrator. The two arbitrators appointed by the parties shall appoint a third arbitrator who shall act as the chairman of the proceedings. The award of the Arbitrator shall be final and binding on the parties. The Arbitration and Conciliation Act 1996 or any statutory

modification thereof shall apply to the arbitration proceedings and the venue of the arbitration shall be Kolkata.

If a notice has to be sent to either of the parties following the signing of the contract, it has to be in writing and shall be first transmitted by facsimile transmission by postage prepaid registered post with acknowledgement due or by a reputed courier service, in the manner as elected by the Party giving such notice. All notices shall be deemed to have been validly given on (i) the business date immediately after the date of transmission with confirmed answer back, if transmitted by facsimile transmission, or (ii) the expiry of five days after posting if sent by registered post with A.D., or (iii) the business date of receipt, if sent by courier.

This RFP document shall be governed and construed in accordance with the laws of India. The courts of Kolkata alone and no other courts shall be entitled to entertain and try any dispute or matter relating to or arising out of this RFP document. Notwithstanding the above, the Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

5.20 Exit Option and Contract Re-Negotiation

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

- Failure of the Selected bidder to accept the contract / purchase order and furnish the Performance Guarantee within 15 days of issuance of purchase contract;
- Delay in offering;
- Delay in commissioning project beyond the specified period;
- Delay in completing commissioning / implementation and acceptance tests / checks beyond the specified periods;
- Serious discrepancy in project noticed during the testing;
- Serious discrepancy in functionality to be provided or the performance levels agreed upon, which have an impact on the functioning of the Bank.
- Serious discrepancy in completion of project.
- Serious discrepancy in maintenance of project.

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

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

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

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

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

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

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

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

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

5.21 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.

5.22 Termination

The Bank shall be entitled to terminate the agreement with the selected bidder at any time by giving ninety (90) days prior written notice to the selected bidder.

The Bank shall be entitled to terminate the agreement at any time by giving notice if:

- The Selected bidder breaches its obligations under the scope document or the subsequent agreement and if the breach is not cured within 30 days from the date of notice.
- The Selected bidder (i) has a winding up order made against it; or (ii) has a receiver appointed over all or substantial assets; or (iii) is or becomes unable to pay its debts as they become due; or (iv) enters into any arrangement or composition with or for the benefit of its creditors; or (v) passes a resolution for its voluntary winding up or dissolution or if it is dissolved. The Selected bidder shall have right to terminate only in the event of winding up of the Bank.

In the event of termination of the Contract due to any cause whatsoever, [whether consequent to the stipulated term of the Contract or otherwise], UCO BANK shall be entitled to impose any such obligations and conditions and issue any clarifications as may be necessary to ensure an efficient transition and effective business continuity of the Service(s) which the selected Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution/continued execution of the scope of the Contract.

Bank shall have the right to initiate appropriate proceedings before any court of appropriate jurisdiction, should it find it expedient to do so.

5.23 Effect of termination

The Selected bidder agrees that it shall not be relieved of its obligations under the reverse transition mechanism notwithstanding the termination of the assignment.

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

Same terms (including payment terms) which were applicable during the term of the contract/ purchase order should be applicable for reverse transition services.

The selected bidder agrees that after completion of the Term or upon earlier termination of the assignment the selected bidder shall, if required by the Bank, continue to provide maintenance services to the Bank at no less favorable terms than those contained in this scope document. In case the bank wants to continue with the selected bidder's services after the completion of this contract/ purchase order then the selected bidder shall offer the same or better terms to the bank. Unless mutually agreed, the rates shall remain firm.

The Bank shall make such prorated payment for services rendered by the selected bidder and accepted by the Bank at the sole discretion of the Bank in the event of clause of termination, provided that the selected bidder is in compliance with its obligations till such date. However, no payment for "costs incurred, or irrevocably

committed to, up to the effective date of such termination" will be applicable to selected Bidder. There shall be no termination compensation payable to the selected bidder.

Termination shall not absolve the liability of the Bank to make payments of undisputed amounts to the selected bidder for services rendered till the effective date of termination. Termination shall be without prejudice to any other rights or remedies a party may be entitled to hereunder or at law and shall not affect any accrued rights or liabilities of either party nor the coming into force or continuation in force of any provision Selected Bidder hereof which is expressly intended to come into force or continue in force on or after such termination.

5.24 Arbitration

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

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

5.25 Applicable law & Jurisdiction of court

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

5.26 Performance Measurements:

Performance measurements will normally be done on monthly basis or as required by Bank and will be performed by Bank or Bank appointed third party agencies. SP representative will assist Bank in performing Performance Measurements.

5.27 Service Levels:

Service Levels will include **Availability measurements & Performance measurements**. Availability Report will be provided on monthly basis and a review shall be conducted based on this report. A monthly report shall be provided to the Bank by the SP at the end of every month containing the summary of all incidents reported and associated SP performance measurement for that period. All Availability Measurements will be on a

monthly basis for the purpose of Service Level reporting. Audits will normally be done on monthly/quarterly basis or as required by Bank and will be performed by Bank or Bank appointed third party agencies.



Annexure-A Eligibility Criteria Compliance

Sl. No.	Criteria	Proof of documents to be submitted	Compliance (Yes/No)
1.	The bidder should be a Company/Firm registered under relevant statute in India under Companies Act 1956 since last five years as on RFP submission date.	Certificate of Incorporation & Commencement of Business (whichever applicable) should be submitted.	
2.	The bidder should have an annual turnover of at least Rs. 10 Crores per annum for last 3 financial years (i.e. 2013-14, 2014-15, and 2015-16)	Audited Financial statements for the financial years 2013-14, 2014-15, and 2015-16.	
3.	The Bidder should be a profit making entity (profit after tax) in any two of the last three financial years i.e. 2013-14, 2014-15, and 2015-16.	Copy of the audited balance sheets of the company showing profit/loss of the company should be submitted.	
4.	The Bidder should own the intellectual property rights of the solution or should have rights from the owner. If not, the Bidder should have in place proper tie-ups, commercial agreements & authorized implementation partnership for deployment/resale/customization of software with the product OSD whose software products are offered.	Self-Declaration from the Bidder in case of OEM and an authorization letter from OSD to this effect should be furnished giving mandate to participate in this RFP. Self-declaration should also specify that the bidder would be solely responsible for designing, procuring and delivering the entire solution.	
5.	The bidder should be an OEM or their authorized representative.	In case of authorized representative for mentioned items Letter of authorization from original equipment manufacturer (OEM) must be furnished.	
6.	Bidder should have experience of minimum 1 years as on 30 th September, 2016 in providing such type of solutions or carrying out	Copy of Purchase order/Completion certificate from organization to be	

	activities/projects like Payment Gateway/ATM Switch/IMPLS/Biller Integration & reconciliation of the RBI/NPCI/PSB.	submitted.	
7.	Bidder should not have been blacklisted by any Govt. organization/PSU/Scheduled commercial Bank during the last three years. The bidder shall give a declaration to this effect that they have not been black listed by any of the Govt. Authority or PSUs as on date of submission of the tender, otherwise the bid will not be considered	An undertaking to this effect must be submitted along with Technical Bid.	
Note: - In this tender process, either the Indian agent on behalf of Principal OEM (Original Equipment Manufacturer) or Principal OEM / OSD itself can bid but both cannot bid simultaneously. If an agent submits bid on behalf of the Principal OEM, the same agent shall not submit a bid on behalf of another Principal OEM / OSD in the same tender for the same item or product.			



Annexure-B Undertaking

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

Sir,

Reg.: RFP ref no. date:

We submit our Bid Document herewith.

We understand that

Bank is not bound to accept the lowest or any bid received and Bank may reject all or any bid.

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

Yours faithfully

For.....

(Signature and seal of authorized person)



Place:

Date:

Annexure –C Format of Bank Guarantee (EMD)

To,

The Deputy General Manager(IT, BPR & BTD)
UCO BANK
Department of Information Technology,
5th Floor, 3 & 4 DD Block,
Sector-I, Salt Lake,
Kolkata – 700064

Dear Sir,

In response to your invitation to respond to your RFP for Implementation of Bharat Bill Payment System to operate as a Bharat Bill Payment Operating Unit , M/s _____ having their registered office at _____ hereinafter called the 'Bidder') wish to respond to the said Request for Proposal (RFP) and submit the proposal for Implementation of Bharat Bill Payment System to operate as a Bharat Bill Payment Operating Unit and to provide related services as listed in the RFP document.

Whereas the 'Bidder' has submitted the proposal in response to RFP, we, the _____ Bank having our Head Office _____ hereby irrevocably guarantee an amount of **Rs. 10 Lakhs (Rupees Ten Lakhs Only)** as bid security as required to be submitted by the 'Bidder' as a condition for participation in the said process of RFP.

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

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

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

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed **Rs. 10 Lakhs (Rupees Ten Lakh Only)**.
2. This Bank guarantee will be valid upto _____; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before _____.

In witness whereof the Bank, through the authorized officer has sets its hand and stamp on this _____ day of _____ at _____.

Yours faithfully,

For and on behalf of

_____ Bank

Authorised Official

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



Annexure -D PRE CONTRACT INTEGRITY PACT

General

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on.....day of the month of....., 20__between, on one hand 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 {hereinafter called the "BUYER", which expression shall mean and include, unless the context otherwise requires, his successors in office and assigns) of the First Part and M/s.....represented by Shri.....,..... (hereinafter called the "BIDDER/Seller" which expression shall mean and include, unless the context otherwise requires, his successors and permitted assigns) of the Second Part.

WHEREAS the BUYER proposes to procure (Name of the Stores/Equipment/item) and the BIDDER/Seller is willing to offer/has offered the stores and

WHEREAS the BIDDER is a private company/public company/Government undertaking/partnership/registered export agency, constituted in accordance with the relevant law in the matter and the BUYER is aDepartment performing its functions on behalf of UCO BANK.

NOW, THEREFORE,

To avoid all forms of corruption by following a system that is fair, transparent and free from any influence/prejudiced dealings prior to, during and subsequent to the currency of the contract to be entered into with a view to :-

Enabling the BUYER to obtain the desired said stores/equipment at a competitive price in conformity with the defined specifications by avoiding the high cost and the distortionary impact of corruption on public procurement, and

Enabling BIDDERS to abstain from bribing or indulging in any corrupt practice in order to secure the contract by providing assurance to them that their competitors will also abstain from bribing and other corrupt practices and the BUYER will commit to prevent corruption, in any form, by its officials by following transparent procedures.

The parties hereto hereby agree to enter into this Integrity Pact and agree as follows:

Commitments of the BUYER

- 1.1 The BUYER undertakes that no official of the BUYER, connected directly or indirectly with the contract, will demand, take a promise for or accept, directly or through intermediaries, any bribe, consideration, gift, reward, favour or any material or immaterial benefit or any other advantage from the BIDDER, either for themselves or for any person, organisation or third party related to the contract in exchange for an advantage in the bidding process, bid evaluation, contracting or implementation process related to the contract.
- 1.2 The BUYER will, during the pre-contract stage, treat all BIDDERS alike, and will provide to all BIDDERS the same information and will not provide any such information to any particular BIDDER which could afford an advantage to that particular BIDDER in comparison to other BIDDERS.
- 1.3 All the officials of the BUYER will report to the appropriate Government office any attempted or completed breaches of the above commitments as well as any substantial suspicion of such a breach.
2. In case any such preceding misconduct on the part of such official(s) is reported by the BIDDER to the BUYER with full and verifiable facts and the same is prima facie found to be correct by the BUYER, necessary disciplinary proceedings, or any other action as deemed fit, including criminal proceedings may be initiated by the BUYER and such a person shall be debarred from further dealings related to the contract process. In such a case while an enquiry is being conducted by the BUYER the proceedings under the contract would not be stalled.

Commitments of BIDDERS

3. The BIDDER commits itself to take all measures necessary to prevent corrupt practices, unfair means and illegal activities during any stage of its bid or during any pre-contract or post-contract stage in order to secure the contract or in furtherance to secure it and in particular commit itself to the following:-
 - 3.1 The BIDDER will not offer, directly or through intermediaries, any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER, connected directly or indirectly with the bidding process, or to any person, organisation or third party related to the contract in exchange for any advantage in the bidding, evaluation, contracting and implementation of the contract.

- 3.2 The BIDDER further undertakes that it has not given, offered or promised to give, directly or indirectly any bribe, gift, consideration, reward, favour, any material or immaterial benefit or other advantage, commission, fees, brokerage or inducement to any official of the BUYER or otherwise in procuring the Contract or forbearing to do or having done any act in relation to the obtaining or execution of the contract or any other contract with the Government for showing or forbearing to show favour or disfavour to any person in relation to the contract or any other contract with the Government.
- 3.3 BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates.
- 3.4 BIDDERS shall disclose the payments to be made by them to agents/brokers or any other intermediary, in connection with this bid/contract.
- 3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER has not engaged any individual or firm or company whether Indian or foreign to intercede, facilitate or in any way to recommend to the BUYER or any of its functionaries, whether officially or unofficially to the award of the contract to the BIDDER, nor has any amount been paid, promised or intended to be paid to any such individual, firm or company in respect of any such intercession, facilitation or recommendation.
- 3.6 The BIDDER, either while presenting the bid or during pre-contract negotiations or before signing the contract, shall disclose any payments he has made, is committed to or intends to make to officials of the

BUYER or their family members, agents, brokers or any other intermediaries in connection with the contract and the details of services agreed upon for such payments.

- 3.7 The BIDDER will not collude with other parties interested in the contract to impair the transparency, fairness and progress of the bidding process, bid evaluation, contracting and implementation of the contract.

- 3.8 The BIDDER will not accept any advantage in exchange for any corrupt practice, unfair means and illegal activities.
- 3.9 The BIDDER shall not use improperly, for purposes of competition or personal gain, or pass on to others, any information provided by the BUYER as part of the business relationship, regarding plans, technical proposals and business details, including information contained in any electronic data carrier. The BIDDER also undertakes to exercise due and adequate care lest any such information is divulged.
- 3.10 The BIDDER commits to refrain from giving any complaint directly or through any other manner without supporting it with full and verifiable facts.
- 3.11 The BIDDER shall not instigate or cause to instigate any third person to commit any of the actions mentioned above.
- 3.12 If the BIDDER or any employee of the BIDDER or any person acting on behalf of the BIDDER, either directly or indirectly, is a relative of any of the officers of the BUYER, or alternatively, if any relative of an officer of the BUYER has financial interest/stake in the BIDDER's firm, the same shall be disclosed by the BIDDER at the time of filing of tender.
The term 'relative' for this purpose would be as defined in Section 6 of the Companies Act 1956.
- 3.13 The BIDDER shall not lend to or borrow any money from or enter into any monetary dealings or transactions, directly or indirectly, with any employee of the BUYER.

4. Previous Transgression

- 4.1 The BIDDER declares that no previous transgression occurred in the last three years immediately before signing of this Integrity Pact, with any other company in any country in respect of any corrupt practices envisaged hereunder or with any Public Sector Enterprise in India or any Government Department in India that could justify BIDDER'S exclusion from the tender process.
- 4.2 The BIDDER agrees that if it makes incorrect statement on this subject, BIDDER can be disqualified from the tender process or the contract, if already awarded, can be terminated for such reason.

5. Earnest Money (Security Deposit)

- 5.1 While submitting commercial bid, the BIDDER shall deposit an amount

(to be specified in RFP as Earnest Money/Security Deposit, with the BUYER through any of the following instruments:

- (i) Bank Draft or a Pay Order in favour of__ ;
- (ii) A confirmed guarantee by an Indian Nationalised Bank, promising payment of the guaranteed sum to the BUYER on demand within three working days without any demur whatsoever and without seeking any reasons whatsoever. The demand for payment by the BUYER shall be treated as conclusive proof of payment.
- (iii) Any other mode or through any other instrument (to be specified in the RFP).

5.2 The Earnest Money/Security Deposit shall be valid upto a period of five years or the complete conclusion of the contractual obligations to the complete satisfaction of both the BIDDER and the BUYER, including warranty period, whichever is later.

5.3 In case of the successful BIDDER a clause would also be incorporated in the Article pertaining to Performance Bond in the Purchase Contract that the provisions of Sanctions for Violation shall be applicable for forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact

5.4 No interest shall be payable by the BUYER to the BIDDER on Earnest Money/Security Deposit for the period of its currency.

6. Sanctions for Violations

6.1 Any breach of the aforesaid provisions by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER) shall entitle the BUYER to take all or any one of the following actions, wherever required:-

- (i) To immediately call off the pre contract negotiations without assigning any reason or giving any compensation to the BIDDER. However, the proceedings with the other BIDDER(s) would continue.
- (ii) The Earnest Money Deposit (in pre-contract stage) and/or Security Deposit/Performance Bond (after the contract is signed) shall stand forfeited either fully or partially, as decided by the BUYER and the BUYER shall not be required to assign any reason therefore.
- (iii) To immediately cancel the contract, if already signed, without giving any compensation to the BIDDER.

- (iv) To recover all sums already paid by the BUYER, and in case of an Indian BIDDER with interest thereon at 2% higher than the prevailing Base Rate of UCO Bank, while in case of a BIDDER from a country other than India with interest thereon at 2% higher than the LIBOR. If any outstanding payment is due to the BIDDER from the BUYER in connection with any other contract for any other stores, such outstanding payment could also be utilised to recover the aforesaid sum and interest.
- (v) To en-cash the advance bank guarantee and performance bond/warranty bond, if furnished by the BIDDER, in order to recover the payments, already made by the BUYER, along with interest.
- (vi) To cancel all or any other Contracts with the BIDDER. The BIDDER shall be liable to pay compensation for any loss or damage to the BUYER resulting from such cancellation/rescission and the BUYER shall be entitled to deduct the amount so payable from the money(s) due to the BIDDER.
- (vii) To debar the BIDDER from participating in future bidding processes of the UCO Bank for a minimum period of five years, which may be further extended at the discretion of the BUYER.
- (viii) To recover all sums paid in violation of this Pact by BIDDER(s) to any middleman or agent or broker with a view to securing the contract.
- (ix) In cases where irrevocable Letters of Credit have been received in respect of any contract signed by the BUYER with the BIDDER, the same shall not be opened.
- (x) Forfeiture of Performance Bond in case of a decision by the BUYER to forfeit the same without assigning any reason for imposing sanction for violation of this Pact.

6.2 The BUYER will be-entitled to take all or any of the actions mentioned at para 6.1 (i) to (x) of this Pact also on the Commission by the BIDDER or any one employed by it or acting on its behalf (whether with or without the knowledge of the BIDDER), of an offence as defined in Chapter IX of the Indian Penal code, 1860 or Prevention of Corruption Act, 1988 or any other statute enacted for prevention of corruption.

6.3 The decision of the BUYER to the effect that a breach of the provisions of this Pact has been committed by the BIDDER shall be final and conclusive

on the BIDDER. However, the BIDDER can approach the Independent Monitor(s) appointed for the purposes of this Pact.

7. Fall Clause

7.1 The BIDDER undertakes that it has not supplied/is not supplying similar product/systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.

8. Independent Monitors

8.1 The BUYER has appointed Independent Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the Central Vigilance Commission (Names and Addresses of the Monitors to be given).

8.2 The task of the Monitors shall be to review independently and objectively, whether and to what extent the parties comply with the obligations under this Pact.

8.3 The Monitors shall not be subject to instructions by the representatives of the parties and perform their functions neutrally and independently.

8.4 Both the parties accept that the Monitors have the right to access all the documents relating to the project/procurement, including minutes of meetings.

8.5 As soon as the Monitor notices, or has reason to believe, a violation of this Pact, he will so inform the Authority designated by the BUYER.

8.6 The BIDDER(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BUYER including that provided by the BIDDER. The BIDDER will also grant the Monitor, upon his request and demonstration of a valid interest, unrestricted and unconditional access to his project documentation. The same is applicable to Subcontractors. The Monitor shall be under contractual obligation to treat the information and documents of the BIDDER/Subcontractor(s) with confidentiality.

8.7 The BUYER will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the parties/The parties will offer to the Monitor the option to participate in such meetings.

8.8 The Monitor will submit a written report to the designated Authority of BUYER/Secretary in the Department/ within 8 to 10 weeks from the date of reference or intimation to him by the BUYER / BIDDER and, should the occasion arise, submit proposals for correcting problematic Situations.

9. Facilitation of Investigation

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.

10. Law and Place of Jurisdiction

This Pact is subject to Indian Law. The place of performance and jurisdiction is the seat of the BUYER.

11. 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 provisions of the extant law in force relating to any civil or criminal proceedings.

12. Validity

12.1 The validity of this Integrity Pact shall be from date of its signing and extend upto 5 years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is later. In case BIDDER is unsuccessful, this Integrity Pact shall expire after six months from the date of the signing of the contract.

12.2 Should one or several provisions of this Pact turn out to be invalid; the remainder of this Pact shall remain valid. In this case, the parties will strive to come to an agreement to their original intentions.

13. The parties hereby sign this Integrity Pact at -----
-----on-----.

BUYER

**Name of the Officer
Signatory**

Designation

Deptt

Witness

1.

2.

BIDDER

Authorised

Witness

1.

2.

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

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

Yours Faithfully

Authorised Signatory

(Name:

Phone No.

Fax

E_mail)

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

Annexure-E Commercial Bid Format

Phase-1 (Table-1)

SI No	Particulars	Qty	Applicable taxes	Total Amount (₹)
1*	Hardware item including 1 Yr warranty for Bangalore DC			
	Item-1 <Please specify>			
	Item-2 <Please specify>			
	Item-3 <Please specify>			
	Item-4 <Please specify>			
	Item-5 <Please specify>			
2*	Hardware item including 1 Yr warranty for Kolkata DR			
	Item-1 <Please specify>			
	Item-2 <Please specify>			
	Item-3 <Please specify>			
	Item-4 <Please specify>			
	Item-5 <Please specify>			
3	Application cost including 1 year warranty			
4	Any other software- Antivirus etc			
5	Implementation cost			
6*	Any other item			
	item-1<please specify>			
	item-2<please specify>			
	item-3<please specify>			
7	A=Total cost for one years (1+2+3+4+5+6) in ₹			

***Note:- Please add more rows for SL No- 1, 2 & 6 (Table-1) if items are more than specified**

Phase-2 (Table-2)

SI No	Particulars	Qty	Applicable taxes	Total Amount (₹)
1*	Implementation cost			
2	Any other item			
	Item-1 <Please specify>			
	Item-2 <Please specify>			
	Item-3 <Please specify>			
	Item-4 <Please specify>			
	Item-5 <Please specify>			
3	B=Total cost for one years (1+2) in ₹			

***Note: - Please add more rows for SL No- 1 (Table-2) if items are more than specified**

Table-3

SI No	Particulars	1 st Yr	Applicable Tax	2 nd Yr	Applicable Tax	3 rd Yr	Applicable Tax	Total Amount including all applicable taxes (₹)
1	FM Charges							
*2	ATS Charges							
*3	AMC Charges							
C=Total cost (1+2+3) in ₹								

* Note- Charges for SL no- 10 & 11 will start from 2nd year

Table-4

SI No	Particulars	1 st Yr	Applicable Tax	2 nd Yr	Applicable Tax	3 rd Yr	Applicable Tax	Total Amount including all applicable taxes (₹)
1	Reconciliation Charges							
D=Total cost in ₹								

Total Cost of ownership (A+B+C+D): _____
(In Words)

Total Cost of ownership (A+B+C+D): _____
(In Figures)

Note:

1. Service Provider quoting least Total Cost for (A+B+C+D) will be selected L1.
2. In case of discrepancy between unit price and total price, the unit price shall prevail.
3. In case of discrepancy between the prices quoted in Figures and Words, the price quoted in words shall prevail.
4. Cost of the Phase-2 of the project will be included in TCO, Bank will decide the implementation of Phase-2 on later date.
5. Bank will provide any network connectivity (Link). All other requirement to be borne by the bank including network devices, if required.

We undertake that if our bid is selected/declared as L1, we agree to accept the proposal abiding all the terms and condition mentioned in the RFP. If on deviation or non compliance Bank has right to revoke our Bid Security of Rs.10,00,000/- (Rupees Ten lakh only). The above commercial offer is valid for at least 180 days from the date of opening of Bid. We understand that the Bank is not bound to accept the lowest or any bid the bank receives and Bank has right to accept or reject in part or in full any or all the offers without assigning any reason.

Date : _____ Signature of Bidder

Place : _____

Address: _____ Company Name _____

(Company Seal)

Annexure-F undertaking to be given by the Bidders

To,

Deputy General Manager,
IT, BPR & BTD
Department of Information Technology,
7th Floor, 3&4 DD Block, Salt Lake,
Kolkata-700064

Dear Sir,

Sub: Request for Proposal (RFP) for Implementation of Bharat Bill Payment System

We _____ having registered office at _____ do hereby confirm that we will provide the services as per scope of work mentioned in the RFP Document.

Place:

Date:

Authorised Signatory

Name:

Stamp:



Annexure-G NON-DISCLOSURE AGREEMENT

RFP Ref. No.: UCO/DIT/1003/2016-17 Dated 31/08/2016

Date:xx/xx/ 2016

We, _____, having Registered Office at _____, hereinafter referred to as the First party, are agreeable to offering E-Procurement Solution and services to UCO Bank , having its head office at 10 BTM Sarani, Kolkata – 700 001, hereinafter referred to as Second party and,

WHEREAS, the First Party understands that the information regarding Second party's Implementation of Bharat Bill Payment System shared by Second party in their Request for Proposal is confidential and/or proprietary to Second party, and

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

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

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

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

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

Place:

Date:

Annexure-H PROFORMA FOR DEED OF INDEMNITY

This Deed of Indemnity executed at On the _____ day of _____ 2015 by M/s Name of the vendor (hereinafter referred to as "the Obligor" or "Vendor" which expression shall unless it be repugnant to the context, subject or meaning thereof, shall be deemed to mean and include successors and permitted assigns);

IN FAVOUR OF

UCO Bank a body corporate constituted under the Banking Companies (Acquisition and transfer of undertakings) Act, 1970, having its Head Office at No. 10, BTM Sarani, Kolkata-700001(hereinafter referred to as "UCO Bank", which expression unless expressly excluded or repugnant to the context shall also include its successor, assigns, attorneys, agents, representatives, authorized officer and all and any such officer having the power and authority to represent the Bank)

WHEREAS

1. The Obligor has
 - A. offered the Implementation of Bharat Bill Payment System as prescribed in the Agreement / Contract dated _____ during the period of three years from the date of acceptance of the purchase order / date of agreement issued by the Bank from time to time. The services offered by the Obligor would be herein after referred to as "**Supply/Services**".
 - B. Represented and warranted that they are authorized and legally eligible and otherwise entitled and competent to enter into such Contract/ Agreement with UCO BANK.
2. UCO BANK, relying and based on the aforesaid representations and warranties of the Obligor, has agreed for getting services from the selected vendor.
3. One of the conditions of the aforesaid Agreement is that the Obligor is required to furnish an indemnity in favour of UCO BANK indemnifying the latter against any claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of Obligor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines during the Supply / Services to UCO BANK as also for breach committed by the Obligor on account of misconduct, omission and negligence by the Obligor.
4. In pursuance thereof, the Obligor has agreed to furnish an indemnity in the form and manner and to the satisfaction of UCO BANK as hereinafter appearing;

NOW THIS DEED WITNESSETH AS UNDER:-

In consideration of UCO BANK having agreed to award the aforesaid contract to the Obligor, more particularly described and stated in the aforesaid Agreement/Contract, the Obligor do hereby agree and undertake that:-

The obligor shall indemnify, protect and save the UCO Bank and hold the UCO 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 (i) an act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, (ii) breach of any of the terms of this RFP or breach of any representation or warranty by the Vendor, (iii) use of the deliverables and or services provided by the Vendor, (iv) infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the UCO Bank against any loss or damage to the UCO Bank premises or property, loss of life, etc., due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the UCO 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 UCO Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however, (i) the UCO Bank notify the vendor in writing immediately on becoming aware of such claim, (ii) the Vendor has sole control of defence and all related settlement negotiations, (iii) the UCO Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and (iv) the UCO 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 UCO 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 vendors should indemnify the UCO Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:

- Non-compliance of the vendor with Laws / Governmental Requirements
- Negligence and misconduct of the Vendor, its employees, and agents
- Breach of any terms of RFP, Representation or Warranty
- Act or omission in performance of service.

1. the Obligor shall, at all times hereinafter, save and keep harmless and indemnified UCO BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits and other actions that may be instituted taken or preferred against UCO BANK by whomsoever and all losses, damages, costs, charges and expenses that UCO BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, guidelines and also from the environmental damages, if any, which may occur during the contract period.
2. The Obligor further agrees and undertakes that the Obligor shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, orders framed or issued by any appropriate authorities.
3. If any additional approval, consent or permission is required by the Obligor to execute and perform the contract during the currency of the contract, they shall procure the same and/or comply with the conditions stipulated by the concerned authorities without any delay.
4. The obligations of the Obligor herein are irrevocable, absolute and unconditional, in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Agreement/Contract or the insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of UCO BANK or Obligor or any other circumstance whatsoever which might otherwise constitute a discharge or defence of an indemnifier.
5. The obligations of the Obligor under this deed shall not be affected by any act,

omission, matter or thing which, would reduce, release or prejudice the Obligor from any of the indemnified obligations under this indemnity or prejudice or diminish the indemnified obligations in whole or in part, including in law, equity or contract (whether or not known to it, or to UCO BANK).

6. This indemnity shall survive the aforesaid Agreement.
7. Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Agreement and or as stated above.
8. This indemnity shall be governed by, and construed in accordance with, the laws of India. The Obligor irrevocably agrees that any legal action, suit or proceedings arising out of or relating to this indemnity may be brought in the Courts/Tribunals at Kolkata. Final judgment against the Obligor in any such action, suit or proceeding shall be conclusive and may be enforced in any other jurisdiction, by suit on the judgment, a certified copy of which shall be conclusive evidence of the judgment, or in any other manner provided by law. By the execution of this indemnity, the Obligor irrevocably submits to the exclusive jurisdiction of such Court/Tribunal in any such action, suit or proceeding.
9. UCO BANK may assign or transfer all or any part of its interest herein to any other person. Obligor shall not assign or transfer any of its rights or obligations under this indemnity, except with the prior written consent of UCO BANK

IN WITNESS WHEREOF the Obligor has signed these presents on the day, month and year first above written.

Signed and Delivered on behalf of _____)

by the hand of यूको बैंक)
_____, the authorized official of the Obligor)



Annexure-I PROFORMA FOR PERFORMANCE GUARANTEE
(To be stamped in accordance with the stamp act)

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

We, [indicate the name of the bank ISSUING THE BANK GUARANTEE] (hereinafter referred to as "Bank") at the request of [VENDOR] do hereby undertake to pay to Purchaser an amount not exceeding Rs.....against any loss or damage caused to or suffered or would be caused to or suffered by Purchaser by reason of any breach by the said 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 Purchaser 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 Purchaser any money so demanded notwithstanding any dispute or disputes raised by the VENDOR in any suit or proceeding pending before any court or Tribunal relating thereto our liability under this present being absolute and unequivocal. The payment as made by us under this bond shall be a valid discharge of our liability for payment there under and the VENDOR for payment there under and the VENDOR shall have no claim against us for making such payment.

4. We, [indicate the name of the bank ISSUING THE GUARANTEE] further agree that the guarantee herein contained shall remain in full force and effect during the period that would be taken for the performance of the said Agreement and that it shall continue to be enforceable till all the dues of BANK under or by virtue of the said have been fully paid and its claims satisfied or discharged or till Purchaser certifies that the terms and conditions of the said Agreement have been fully and properly carried out by the said 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 Purchaser that Purchaser shall have the fullest liberty without our consent

and without affecting in any manner our obligations hereunder to vary any of the terms and conditions of the said Agreement or to extend time of performance by the said 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 Purchaser in writing. Notwithstanding anything contained herein:

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

ii) This Bank Guarantee shall be valid upto and

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

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

NOTE:

1. Selected vendor should ensure that the seal and CODE No. of the signatory is put by the bankers, before submission of the bank guarantee.
2. Bank 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.

Annexure- J MANUFACTURER AUTHORIZATION FORM

To,

The Deputy General Manager
(IT, BRP & BTD)
Head Office-2
Department of Information Technology
5th Floor, 3 & 4 DD Block, Sector -1
Salt Lake Kolkata-700 064

Dear Sir,

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



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

Yours Faithfully

Authorised Signatory (Name:

Phone No. Fax E_mail)

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

Annexure- K Tender offer forwarding letter

Tender Reference No.:__

Date: XX. XX. 2016

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

Dear Sir,

Sub: Your “Request for Proposal (RFP) For Implementation of Bharat Bill Payment System”

With reference to the above RFP, having examined and understood the instructions including all annexure, terms and conditions forming part of the Bid, we hereby enclose our offer for Implementation of Bharat Bill Payment System as per approved Design & Specification of the Bank mentioned in the RFP document forming Technical as well as Commercial Bids being parts of the above referred Bid.

In the event of acceptance of our Technical as well as Commercial Bids by the bank we undertake to Implementation of Bharat Bill Payment System as per your purchase orders.

In the event of our selection by the Bank for Implementation of Bharat Bill Payment System as per approved Design & Specification of the Bank, we will submit a Performance Guarantee for a sum equivalent to 10% of the project cost for a period of 39 (Thirty Nine) months effective from the month of execution of the Agreement in favor of UCO Bank.

We agree to abide by the terms and conditions of this tender offer till 180 days from the date of commercial bid opening and our offer shall remain binding upon us which may be accepted by the Bank 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 Demand Drafts/BG:

1. DD No. dated for Rs. 10,000/- (Rupees Ten Thousands only) as Cost of RFP Document &
2. BG No. _____ dated _____ for Rs. 10,00,000/- (Rupees Ten Lakh only) as EMD .

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

Dated this _____ day of _____ 2016

Signature: _____

(In the Capacity of) _____

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

