



UCO BANK

Department of Information Technology

RFP For Supply & Installation of Digital Signature Based 2nd Factor Authentication Solution for Internet Banking

RFP REF No. UCO/DIT/27/2015-16 Dated 06.04.2015

Pre-Bid Replies / Clarifications to Queries raised by the Bidder(s) and Amendments

S. No.	Clause No / Page No	Terms & Conditions as per RFP	Queries by the Bidder (s)	Bank's Response
1	Page No 9 Point no 4 Section 4- ELIGIBILITY CRITERIA FOR THE BIDDER	The bidder should have implemented the proposed Digital Certificate Signature based Authentication solution for Internet Banking in at least one schedule commercial bank in India.	Request the bank to change the term to: The bidder/OEM should have implemented the proposed Digital Certificate/Signature Based Authentication solution for Internet Banking in at least one schedule commercial bank in India. Request Bank to modify the eligibility criteria as follows: The bidder should have implemented the Two-Factor Authentication solution for Internet Banking in at least one schedule Commercial Bank in India.	Requirement stands as per RFP
2	Page No 8/ Section 4 ELIGIBILITY CRITERIA FOR THE BIDDER	Additional Query	Solution proposed should be recognized by Gartner as a leading PKI vendor in its latest market report (Refer "PKI's New Lease on Life in Mobility and the Internet of Things" Published: 18 March 2014)" We request the Bank to please add this point as it will ensure the bank	Query not admissible. Please be guided by scope, terms and conditions given the RFP.

			invests in leading technology that has core expertise in PKI and a future roadmap.	
3	Page No 8/ Section 4 ELIGIBILITY CRITERIA FOR THE BIDDER	Additional Query	OEM/bidder should be empanelled by the Controller of Certifying Authorities (CCA) for policy framework, standards and technologies We request the Bank to please add this point as it will ensure the solution will keep adapting to the changing requirements of CCA.	Query not admissible. Please be guided by scope, terms and conditions given the RFP.
4	Annexure – V/ Commercial Bid Template/ Page no 32	Commercial Bid Template	Since our company licensing model for Digital Certificate/Signature based authentication solution is based on the number of users, we request bank to confirm the total user licenses the bank intends to buy	It is clarified that the vendor has to provide end to end solution to support user base of atleast 10 Lacs with concurrency of 5000 users during the contract period.
5	Annexure II Point 3, Technical Specification Page 27	The bidder shall be responsible for complete end-to-end implementation of the solution, including the necessary changes, configurations & customizations etc. in the existing internet Banking Solution provided by Infosys to the Bank (Current Internet Banking solution is on MS dot net platform) .	We request the Bank to change this point to: The bidder shall be responsible for complete end-to-end implementation of the solution, including the necessary changes, configurations, & customizations etc for the Authentication Solution and The Integration would be done by the Internet Banking Vendor. Reason: As the OEM would not have the source code of the Internet Banking solution. Will the Integration be carried out by	No Change in RFP clause. It is further clarified that the selected bidder will be responsible to integrate the proposed solution with Bank's existing Internet Banking Solution provided by Infosys within the cost quoted by the selected bidder as per the scope in the RFP.

			bank/internet banking vendor with the assistance from bidder, or is the bidder expected to do the same? Please also clarify if the bank would make payments to Infosys for the integration efforts or the Bidder is expected to include such integration costs in his commercial proposals.	
6	Annexure II /Point 11, Technical Specification/ Page 27	Digital Signature component shall be compatible with mostly used browser like Internet Explorer, Mozilla Firefox, Google Chrome, Netscape Navigator, Safari and any new browser that comes in market (with all existing versions).	We request the Bank to please remove Netscape Navigator as it is an Obsolete browser and since 2006 it is not used by even 0.1% of users. Please refer to the links: http://www.w3schools.com/browsers/browsers_stats.asp http://www.w3counter.com/globalstats.php	Requirement stands as per RFP
7	Annexure II /Point 13, Technical Specification/ Page 28	The solution should work on all existing types of Desktop PC/ Laptop/ iPad/Tablet/Smart Phone provided the devices support USB crypto token/device/ certificate and should work on all new models of the devices coming in the market during the entire contract period.	We request the Bank to remove iPad/ tablet/ Smartphone as currently no registered CA, issues Crypto Tokens for Mobile Platforms.	It is clarified that The solution should work on all existing types of Desktop PC/ Laptop/ iPad/Tablet/Smart Phones provided the devices support USB crypto token / device certificate / software tokens and should work on all new models of the devices coming in the market during the entire contract period.
8	Annexure II /Point 21, Technical Specification/ Page	The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's	We request the Bank to change this point to the Integration will be done by the Internet Banking Vendor. Reason: As the OEM would not have the source code of the Internet	Requirement stands as per RFP. It is clarified that the selected bidder will be

	29	requirement within 6 weeks from the date of purchase order. Non Implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty.	Banking solution and the process flow.	responsible to integrate the proposed solution with Bank's existing Internet Banking Solution provided by Infosys within the cost quoted by the selected bidder as per the scope in the RFP.
9	Annexure II /Point 21 , Technical Specification/ Page 29	Any customization requirement in integration of the proposed solution would be responsibility of the selected vendor.	As any Customized Integration would involve Professional Services from the vendor. Request the Bank to remove this point as this point is ambiguous.	
10	Page No.9 & 33 Clause No.4	Proof of Documents: Copy of Purchase Order and Reference Letter from the Bank where proposed solution has been deployed to be submitted.	Request Bank to modify the proof documents as follows: Copy of Purchase Order or Reference Letter from the Bank, where the 2FA Solution has been deployed to be submitted.	Requirement stands as per RFP
11	Page No.10 Clause No.5.6	The solution should allow the registration and subsequent digital signature based operation on Bank's Internet Banking using digital signatures issued by any of the certifying authority as approved by CCA in India from time to time. It may be noted that Digital Signatures would be arranged by the customers themselves from any of the CCA certified authority and the offered solution should be compatible with all such digital signatures devices.	Bank will procure the Digital Signature Certificates along with the PKI based Tokens/ Devices from CCA certified authority. Please confirm if our understanding is correct.	RFP clause is self-explanatory. It is clarified that Digital Signatures would be arranged by the customers themselves from any of the CCA certified issuing authority and the offered solution should be compatible with all such digital signature devices issued during the entire contract period.

12	Page No.11 Clause No.5.2	5.20 The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within 6 weeks from the date of purchase order. Non implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty.	Bidder would be depending Bank for the Hardware, OS and Network connectivity and support from Internet Banking application provider for Integration. Hence the specified 6 weeks of implementation timeline is very aggressive, request Bank to consider providing sufficient timeline around 12 weeks time for implementation including UAT testing and signoff.	The subject clause stands modified as under: "The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within <u>8 weeks</u> from the date of purchase order. Non implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty".
13	Page No.12 Clause No.5.22	5.22 Banking is 24 hours service oriented sector and hence any technical problem should be resolved within 2 hours from the time of lodgment of the complaint.	Is Bank expecting support resource to come from OEM or Bidder/System Integrator? Please clarify.	It is the responsibility of the selected bidder to provide the resolution of technical issues within 2hrs of reporting of issue.
14	Page No.12 Clause No.5.23	5.23 For immediate resolution of the issues reported by the Bank, adequate support staff should be available at Kolkata to resolve the problem.	Can Bank provide workstations for Bidder's support resources to operate out of Bank premises?	Bank may provide space accommodation within Bank premises at HO-2 Kolkata. All other arrangements to be made by selected bidder.
15	Page No.12 Clause No.6	The bidder will be responsible for sizing of all required hardware, software, applications, utility soft./tools, database, storage,	Along with supplying Hardware & OS, Bidder requests Bank to provide the required Storage Space, LAN Connectivity including Switch Ports,	The selected bidder needs to specify the sizing of all required hardware and OS compatible with

		network devices/ equipments, internet bandwidth' requirement, power and space requirements etc adequately. Please note that Bank will arrange the required Hardware & Operating System only. The Software, Database and necessary licenses will be the responsibility of the selected bidder.	Load balancers and Internet Bandwidth for the Bidder proposed 2FA solution. Please confirm.	proposed solution. Storage, network devices/ equipments, internet bandwidth' requirement, power and space requirements will be arranged by the Bank. The required database and software to implement and manage the proposed solution and necessary licenses will be the responsibility of the selected bidder.
16	Page No.12 Clause No.6	Security Solutions	Can Bidder leverage Bank's existing Network & Security infrastructure such as "Firewall, Network Intrusion Prevention System, Anti-Virus, Host Intrusion Prevention System, Security Information Event Management (Centralized log Management), Database Security solutions and Periodic Vulnerability Assessment & Penetration Testing services"? Bidder expects Bank to extend the required licenses, agent installation and ongoing Management of related components to the New infrastructure provided by Bidder as part of this RFP? Please clarify.	It is clarified that Bank will provide access of the proposed solution to Internet Banking through Firewall. Similarly Network access to outside Bank will through Firewall. Moreover, Bank will provide Anti Virus to be loaded in the provided systems. The remaining requirements of Hardware / Software to meet security standards / management including licenses will be responsibility of the selected bidder.
17	Page No.13 Clause No.8.7	8.7 Software / licenses etc, purchased for implementation and installation of digital signature will be owned by the	Please elaborate this statement.	All the software/licenses etc. purchased for implementation and installation of digital

		Bank.		signature should be in the name of the Bank and Bank will own the same.
18	Page No.19 Clause No.28	Uptime: The bidder shall guarantee an uptime of 99.95% for the hardware equipments which shall be calculated on quarterly basis.	<p>Please confirm Bank would be responsible for maintaining the uptime of underlying Hardware and OS as its provided by Bank, so that Bidder can maintain the requested uptime on application perspective.</p> <p>Request Bank to reconsider this clause as Hardware is provided by Bank.</p> <p>We request that since the hardware and OS is managed by the bank, any penalty on bidder should only be applicable for failure in maintaining uptime from application perspective</p>	<p>The subject clause stands modified as under:</p> <p>"The bidder shall guarantee an uptime of 99.95% for the proposed solution. Any downtime attributed due to hardware will be excluded from downtime calculation"</p>
19	Page No.32 Clause No. Annexure-V	Commercial Bid Template	Commercial Bid Template does not include line item to quote the Support Resources? Its referring about Software and related ATS, does it mean Bidder responsibility only to supply the software and related ATS from OEM? Please clarify.	Please refer to revised Commercial Bid Template.
20	Page No.9 Clause No.5.3	5.3 The bidder shall be responsible for complete end-to-end implementation of the solution, including the necessary changes, configurations, & customizations etc. in the existing internet Banking Solution	<p>Please specify the existing dot net based Internet Banking solution details and also provide the details of Java based solution if Bank has identified any.</p> <p>Please confirm is there a plan of</p>	RFP Clause is self explanatory. Requirement stands as per RFP.

		provided by Infosys to the Bank (Current Internet Banking solution is on MS dot net platform). However, Bank may change the Internet Banking application to any other platform e.g Java etc during the contract period and selected vendor has to integrate and make the proposed application compatible with the new Internet Banking application without any additional cost to Bank.	migrating Internet Banking to other platform in near future, as this will call cost for that integration too. We understand that bidder scope would be only integration of proposed solution to the e banking application and wouldn't include anything to do with their upgradation of e banking, or any e bank changes.	
21	Page No.9 Clause No.5	Broad Scope of Work	Bidder understands that a final scope of work (SOW) document, derived from the RFP, Bank's subsequent clarifications, and Bidder's response, will be created at the contracting stage, to have a single document for all future references. Any change to the SOW will be through mutually agreed change request.	Requirement stands as per RFP
	Page No.13 Clause No.8.5	Selected bidder shall customize the system as per the requirements of the bank without any additional cost to the Bank.	Bidder seeks to clarify that it shall only be responsible to provide the customization services as per the SOW.	Requirement stands as per RFP
22	Page No.13 Clause No.8.7	Software / licenses etc, purchased for implementation and installation of digital signature will be owned by the Bank.	Bidder seeks to expressly state that all software will be provided as per standard warranty, license and support terms of OEM software licensor. Bank will execute an End User License Agreement ("EULA")	Requirement stands as per RFP

			with OEM software licensor which will state the nature of license rights, warranties and the support terms on the licensed software.	
23	Page No.13 Clause No.10.1	Payment of the Bills would be released, on receipt of advice / confirmation for satisfactory delivery and commissioning, live running and service report etc.	<p>Bidder seeks to delete the "satisfactory" standard. We propose to modify the provision as follow:</p> <p>Payment of the Bills would be released, on receipt of advice /confirmation for satisfactory delivery and commissioning, live running and service report etc as per the mutually agreed acceptance criteria.</p>	Requirement stands as per RFP
24	Page No.14 Clause No.11.1 , 11.2	The selected bidder must provide One (01) year on-site comprehensive warranty and 3 years comprehensive AMC / ATS for all items including Software applications , Database etc. to be supplied under this RFP covering all parts & labour from the date of acceptance of the systems by UCO Bank at the respective locations mentioned in the RFP.	During the 4 year support period, the warranty provided by the licensor/vendor of the hardware/software will be passed on to the Bank and will be subject to use rights and restrictions provided in the applicable license/warranty terms.	Requirement stands as per RFP
25	Page No.15 Clause No.11.4	Warranty shall not become void even if UCO Bank buys any other supplemental hardware / Software from a third party and installs it with / in these machines. However, the warranty will not apply to such hardware	<p>Bidder propose to suggest changes to this clause as follows:</p> <p>Warranty shall not become void even if UCO Bank buys any other supplemental hardware / Software from a third party and installs it with /</p>	It is clarified that Bank will be liberty to buy any other supplemental hardware / software from any third party, if required during the contract period; however it will be

		installed. Besides the above, the vendor will have to enter into Service Level Agreement with the Bank.	in these machines where such third party products are preapproved by selected bidder. However, the warranty will not apply to such hardware installed. Besides the above, the vendor will have to enter into Service Level Agreement with the Bank.	done with prior intimation to the selected bidder.
26	Page No.15 Clause No.13	Forfeiture of EMD: Ø To sign the contract in the form and manner to the satisfaction of UCO BANK Ø To furnish Performance Bank Guarantee in the form and manner to the satisfaction of UCO BANK within the stipulated time period.	Bidder seeks to delete the subjective standard of "satisfaction" and be replaced with "mutually agreed" standard.	Requirement stands as per RFP
27	Page No.15 Clause No.14	Bank shall invoke the performance guarantee in case the selected Bidder fails to discharge their contractual obligations during the period or Bank incurs any loss due to Vendor's negligence in carrying out the project implementation as per the agreed terms & conditions.	Bidder understands that Bank will provide reasonable cure period in case of material breach and notice before invoking PBG.	Requirement stands as per RFP
28	Page No.17 Clause No.23	Bank reserves the right to terminate the contract at its sole discretion by giving one month's notice without assigning any reasons.	Bidder requests for the deletion of this Bank's right to terminate contract for convenience	Requirement stands as per RFP
29	Page No.18	Order Cancellation	Any termination should happen only for material breach remaining	Requirement stands as per RFP

	Clause No.24		uncured even after providing a reasonable cure period by the Bank.	
30	Page No.18 Clause No.24	In case the selected bidder fails to deliver the quantity as stipulated in the delivery schedule, UCO BANK reserves the right to procure the same or similar product from alternate sources at the risk, cost and responsibility of the selected bidder.	Bidder seeks to delete this clause as already covered under section 24(g)	Requirement stands as per RFP
31	Page No.18 Clause No.24	After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, UCO BANK reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which UCO BANK may have to incur in executing the balance contract. This clause is applicable, if for any reason, the contract is cancelled.	Bidder seeks to limit such liability to 5% of the value of the under delivered services.	Requirement stands as per RFP
32	Page No.19 Clause No.25	Consequences of Termination	All post termination services will be charged and as per mutually agreed exit plan	Requirement stands as per RFP
33	Page No.19 Clause No.27	Acceptance Tests	Acceptance of Solution/Deliverables will be carried out as per the agreed acceptance test	Requirement stands as per RFP

			plan and acceptance criteria. Products will be accepted upon delivery. The acceptance criteria or procedures for Deliverables will only apply to the services provided.	
34	Page No.19 Clause No.26, 28 and 29	Liquidated Damages & Penalty	Bidder understands that LDs/Penalties mentioned herein should be charged only if the delay/SLA breach is solely and completely attributable to the Bidder.	Requirement stands as per RFP
35	Page No.20 Clause No.29	If any act or failure by the bidder under the agreement results in failure or inoperability of systems and if the Bank has to take corrective actions to ensure functionality of its property, the Bank reserves the right to impose penalty, which may be equal to the cost it incurs or the loss it suffers for such failures.	Bidder will work with existing Internet Banking application vendor and future application vendor to integrate with proposed PKI based 2FA solution. Bidder seeks for the deletion of this clause.	Requirement stands as per RFP
36	Page No.22 Clause No.36	Notwithstanding this, provisions relating to indemnity, confidentiality survive termination of the contract.	Bidder agrees to such survival of confidentiality obligation and indemnity obligation for third party IP infringement claims against bidder's branded services, provided its cap to 2 years post termination.	Requirement stands as per RFP
37	Page No.22 Clause No.37	Confidentiality	Please clarify is a mutual non-disclosure agreement will be executed between the parties at the contracting stage	The selected bidder has to execute a Non Disclosure Agreement with the Bank.
38	Page No.24 Clause No.43	Letter for acceptance and compliance of all the Terms and	We submit that we may have some concerns in accepting some terms	Requirement stands as per RFP.

		Conditions of RFP.	<p>of the RFP. We propose to submit some alternate language on the same. We understand that the same will be discussed and a mutually agreeable position will be arrived at the time of contract finalization.</p> <p>It is our understanding that in case the bidder fails to withdraw the deviations specified herein then the bid may be rejected but the bid security shall not be forfeited.</p>	It is clarified that Bank will not accept any assumptions / counter conditions / deviations. Bidder is expected to go through the RFP terms and conditions carefully and respond to Bid accordingly.
39	Page No.25 Clause No.39	Ownership & Retention of Document	Bidder seeks to clarify that Bank right in documents will be subject to Bidder retaining ownership in its Intellectual Property embedded or part of such documents for which Bidder will grant license to Bank for its internal use	Requirement stands as per RFP
40	Page No.26 Clause No. Annexure I	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.	Bidder seeks to clarify that it shall not be bound by pre-contractual documents. Only a contract, mutually signed by the parties, shall have a binding effect.	Requirement stands as per RFP
41	-----	New Clause	<p>Bidder proposes to add the following limitation of liability clause:</p> <p>Bidder's aggregate liability shall be limited to the annual contract value. Bidder shall not be responsible for any special, incidental, indirect and consequential damages, lost revenues or profits, loss of expected</p>	Query Not Admissible. Please be guided by scope, terms and conditions given the RFP.

			savings.	
42	Page No.13 Clause No.9. PAYMENT TERMS	70% payment of implementation cost on successful implementation of solution and sharing of interface 20% payment of the implementation cost will be made after 3 months post go live. 10% payment of the Implementation cost will be made after one year of successful implementation or on the submission of Performance Bank Guarantee of equivalent amount for the period of One year or yearly in arrears.	The holdback of 30% payments after completion of solution is very high. We request that atleast 95% of the cost of implementation be paid on successful implementation of solution	Requirement stands as per RFP
43	Page No.13 Clause No.9 PAYMENT TERMS	Payment for AMC/ATS	No mention of the payment terms of AMC/ATS cost for Years 2 to 4. We request it to be paid on monthly basis.	The payment to the selected vendor towards AMC/ATS will be paid by the Bank on quarterly basis in arrears.
44	Page No.19 Clause No.26. LIQUIDATED DAMAGES	Please note that the above LD for delay in delivery and delay in commissioning are independent of each other and shall be levied as the case may be.	Kindly clarify how and when these two LDs will be applicable. We request that as per industry standard, Liquidated damages be applicable only on the overall delay in the solution implementation. The maximum penalty for LDs be capped to a maximum of 5% of the Total Cost of Implementation	RFP Clause is self explanatory. Requirement stands as per RFP
46	Page No.20 Clause No.29 PENALTY	The maximum of the penalty may go up to 10% of the order value.	We request that the maximum penalty should be 5% of the quarterly fee payable towards	Requirement stands as per RFP

			AMC/ATS.	
47	Page No.25 Clause No.48 RIGHT TO ALTER QUANTITIES	The Bank reserves the right to alter the number of hardware equipments specified in the tender in the event of changes in plans of the Bank. Any decision of UCO BANK in this regard shall be final, conclusive and binding on the bidder. The bank reserves the right to place order for additional hardware equipments at the agreed price during the contract period with the same terms and conditions.	We request deletion of this clause as supply of hardware is not in the scope of RFP.	The subject clause stands deleted.
48	Page No. 9Clause5. BROAD SCOPE OF THE WORK	Bidder should supply, install, test, commission and maintain "Digital Signature Based 2nd Factor Authentication Solution for Internet Banking" with One year comprehensive warranty & 2nd, 3rd, 4th Year comprehensive AMC / ATS support, at the Kolkata & Bengaluru Offices.	Please confirm will bank provide us the CBS application access to make the integration done with 2FA solution.	The proposed solution is required for Internet Banking; hence access to Internet Banking system will be arranged by the Bank. But bidder shall be responsible for complete end-to-end implementation of the solution, including the necessary changes, configurations, & customizations in the existing internet Banking Solution provided by Infosys to the Bank to make the solution operational.
49	Page No. 9 Clause5. BROAD SCOPE OF THE WORK	Bidder should supply, install, test, commission and maintain "Digital Signature Based 2nd Factor Authentication Solution for Internet Banking" with One year comprehensive warranty & 2nd, 3rd, 4th Year comprehensive AMC / ATS support, at the Kolkata & Bengaluru Offices.	As Internet Banking Solution is owned by other service provider, we request bank to facilitate all the pre requisites which will be required for Two Factor Authentication integration with Core Banking Solution.	
50	Page No. 11 Clause5	5.20 The entire process of integration of Digital Signature	Time line for product deliver and Implementation is very short, request	The subject clause stands modified as under:

	BROAD SCOPE OF THE WORK	authentication solution along with all of its features must be completed as per Bank's requirement within 6 weeks from the date of purchase order.	you to please amend this to extend "The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within 6 weeks from the date of Product Delivery."	"The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within <u>8 weeks</u> from the date of purchase order. Non implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty".
51	Page No8 Clause 4 Eligibility Criteria	Bidder should be a company registered in India under the Companies Act, 1956 for a minimum period of three years as on RFP issue date.	Our current firm is a Prop. Firm which has required turnover? Kindly amend and allow Prop. Firms to bid, subject to submission of CST/VAT/ Service Tax certificates.	Requirement stands as per RFP
52	Page No9 Clause4 Eligibility Criteria	The bidder should have implemented the proposed Digital Certificate/Signature based Authentication solution for Internet Banking in at least one schedule commercial bank in India.	There are very few vendors for 2FA solution and the OEM's support and experience is important for the bidder to offer the fitting solution to Bank. Hence we request the bank to amend the clause as 'The Bidder/OEM should have implemented."	Requirement stands as per RFP
53	Page No27 Clause TECHNICAL SPECIFICATION	Vendor has to provide end to end solution to support user base of atleast 10 Lacs with concurrency of 5000 users during the contract period. Therefore	Please clarify: 1. Does the mentioned concurrency apply to users logging to the internet banking or for the concurrent authentication requests?	1. It is clarified that concurrency applies to users concurrent authentication requests for digital signature and

	2.	the hardware / software / database sizing to be done as per the requirement.	2. What is the expected growth in concurrency YoY? This would be needed for hardware and software sizing	further logging to the Internet Banking. 2. It is clarified that Vendor has to provide end to end solution to support user base of atleast 10 Lacs with concurrency of 5000 users during the contract period.
54	Page No29 Clause TECHNICAL SPECIFICATION 20.	The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within 6 weeks from the date of purchase order. Non implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty.	The understanding is that the bank will share the scope of integration (as to the number of transaction authorization events, login, uploads, etc) before the integration commences and these should be completed with 6 weeks. Any addition of events arising subsequently should be charged since this involves the effort from bank for UAT, bank's internet banking vendor as well as the bidder. Please confirm.	The subject clause stands modified as under: "The entire process of integration of Digital Signature authentication solution along with all of its features must be completed as per Bank's requirement within <u>8 weeks</u> from the date of purchase order. Non implementations of the Digital Signature authentication solution with the required functionality within the stipulated time frame will lead to penalty".
55	Page No 28 Clause TECHNICAL SPECIFICATION 14.	Further for the purpose of validation of these class-2/class-3 digital certificates the Bank would like to implement "Digital Certificate Validation Software" that can easily integrate with the	Requesting Bank to consider an alternate in line OTSS model, which will comply with all the compliance and technical requirements specified by bank. This model is also accepted by the RBI report for PKI	It is clarified that in addition to the scope given in the RFP, proposed solution may also be provided in compliance with RBI

		Internet Banking solution. This solution is expected to be a ready Off the Shelf Software (OTSS) and should be an independent API based solution with all the required functionalities and must be easily integrated with the Internet banking solution for Retail and Corporate Customers.	enabling Internet Banking (Reference section 4.5.3 of the report). At least three public sector banks have amended their tenders in the last three months to include this model of deployment.	report for PKI enabling Internet Banking under reference section 4.5.3) i.e An in line server positioned between Internet Banking server and the customers to provide all PKI functionalities transparently.
56	Page No 28 Clause TECHNICAL SPECIFICATION 16.	The vendor shall provide support for troubleshooting and enhancements in the services during the contract. Enhancement would include inclusion of all the new Operating systems/Net Banking application versions/Computer devices coming up in the market and also inclusive of new market related requirement.	The future of Operating systems, computing devices, RBI requirement, business process, etc. is an unknown entity and hence without a clear definition of the scope, the effort to support the same is not predictable. Our assumption is that these changes are chargeable. Request the bank to amend the clause to include this clarity	Requirement stands as per RFP
57	Page No32 Clause Annexure V - Commercial Bid Template	Cost Of Digital Signature Based 2nd Factor Authentication Solution Module to be deployed at Kolkata and Bangalore with One Year Comprehensive Warranty	The Solution licensing is based on Named users using PKI Digital certificates. Pls confirm what is the total number of user licenses which will be required in the Current RFP immediately and during the contract period of 4 years.	It is clarified that the vendor has to provide end to end solution to support user base of atleast 10 Lacs with concurrency of 5000 users during the contract period.
58	Point No: 5.2 Technical	Vendor has to provide end to end solution to support user based of at least 10Lacs with concurrency of 5000 users during the contract period. Therefore, the hardware/ software/ database sizing to be done as	Bidder/OEM has very good experience in deploying the authentication solution across India. Generally, in all banks it will be maximum of 200 concurrent users. Please explain?	

		per the requirement		
59	Point No: 5.13 Technical	The solution should work on all existing types of Desktop PC/ Laptop iPad/ Tablets/ Smart phone provided the devices support USB crypto token/ device/ certificate and should work on all new models of the devices coming in the market during the entire contract period	Solution should support tablets/ Smart phones and iPADS – It is mandatory? And The DSC is stored in USB, how you will be connect the same to Mobile/ipad/ tablet?	It is clarified that The solution should work on all existing types of Desktop PC/ Laptop/ iPad/Tablet/Smart Phones provided the devices support USB crypto token / device certificate / software tokens and should work on all new models of the devices coming in the market during the entire contract period.
60	Annexure IX, Page No. 38 :	Details of Hardware	Mentions about hardware and the OS	The selected bidder has to specify the Hardware and Operating Systems compatible with the proposed solution. Bank will provide required Hardware and OS. Hardware / software sizing to be specified by the bidder.
61	-----	General Query	Kindly clarify with respect to the RDBMS and Application server licensing as there is no mention of the same in the RFP	All required software / Licenses, Database other than Hardware and Operating System will be the responsibility of the selected bidder and cost to be quoted
62	-----	General Query	Which application server will be Provided for deployment?	

63	-----	General Query	Which database will be provided for application?	accordingly.
64	-----	General Query	Bank application is in Java or .net framework?	As mentioned in RFP, Bank's Internet Banking Application is in on .net.
65	Page No. 8	<p>Clause No.4, Eligibility Criteria</p> <p>The bidder submitting the offer should be profit making company (profit after tax) for the last three years i.e 2011-2012, 2012-2013 and 2013-2014</p>	<p>Request you to change to - Bidder should be profitable in atleast 2 years out of last 3 years.</p>	<p>The subject clause stands modified as under:</p> <p>The bidder submitting the offer should be profit making company (profit after tax) in any two years out of last three years i.e 2011-2012, 2012-2013 and 2013-2014.</p>

Note: The selected vendor will be required to sign an Integrity Pact (IP) with the Bank as per recent CVC guidelines for which format would be shared on a later date with the selected vendor.

All the prospective bidders to note that the Last date of Bid submission which was originally on 05/05/2015 is hereby extended upto 12/05/2015 (Tuesday) upto 4:00 PM and Eligibility and Functional and Technical Bids will be opened on the same day at 4:30 PM.

Moreover, Bank has revised commercial template and the same is given below in the annexure. Bidders are requested to quote in the revised commercial format only. All other terms and conditions given in the RFP will remain unchanged.

Date: 27/04/2015

Place: Kolkata

COMMERCIAL TEMPLATE (REVISED)

(Amount in Rs)

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

Place:

Date:

AUTHORISED SIGNATORY

Name & Designation

Note:

1. The L1 bidder would be determined based on the lowest Total Cost of Ownership as per Sr No. 8 Column E given above.
2. Bank may or not purchase the database from the selected bidder, if the same is already available with the Bank.
3. In case of discrepancy between figures and words, the amount in words shall prevail.
4. No counter condition/assumption in response to commercial bid will be accepted. Bank has a right to reject such bid.

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