



UCO BANK

Department of Information Technology

Request for Proposal (RFP) For “Procurement of Debit Cards and Pre-paid Cards

RFP Ref. No.: UCO/DIT/2058/2016-17 Date: 31/01/2017”

Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s), Amendments, Addendums and Corrigendum's

SL No	Page no	Clause	Description of Query/ Clarification sought by Bidder	Bank Response
1	50	Annexure – I Technical Specifications EMV Chip based Debit cards and Pre Paid Cards Generic Requirement of MagStripe & EMV cards Point no 2 : Contact Chip Specifications Java Card standards compliant – 2.2.1 or above	We would like to request for addition for MULTOS 4.3 or higher to be added along with Java Card standards compliant – 2.2.1 or above so that card issuers have flexibility in choosing the best technology available for BANK and correct price . i.e. Java Card standards compliant – 2.2.1 or above / MULTOS 4.3 card standards compliant or above Please note MULTOS is open standard used worldwide and accepted with more security features and can be offered by Multiple vendors across globe also Multi application possibility and Post issuance capability also comes along with added security	Clause stands as per RFP.
2	50	Annexure – I Technical Specifications EMV Chip based Debit cards and Pre Paid Cards Generic Requirement of MagStripe & EMV cards Point no 2 : Contact Chip Specifications	We would like to request for addition for MULTOS to be added along with Global Platform 2.2.1. or above / MULTOS 4.3 or above Please note MULTOS is open standard used worldwide and accepted with more security features and can be offered by Multiple vendors across globe also Multi application possibility and Post issuance capability also comes along with added security	Clause stands as per RFP.

		Global Platform compliant – 2.2.1 or above		
3	50	Annexure – I Technical Specifications EMV Chip based Debit cards and Pre Paid Cards Generic Requirement of MagStripe & EMV cards Point no 2 : Contact Chip Specifications Java 2.2.x or higher	We would like to request for addition for MULTOS 4.3 or higher to be added along with Java Card standards compliant – 2.2.1 or above so that card issuers have flexibility in choosing the best technology available for BANK and correct price . i.e. Java Card standards compliant – 2.2.1 or above / MULTOS 4.3 card standards compliant or above Please note MULTOS is open standard used worldwide and accepted with more security features and can be offered by Multiple vendors across globe also Multi application possibility and Post issuance capability also comes along with added security	Clause stands as per RFP.
4	50	Annexure – I Technical Specifications EMV Chip based Debit cards and Pre Paid Cards Generic Requirement of MagStripe & EMV cards Point no 2 : Contact Chip Specifications Global platform 2.1.x or higher version	We would like to request for addition for MULTOS to be added along with Global Platform 2.1.x or higher version / MULTOS 4.3 or higher version Please note MULTOS is open standard used worldwide and accepted with more security features and can be offered by Multiple vendors across globe also Multi application possibility and Post issuance capability also comes along with added security	Clause stands as per RFP.
5	25	Part-V 14. Award Of Contract The bidder whose bid has been determined to be responsive and who quotes the lowest price will be treated as L1 Bidder. However, the second lowest bidder (L2) and third lowest bidder (L3) will be given a chance to match the price with L1 and if L2 and L3 agree, the three vendors selected will be awarded the contract and the orders will be distributed between them in the ratio of 50:30:20 at L1 price on total requirement basis provided the bidders agree to abide by all the terms & conditions of the RFP	Please clarify and confirm if the L1 bidder will be decided by Reverse Auction Process.	There will not be reverse auction to select the L1 bidder. L1 vendor will be determined on basis of commercial quotes submitted along with RFP
6	55	Annexure – K Masked Commercial Bid	Please clarify and confirm if the L1 bidder will be decided by Reverse Auction Process.	There will not be reverse auction to select L1 bidder. L1 vendor will

		As per Page No. 55 of the RFP, point "d" stated that "The rate arrived after reverse auction shall be valid for entire contract period. The term of the contract would be for a period of Three years from the date of successful goes live of operations"	Whether reverse auction will be carried out in this RFP? Please clarify. Whether bank will go for Reverse auction? Please confirm	be determined on basis of commercial quotes submitted along with RFP
7	6	BID Control Sheet Cost of Tender document for the RFP: 1,00,000/- (Rupees One Lakh only)	RFP document cost mentioned is too high. We suggest to keep Rs. 10000/- (Rupees Ten thousand).	Cost of Tender document for the RFP will be Rs. 20000/-
8	7	Part - I Eligibility Criteria Point No.2 The bidder submitting the offer should be profit making company (profit after Tax) for the last three years i.e 2013-2014, 2014-15 and 2015-16 OR Bidder should have maintained a positive networth in the last three financial years (2013-2014, 2014-15 and 2015-16)	The bidder submitting the offer should be profit making company (profit after Tax) for the last two years i.e 2014-15 and 2015-16	Clause stands as per RFP.
9	10	Part -II : INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS Earnest Money Deposit Procurement of Debit Cards and Pre-paid Cards Rs. 50,00,000/- as EMD	We suggest keeping Rs. 30, 00,000 as EMD by considering volume of cards.	Clause stands as per RFP.
10	19	Part - IV Scope of Work Bank intends to select vendor for procurement, supply and personalization of 40 lacs EMV Chip Based Debit Cards (VISA, MasterCard and RuPay variants) & 20 lacs EMV CHIP based Pre-paid cards (RuPay variants) as per approved Design & Specification of the Bank with an option of increment/decrement in the quantity by	Please share the quantity breakup of Visa, Master & Rupay EMV Card	Based on Bank's requirement Bank will share the purchase order to the selected vendor/s.

		50% to meet future requirements.		
11	20	Part - IV Scope of Work <ul style="list-style-type: none"> PIN mailer would be dispatched to customers / branches / offices separately by the Bank. 	Our understanding Making Pin & Pin mailer is not our scope of work. Please confirm.	RFP Clause is Self Explanatory.
12	24	Part -V Contract Period Period of the contract is three years from the date of acceptance of the first Purchase Order/LOI. The commercials quoted by the bidders should be valid for a period of 36 (Thirty Six) months from the date of acceptance of the first Purchase Order/LOI.	Since the contract period is 3 years, we request bank to keep the dollar fluctuation clause.	Clause Stands as per RFP.
13	50	Annexure – I Technical Specifications EMV Chip based Debit cards and Pre Paid Cards Generic Requirement of MagStripe & EMV cards Point no 2 : Contact Chip Specifications Microprocessor based IC Card with Memory – 16KB EEPROM minimum 8 bit CPU	We request bank to remove this clause and make the changes in chip specification as 16K FLASH, Since all major banks are using FLASH chip.	Please refer to last point of sl. no. 2 of Annexure-I (Technical Specifications) of the RFP.
1	52	Annexure – J COLLATERALS WITH MINIMUM FOUR COLOURS PRINTING (BILINGUAL) <ul style="list-style-type: none"> Card Carrier (Printing on one side) Envelope <ul style="list-style-type: none"> Printing – Minimum 6 colors 	<ul style="list-style-type: none"> Single color or four color? Please confirm the exact colors. 	Collaterals with minimum four colours printing (BILINGUAL). The exact colours shall be shared with selected bidder/s.

15	52	User Manual & Terms & Conditions - Pages - 20 including cover, printing on both sides	<ul style="list-style-type: none"> Both are same or we need to quote separate for User Manual & Terms & Conditions? Please share the Printing color. 	Bidders do not need to quote separately for user manual and Terms & Conditions.
16	53	Annexure – K Masked Commercial Bid TABLE – A : Cost for EMV Chip Based Debit Cards <ul style="list-style-type: none"> Cost of Scanning and printing of Photo / Signature on the Card INCLUDING Personalization Charges 	Please share the quantity for photo card.	Based on Bank's requirement Bank will share the purchase order to the selected vendor/s.
17	53	Annexure – K Masked Commercial Bid TABLE – A : Cost for EMV Chip Based Debit Cards <ul style="list-style-type: none"> Cost of supply and printing of Collateral / Stationery (Outer Envelope, Inner Envelop, Card Mailer, T & C Booklet, Usage Guide) all combined per Unit as per specification given in RFP 	Is outer Envelope required? If yes please share the specification for the same	Please refer Annexure-J for Envelop.
18	55	Annexure – K Masked Commercial Bid As per Page No. 55 of the RFP, point "b" stated that "The price quoted should be inclusive of all applicable taxes/cess (except Service Tax which will be paid by the Bank at actual) and will not change due to exchange fluctuations, inflation, market conditions, etc.	<ul style="list-style-type: none"> We request bank to keep all duties & taxes extra at actuals. Whether we need to include service tax in tax column or it will be charged extra at actual. 	RFP Clause is Self Explanatory.
19	22	Part V 6. Payment Terms Apart from the amount payable by the Bank to the selected bidder for the Scope of Work as given in the RFP (which is inclusive of all charges, taxes, etc.), the Bank shall not pay any extra taxes or amounts.	In case of any changes in the prevalent tax structure or introduction of new tax such as GST, the same shall be reimbursed at actual? Kindly confirm.	Service Tax will be paid by Bank as per actual on production of receipt. In future if Govt. will replace service TAX with any other TAX structure, Bank will pay the same as per actual.

20		General	What will be quantity percentage for personalised and non personalised kit	Based on Bank's requirement Bank will share the purchase order to the selected vendor/s.
21	8	Part – I 3. Eligibility Criteria Point no.5 - Bidder should have NPCI, VISA Certification for Supply, Personalization - Printing, Embossing of EMV Chip Debit and Pre-paid Cards as on RFP submission date.	"Request the bank to clarify that if the bidder is not directly certified by VISA/MasterCard/NPCI for manufacturing and/or personalization of cards, can he render such services to outsourced bureaus which are VISA/MasterCard/NPCI approved? Suggesting changing this clause as 'Bidder or its sub-contractor'."	Clause stands as per RFP.
22	8	Part – I 3. Eligibility Criteria Point no.6 - Bidder should be in the business of manufacturing or supplying of Debit and Pre-paid cards with magnetic stripe and personalization of cards as per specification of VISA, MasterCard and RuPay in India for at least 3 financial years as on the date of tender	"Request the bank to clarify that if the bidder is not directly certified by VISA/MasterCard/NPCI for manufacturing and/or personalization of cards, can he render such services to outsourced bureaus which are VISA/MasterCard/NPCI approved? Suggesting changing this clause as 'Bidder or its sub-contractor'."	The modified clause may be read as : "Bidder should be in the business of manufacturing or supplying of Debit and Pre-paid cards with magnetic stripe/ EMV card and personalization of cards as per specification of VISA, MasterCard and RuPay in India for at least 1 financial year as on the date of tender. Bidder should have completed NPCI and VISA certifications."
23	8	Part – I Eligibility criteria Point no.7 - Bidder should have ISO or other security certification related to Debit Cards given by MasterCard, VISA or RuPay (NPCI) confirming all security standards.	Request the bank to change this clause to 'Bidder or its sub-contractor should have ISO or other security certification related to Debit Cards given by MasterCard, VISA or RuPay (NPCI) confirming all security standards'.	Clause stands as per RFP.
24	8	Part – I Eligibility criteria Point no.8 - The Bidder should have its own personalization capacity of a minimum of 3 Lac RuPay EMV Cards and minimum of 1 lac VISA EMV cards per Month.	Request the bank to clarify if the bidder can manage personalization in the capacities mentioned through its outsourced personalization bureaus? Suggesting to change this clause as 'Bidder or its sub-contractor'	Clause stands as per RFP.

25	25	<p>Part – V</p> <p>14. Award of Contract</p> <p>The bidder who qualifies in the technical evaluation will qualify for commercial evaluation. The bidder whose bid has been determined to be responsive and who quotes the lowest price will be treated as L1 Bidder. However, the second lowest bidder (L2) and third lowest bidder (L3) will be given a chance to match the price with L1 and if L2 and L3 agree, the three vendors selected will be awarded the contract and the orders will be distributed between them in the ratio of 50:30:20 at L1 price on total requirement basis provided the bidders agree to abide by all the terms & conditions of the RFP. Any decision of UCO Bank in this regard shall be final, conclusive and binding upon the bidder(s).</p>	<p>This clause does not mention Reverse Auction Process for awarding the contract. However, as per point 'd' on page no. 55, the RFP states, The rate arrived after reverse auction shall be valid for entire contract period. The term of the contract would be for a period of Three years from the date of successful goes live of operations.</p> <p>Request the bank to clarify if Reverse Auction will be conducted to decide the L1 bidder</p>	<p>There will not be reverse auction to select the L1 bidder. L1 vendor will be determined on basis of commercial quotes submitted along with RFP</p>
26	13	<p>Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS</p> <p>20. Indemnity</p> <p>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.</p>	<p>Request to modify the clause as follows:</p> <p>"The bidder shall indemnify the Bank and be liable for any direct 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 fees paid by the Bank to the Bidder for the period of 12 months' prior to the claim."</p>	<p>Clause Stands as per RFP.</p>
27	19	<p>Part – IV</p> <p>Scope of Work</p> <p>Bank intends to select vendor for procurement, supply and personalization of 40 lacs EMV Chip Based Debit Cards (VISA, MasterCard and RuPay variants) & 20 lacs EMV CHIP based Pre-paid cards (RuPay variants) as per approved Design &</p>	<p>Request to appreciate that we will be able to provide competitive pricing basis the proposed quantities. It is possible to accommodate increased quantities. Request to remove 'decrement' from the clause.</p>	<p>Clause stands as per RFP.</p>

		Specification of the Bank with an option of increment/decrement in the quantity by 50% to meet future requirements.		
28	21	<p>Part – V</p> <p>3. Compliance with all Applicable Laws</p> <p>The selected bidder shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/ personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.</p>	Request to remove ' all purposes of this tender' as bidder shall be in a position to comply with all laws applicable only to the business of the Service Provider and in his capacity as the 'service provider' only.	Clause Stands as per RFP.
29	23-24	<p>Part – V</p> <p>9. Liquidated Damage</p> <p>Notwithstanding Bank's right to cancel the order, liquidated damages at 1% (One percent) of the undelivered portion of the order value per week will be charged for every week's delay in the specified delivery schedule subject to a maximum of 10% of the total project cost. Bank will have right to recover these amounts by any mode such as adjusting from any payments to be made to the Vendor or from the performance Bank Guarantee. Liquidated damages will be calculated per week basis. Dispatch details shall be shared by the vendor regularly after handing over the</p>	Request to cap the overall liquidated damages limited to 5% of the total annual contract value.	Clause stands as per RFP.

		<p>consignment to the concerned Courier Agency/Indian Postal services.</p> <p>If the selected Bidder fails to provide any of the services after starting of operations, as per the terms of this RFP, the Bank shall be entitled to charge penalty/ liquidated damages @ 5% of the monthly bill, per week or part thereof.</p> <p>The Bank reserves its right to recover these amounts by any mode including adjusting from any payments to be made by the Bank to the Bidder. Bank may invoke the Bank Guarantee for further delay in delivery in delivery & migration.</p>		
30	24	<p>Part – V</p> <p>11. Contract Period:</p> <p>However Bank reserves the right to place an additional order or decrease the order by 50% (Fifty percent) of the projected quantity with the bidder/s at the quoted price, terms and conditions during the contract period. Any decision of BANK in this regard shall be final, conclusive and binding on the bidder.</p>	<p>Request to remove ' decrease' from the clause as we will be in a position to offer the best price basis the quantity committed by the bank through this RFP.</p>	<p>Clause will stand as per RFP.</p>
31	24-25	<p>Part – V</p> <p>11. Contract Period:</p> <p>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 notice without assigning any reasons. Any offer falling short of the contract validity period is liable for rejection.</p>	<p>Termination without assigning any reason is not acceptable to the bidder unless and otherwise the bank pays a termination fees as may be mutually agreed between the Bank and the Bidder during the contract negotiation stage.</p>	<p>Clause will stand as per RFP.</p>
32	25	<p>Part – V</p> <p>15. Order Cancellation:</p> <ul style="list-style-type: none"> The selected bidder commits a breach of any of the terms and conditions of the bid. 	<p>Request to modify the clause as follows:</p> <p>"The selected bidder commits a breach of any of the material terms and conditions of the bid."Use of 'any terms and conditions' is a generic term.</p> <p>Request to remove this clause.</p>	<p>Clause will stand as per RFP.</p>

		<ul style="list-style-type: none"> 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. 	<p>Further, there are repetitive clauses in this Clause.</p> <p>Assume we shall be able to mutually agree on this clause at the time of contract negotiation.</p>	
33	26-27	<p>Part – V</p> <p>16. Indemnity</p>	<p>Bidder shall be in a position to offer indemnity for breach of IPR, breach of confidentiality, breach of representations and warranties and indemnification claims arising out of gross negligence or willful misconduct by the bidder only. There are several relative provisions contained in the RFP.</p> <p>Further, request to limit the total liability of the bidder limited to the last 12 month's fees paid by the bidder, prior to the date of action/inaction resulting in the claim other than for infringement of IP Rights which shall be unlimited.</p>	Clause will stand as per RFP.
34	28	<p>Part – V</p> <p>19. Right to Alter Quantities</p> <p>The current requirement of the EMD Chip based Debit Cards is 40 Lacs (VISA, Master Card and RuPay variants) and EMV Chip based Pre-paid Cards is 20 Lacs (RuPay Variants) in number, which is indicative only (i.e projected quantity). However Bank reserves the right to place an additional order or decrease the order by $\pm 50\%$ (Fifty Percent) of the projected quantity with the bidder/s at the quoted price, terms and conditions during the contract period. Any decision of BANK in this regard shall be final, conclusive and binding on the bidder.</p>	<p>Request to remove the provision for decrease in quantities (minus 50%)</p>	Clause stands as per RFP.
35	29	<p>Part – V</p> <p>23. Exit Option and Contract Re-Negotiation</p>	<p>"Bank already has remedy under the RFP for delay in project delivery or material breach of terms by bidder. Request to remove this clause as it is already provided for.</p> <p>Further, contract re-negotiation is not acceptable as the bidder offers best available quote at the time of bid submission. Prices once fixed shall not be changed during the project duration."</p>	Clause will stand as per RFP.

36	31	Part – V 25. Termination	<p>Termination without assigning any reason is not acceptable to the bidder unless and otherwise the bank pays a termination fees as may be mutually agreed between the Bank and the Bidder during the contract negotiation stage.</p> <p>However, the clauses contained under this section are already covered in the RFP</p>	Clause will stand as per RFP.
37	32	Part – V 27. Effect of termination 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.	<p>Request to remove 'at the sole discretion of the Bank' from the clause as the bidder shall be paid for all deliverables /services provided till the effective date of termination including the transition period. Request to include provisions for termination fees, for termination without assigning any reason.</p>	Clause will stand as per RFP.
38	33	Part – V 31. Limitation of Liability	<p>"Request to limit the liability of the bidder under this RFP limited to the last 12 month's paid by the Bank to the Bidder, without such limitation being applicable for claims arising out of infringement of IPR only. Request to bring all other indemnities under the purview of the limitation applicable.</p> <p>Request to delete 'Bidder shall be liable for any indirect, consequential, incidental or special damages under the agreement/ purchase order' as consequential and indirect losses shall not be included for indemnification claim. "</p>	Clause will stand as per RFP.
39		General	<p>Certain standard legal clauses like ownership of IP, mutual indemnification, termination rights for vendor etc are not covered under the RFP which we assume shall be discussed and mutually agreed during the contract negotiation stage.</p>	Clause will stand as per RFP.
40	8	Part – I Eligibility Criteria Point no.6 - Bidder should be in the business of manufacturing or supplying of Debit and Pre-paid cards with magnetic stripe and	<p>Already in Eligibility Criteria point no 4 you have asked for 1 Year Experience, But in point no. 6 you are asking 3 years business existence. As you know RBI have mandate EMV Card issuance from Jan 2016. We sincerely request Bank to consider our request and make it minimum 1 year instead of 3 year from date of submission of RFP for existence of Business for Manufacturing or Supply and personalization of</p>	<p>The modified clause may be read as : "Bidder should be in the business of manufacturing or supplying of Debit and Pre-paid cards with magnetic stripe and personalization of cards as per specification of VISA, MasterCard</p>

		personalization of cards as per specification of VISA, MasterCard and RuPay in India for at least 3 financial years as on the date of tender	Debit Card	and RuPay in India for at least 1 financial year as on the date of tender. Bidder should have completed NPCI and VISA certifications."
41	53 & 54	Table A and Table B Visa and Rupay Breakup	We request you to please help us volume breakup for RuPay Card and Visa Card each for Debit and prepaid Variant	Based on Bank's requirement Bank will share the purchase order to the selected vendor/s.
42	53 & 54	Table A and Table B Personalize and Non Personalize Breakup	We request you to please help us volume breakup for Personalize and Non Personalize Kit each for Debit and Prepaid variant.	Based on Bank's requirement Bank will share the purchase order to the selected vendor/s.
43	53 & 54	Table A and Table B Pin Mailer in Non Personalize	In case of Non Personalize Kit, will bank provide us Pin Mailer or Bank will have Green Pin for Non-personalized Kits?	KIT is required for Personalised Cards only.
44	6	BID Control Sheet Cost of the Tender Documents - Rs. 1,00,000/- (Rupees One Lakh only)	Request bank to reduce the fees to Rs 15000 as Rs 1 lac is way to high considering all the other Banking tenders floated currently. Just for, even SBI who had a volume of 12 Crores cards kept fee below Rs 25000	Cost of tender document for this RFP will be Rs. 20,000/-.
45		Earnest Money Deposit - Rs. 50,00,000/- (Rupees Fifty Lakhs only)	Request bank to reduce the EMD amount to Rs 10 lacs considering the overall volume specified in the RFP process	Clause stands as per RFP.
46	10	Part -II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS 4. Earnest Money Deposit The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 180 days in favour of UCO Bank payable at Kolkata for an amount mentioned hereunder:	Does bank have a EMD BG format or a generic format will be accepted	Bidder has to submit the EMD in the format as mentioned in Annexure-F of the RFP.
47	17	Part -III: BID OPENING AND EVALUATION CRITERIA 3. Commercial Evaluation Bank will finalize the L-1 vendor based on the TCO quoted by the bidder in Annexure "K".	There are 2 contradictory terms in this RFP regarding commercials. 1 - Bank has mentioned that the lowest commercial quotes quoted in sealed bid will be considered L1 vendor whereas on page no 55 clause d states that "The rates arrived after Reverse Auction shall be valid for entire contract period. So will bank conduct Reverse Auction or will L1 vendor be determined on basis of commercial quotes submitted along with RFP	There will not be reverse auction to select the L1 bidder. L1 vendor be determined on basis of commercial quotes submitted along with RFP.

48	19	Part – IV Scope of Work <ul style="list-style-type: none"> The bidder shall utilize an Automated Teller Machine network as well as Point of sale (POS) locations and allow nationwide ATM access and withdrawal of cash through normal ATM transactions. 	What does this clause refer to, request bank to clarify and also remove the same if this is not related to this process	The cards prepared/personalized by the vendor have to properly read in all ATMs & POS terminal.
49	20	Part - IV Scope of Work <ul style="list-style-type: none"> Rejected cards should be destroyed under camera surveillance and the Backup of the CCTV recording should be retained for a period of 6 months. A daily report on the rejected card should be made available to the Bank. 	As per Visa/Master norm the CCTV recordings are to be kept only for 90 days period hence request bank to change this clause	Said clause is modified as : "Rejected cards should be destroyed under camera surveillance and the Backup of the CCTV recording should be retained as per VISA/Master norm. A daily report on the rejected card should be made available to the Bank."
50	22	Part – V 6. Payment Terms	Bank has not mentioned the no. of days in which the payment will make to vendor after receipt of invoice. Request bank to release Plastic card payments on receipt of material at Personalization bureau whereas Personalization payment along with Kit payment shall be on monthly basis	Payment will be made on monthly basis.
51	22	Part – V 6. Payment Terms Bidder shall pass on to the Bank all fiscal benefits arising out of reductions in Government levies viz. Sales tax, excise duty, custom duty, etc.	Similarly request bank to accept upward revision of Taxes which has to be paid at actuals to vendor. Also request bank to consider the Dollar fluctuation on 6 monthly basis so as to pass on the increased or decreased value of Dollar rates to bank	Clause will stand as per RFP. Service Tax will be paid by Bank at actual.
52	29	Part – V 23. Exit Option and Contract Re-Negotiation	This clause is entirely one sided, request bank to consider a exit option from bidders side also	Clause will stand as per RFP.
53	50	ANNEXURE –I Technical Specifications EMV Chip Based Debit Cards and Pre-paid Cards Generic Requirement of MagStripe & EMV	We would like to request for addition for MULTOS 4.3 or higher to be added along with Java Card standards compliant – 2.2.1 or above so that card issuers have flexibility in choosing the best technology available for BANK and correct price . i.e. Java Card standards compliant – 2.2.1 or above / MULTOS 4.3 card standards compliant or above	Clause will stand as per RFP.

		cards Java Card standards compliant – 2.2.1 or above		
54	50	ANNEXURE –I Technical Specifications EMV Chip Based Debit Cards and Pre-paid Cards Generic Requirement of MagStripe & EMV cards Microprocessor based IC Card with Memory – 16KB EEPROM minimum 8 bit CPU	Request bank to accept 8k as memory size which is more than sufficient. Most of the banks in India use 8k size	Please refer to last point of sl. no. 2 of Annexure-I (Technical Specifications) of the RFP.
55	50	ANNEXURE –I Technical Specifications EMV Chip Based Debit Cards and Pre-paid Cards Generic Requirement of MagStripe & EMV cards Memory secure encryption for RAM, ROM and EEPROM	Request bank to add Flash memory option along with EPROM which is latest and widely used technology	Please refer to last point of sl. no. 2 of Annexure-I (Technical Specifications) of the RFP.
56	52	ANNEXURE – J COLLATERALS WITH MINIMUM FOUR COLOURS PRINTING (BILINGUAL)	Request bank to share the Present Card kit sample stationary with each vendor for better understanding of the requirement	Sample Card Kit may be shared with selected bidder/s.
57	53	ANNEXURE – K Masked Commercial Bid TABLE - A: Cost for EMV Chip Based Debit Cards Cost of Scanning and printing of Photo / Signature on the Card INCLUDING Personalization Charges	Scanning of photo shall be not be a part of bidders scope as this is handled by the front office desk at bank. Printing and personalization shall be handled by bidder. Please confirm	Bank will share the softcopy/scanned copy of the photo to the vendor and vendor has to personalize the same on the card.
58	55	ANNEXURE – K Masked Commercial Bid Note: b. The price quoted should be inclusive of all applicable taxes/cess (except Service Tax which will be paid by the Bank at	Request bank to accept and pay the tax rates which are implemented by Govt. of India from Time to time. Bidders shall quote taxes as per prevalent rates but if there any revision in future (upward or downward), bank has to pay the same in future.	Service Tax will be paid by Bank as per actual on production of receipt. In future if Govt. will replace service TAX with any other TAX structure then Bank will

		actual) and will not change due to exchange fluctuations, inflation, market conditions, etc.		make the same as per actual.
59	19	<p>Part - IV Scope of Work</p> <p>Bank intends to select vendor for procurement, supply and personalization of 40 lacs EMV Chip Based Debit Cards (VISA, MasterCard and RuPay variants) & 20 lacs EMV CHIP based Pre-paid cards (RuPay variants) as per approved Design & Specification of the Bank with an option of increment/decrement in the quantity by 50% to meet future requirements.</p>	<p>To come up with the best costing total volume of 40 lacs EMV Debit Cards should be bifurcated as per schemes (VISA/MC/Rupay). Specially Master Card if not VISA/Rupay.</p> <p>This will benefit to bank also.</p> <p>Volatility in total volume by 50% - It will be difficult for the vendor to match the same rate for the half of the total volume mentioned. It should be maximum by 20%.</p>	<p>Currently Bank does not issue Master Card. However in future Bank may start the same and the selected bidder/s has to provide the cards as per requirement of Bank.</p>
60	20	<p>Part - IV Scope of Work</p> <p>Bank reserves the right to get EMV Chip Card with name / without name, with photo / without photo, with / without Collaterals / Stationery items and accordingly payment will be released.</p>	<p>Bank is requested to provide an average percentage of photo cards out of total volume to get the best costing.</p>	<p>Percentage of photo cards will be approx. 2-3% of total volume. The data is indicative only. Bank as per its requirement will place the order to the selected bidder/s.</p>
61	23	<p>Part - V 6. Payment Terms</p> <p>The payment will be made in quarterly basis.</p>	<p>Bank is requested to change it to monthly basis. Because of stiff competition there is very this margin and it is difficult to accept payment terms of 90 days.</p>	<p>The modified clause may be read as: "The payment will be made monthly basis."</p>
62	53	<p>Annexure – K Masked Commercial Bid</p>	<p>It is recommended that TCO should be calculated on basic cost exclusive of taxes.</p>	<p>Clause will stand as per RFP.</p>
63	8	<p>Part-I 3. Eligibility Criteria</p> <p>6. Bidder should be in the business of manufacturing or supplying of Debit and Pre-paid cards with magnetic stripe and personalization of cards as per specification of VISA, MasterCard and RuPay in India for at least 3 financial years as on the date of tender</p>	<p>Most bidders are certified by NPCI after 2015. This clause prohibits most new incumbents from participating in the RFP. It is requested to the bank to change this to 2 years so that a level playing field is available for new players as well.</p>	<p>The modified clause may be read as : "Bidder should be in the business of manufacturing or supplying of Debit and Pre-paid cards with magnetic stripe and personalization of cards as per specification of VISA, MasterCard and RuPay in India for at least 1 financial year as on the date of tender. Bidder should have completed NPCI and VISA certifications."</p>

64	16	<p>Part-II</p> <p>Documents constituting the Bid</p> <p>The Bidder should enclose a copy of the Masked Commercial Bid (as per the format provided in Annexure-K) without the prices (please put 'XXX' mark wherever prices are quoted) along with other bid documents for evaluation purpose.</p>	<p>We understand that the masked commercial bid("XXX") to be submitted along with the "Eligibility Bid" & "Technical Bid" & duly filled values in "Commercial Bid"?</p>	<p>Yes.</p>
65	20	<p>Part – IV</p> <p>Scope of Work</p> <p>Non-personalized cards are required to be dispatched to Bank branches/offices in bunch through Bank empanelled courier / India post agency as per the data shared by the Bank in sealed packed condition in secure packet so as to reach at Branches / offices in safe condition.</p>	<p>"Non-personalized Cards" refers to Cards without any personalization (i.e - NO Encoding, Embossing/ indenting, etc.) – Just the printed blank cards with CHIP module?</p>	<p>Non-personalized card implies cards with no name and no photo printed on it. The other information i.e card no. expiry date etc. has to be personalised on the card.</p>
66	21	<p>Part-V</p> <p>1. Order details</p> <p>Bank's Regional Rural Banks i.e RRBs (Paschim Banga Gramin Bank & Bihar Gramin Bank) may also place order of cards for within the contract period with the same cost.</p>	<p>Please confirm on the quantity of card requirement for the RRB's & the minimum quantity per order/design</p>	<p>As and when required by the RRBs, the order for cards may be placed.</p>

Corrigendum

SI No	Page No. / Clause No.	Existing Clauses	Modified Clauses
1	6	<u>Bid Control Sheet</u> Last Date and Time for receipts of technical bids: 21.02.2017 at 3:00 pm	<u>Bid Control Sheet</u> Last Date and Time for receipts of technical bids: 27.02.2017 at 3:00 pm
2	6	<u>Bid Control Sheet</u> Last Date and Time for opening of technical bids: 21.02.2017 at 3:30 pm	<u>Bid Control Sheet</u> Last Date and Time for opening of technical bids: 27.02.2017 at 3:30 pm

Cost for EMV Chip Based Debit Cards and Pre-paid Cards

(Amount in Rs.)

Basic Activities	Price per Card in Rs. (Exclusive of taxes) (A)	Types of Taxes per card (if applicable) (B)	Tax in percentage for each type of taxes (%) (C)	Total tax in amount (in Rs.) (D)	Total Price per Card (inclusive of taxes) (in Rs.) (E)	Quantity (F)	Total Cost (in Rs.) (G= E*F)
Cost of blank plastic card						60,00,000 (40,00,000 EMV based Debit cards and 20,00,000 EMV based Pre-paid Cards)	
Cost of Card Personalization ((Indenting / Tipping / Card Encoding / Embossing, Printing of Name etc. excluding Photo printing)							
Cost of Scanning and printing of Photo / Signature on the Card INCLUDING Personalization Charges							
Cost of supply and printing of Collateral / Stationery (Outer Envelope, Inner Envelop, Card Mailer, T & C Booklet, Usage Guide) all combined per Unit as per specification given in RFP							
Total cost of ownership quoted by the bidder (Amount quoted in Figures)							
Total cost of ownership quoted by the bidder (Amount quoted in words)							

Note:

- L1 bidder would be determined based on the Total Cost of Ownership as per the above table.
- The price quoted should be inclusive of all applicable taxes/cess and will not change due to exchange fluctuations, inflation, market conditions, etc.
- The prices quoted above are for TCO calculation purposes only. Payment would be done on pro rata basis based on the line item availed by the Ban.

Place:

Signature of Bidder: _____

Date:

Name: _____

Business Address: _____

Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS**4. Earnest Money Deposit**

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

Particulars of Job to be undertaken	EMD
Procurement of Debit Cards and Pre-paid Cards	Rs. 50,00,000/-

Non-submission of Earnest Money Deposit will lead to outright rejection of the Offer. The EMD of unsuccessful bidders will be returned to them on completion of the procurement process. 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. The bidder violates any of the provisions of the terms and conditions of this tender specification.
- d. 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: exemption from submission of EMD shall be given to bidders, who are Micro, Small and Medium Enterprises (MSME), and are registered with National Small Scale Industrial Corporation (NSIC) under its “Single Point Registration Scheme”. The bidder has to submit necessary document issued by NSIC to avail the exemption. To qualify for EMD exemption, firms should necessarily enclose a valid copy of registration certificate issued by NSIC which are valid on last date of submission of the tender documents. MSME firms which are in the process of obtaining NSIC certificate will not be considered for EMD exemption.

As per Govt. of India guidelines, there is a special provision for Micro and Small Enterprises owned by Schedule Castes and Schedule Tribes. Out of 20% target of annual procurement from Micro and Small Enterprises, a sub-target of 20% (i.e. 4% out of above 20%) shall be embarked for procurement from Micro and Small Enterprises owned by Schedule Castes and Schedule Tribe entrepreneurs. Provided that, in the event of failure of such Micro and Small Enterprises to participate in the tender process or meet tender requirements and L1 price, 4% sub-target for procurement embarked for procurement from Micro and Small Enterprises owned by Schedule Caste and Schedule Tribe entrepreneurs shall be met from other Micro and Small Entrepreneurs.

(It is clarified that necessary and valid documents should be submitted by the Micro and Small Enterprises and SC/ST Micro and Small Enterprises owners to avail the preference.)

Further, participating Micro and Small Enterprises bidders quoting price within price band of L1+15% shall also be allowed to supply a portion of requirement if they agree to bring down their price to L1 price in a situation where L1 price is from some other firm other than a Micro and Small Enterprise and such Micro and Small Enterprise shall be allowed to supply upto 20% of the total tendered value. In case of more than one such Micro and Small Enterprises, the supply shall be shared proportionately.

The Bank details for Bank Guarantee (EMD) are as below:

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