



UCO BANK

Department of Information Technology

RFP for Selection & Empanelment of Information Systems Auditor

RFP Ref No: DIT/BPR&BTD/OA/3084/2019-20 Date: 07.09.2019

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

Sl No.	Page No / Clause No	Terms & Conditions as per RFP	Queries by the Bidder (s)	Bank's Response
1.	Page 25, Clause 2	Three Bid System: Commercial bid soft copy Like eligibility and technical bid, commercial bid has also been requested to be submitted in hard copy and soft copy format.	We request you to restrict the requirement of submission of commercial bid to hard copy format or upload only, as removable media is generally blocked.	The subject clause stands as per RFP.
2.	Page 11, 114, clause 3, point 1	Eligibility Criteria / Eligibility Compliance Bidder should be a limited company (Public / Private) registered in India under the Companies Act, 1956 / 2013 / a partnership firm registered under LLP Act for the last 3 years as on RFP issuance date. Concerns registered as MSME Entrepreneur should be categorized as MSME as on RFP submission date. The bidder should not be a subsidiary of a foreign	Request you to change this clause to: Bidder should be a limited company (Public / Private) registered in India under the Companies Act, 1956 / 2013 / a partnership firm under the Partnership Act, 1932 or LLP Act for the last 3 years as on RFP issuance date. Concerns registered as MSME Entrepreneur should be categorized as MSME as on RFP submission date. The bidder should	The subject clause stands modified as under:- "Bidder should be a limited company (Public / Private) registered in India under the Companies Act, 1956 / 2013 / a partnership firm under the Partnership Act, 1932 or LLP Act for the last 3 years as on RFP issuance date. Concerns registered as MSME Entrepreneur should be categorized as MSME as on RFP submission date. The

		company.	not be a subsidiary of a foreign company.	bidder should not be a subsidiary of a foreign company."
3.	Page 12, 114, clause 3, point 8	<p>Eligibility Criteria/ Eligibility Compliance</p> <p>To ensure audit independence, the bidder should not have been a vendor / Consultant of IT equipment / peripheral / software / Services / existing IS auditor of UCO Bank in the past 2 years.</p>	<p>This clause is restrictive in nature. Request you to remove the clause or change this as:</p> <p>To ensure audit independence, the bidder should not have been a vendor or consultant who have supplied or delivered IT equipment / IT peripheral / software / IT managed Services / IT implementation services or should not be existing IS auditor of UCO Bank in the past 2 years.</p>	<p>The subject clause stands modified as under:-</p> <p>"To ensure audit independence, the bidder should not have been an existing IS auditor of UCO Bank in the past 2 years."</p>
4.	Page 38	<p>Vulnerability assessment:</p> <p>Placement/ Deployment of security equipment, network equipment for securing database, application, web servers of various applications. Configurations and Monitoring of logs of Intrusion Detection/Prevention Systems, firewalls and response capabilities. Exercise will be carried out from the place where servers are placed. The same will also be carried out from a selected branch outlet for selected sample critical application/servers. Appropriate</p>	<p>The scope of services in this clause is generally restricted for auditors and professional services firm. It is aligned towards the services provided by System Integrators or IT service providers. It is requested to exclude this clause from scope.</p>	<p>The subject clause stands as per RFP.</p>

		updated tools should be used for each phase of test.		
5.	Page Clause 6	39, Site Audit: The following mentioned under site audit: <ul style="list-style-type: none"> • ATM Switch (DC & DR) • Prepaid Card Facility • POS Infrastructure Facility • SMS system • Card printing facility at different locations • Loyalty Rewards • AOC / ROC (all integrated switch / payment gateways) 	Please confirm line of codes for each application to be covered as a part of scope along with Language and Platform on which the applications are developed.	This is site audit and not source code audit.
6.	Page Clause 12	70, Terms of payment: Payment Terms per Audit Round is given below: <ul style="list-style-type: none"> • No advance payment will be made. • 50% of the charges/fees of a particular Type of Audit will be payable after submission of the following: - <ul style="list-style-type: none"> ✓ Audit Plan ✓ Risk Rating of different Audit Units as per Scope of Work ✓ Check-List for different Audit Units as per Scope of Work ✓ Audit report as per Scope of Work • 25% of the charges/fees will be payable after Bank receiving 	We request payment terms as follows for both yearly and quarterly/half-yearly audit: <ol style="list-style-type: none"> 1. Phase 1 - 70% 2. Phase 2 - 20% 3. Phase 3 - 10% As we will be submitting our PBG and holding 25% of payment for phase 3 is very substantial as no any major activity is expected to be conducted in phase 3. Also, phase 1 %age payment doesn't reflect the effort needed for the completion. Further we request you to segregate the phase 1 payment as follows: <ul style="list-style-type: none"> • Completion of audit plan: 20% 	Terms of payment: Payment Terms per Audit Round is given below: <ul style="list-style-type: none"> • No advance payment will be made. • 50% of the charges/fees of a particular Type of Audit will be payable after submission of the following: - <ul style="list-style-type: none"> ✓ Audit Plan ✓ Risk Rating of different Audit Units as per Scope of Work ✓ Check-List for different Audit Units as per Scope of Work

		<p>Compliance Review Report complete in all respect.</p> <ul style="list-style-type: none"> Balance 25% will be payable after one month of submission of Review Report complete in all respect, provided bank is satisfied that Review has been conducted complete in all respect as per Scope. 	<ul style="list-style-type: none"> Completion of 50% of planned work stream - 30% Completion of phase 1 - 20% 	<ul style="list-style-type: none"> ✓ Draft Audit report as per Scope of Work 20% after submission of the final audit report 20% of the charges/fees will be payable after Bank receiving Compliance Review Report complete in all respect. Balance 10% will be payable after one month of submission of Review Report complete in all respect, provided bank is satisfied that Review has been conducted complete in all respect as per Scope.
7.	Page 59, Clause 4	<p>Broad areas of audit: Audit unit/areas: Process Audit</p> <p>As per the RFP, OS audit needs to be conducted for underlying infrastructure of all the applications which is hosted in DC and DR.</p>	<p>Please confirm.</p> <p>If yes, please mention the number of assets that need to be covered in OS audit.</p>	<p>The no. of assets approximately to be covered in OS Audit is 300 with a variation of 10%.</p>
8.	Page 38, Clause 3	<p>Audit unit/areas: Vulnerability Assessment</p>	<p>Please confirm the number of locations to be covered in VA activity.</p>	<p>The no. of locations to be covered in VA activity is 2 (Bangalore & Kolkata).</p>

9.	Page 38, Clause 5	<p>Audit unit/areas: Penetration Testing</p> <p>Penetration Testing shall include the following websites/URLs</p> <ul style="list-style-type: none"> • Bank's Websites • Public facing Routers & Firewalls 	Please confirm whether we should perform black box/grey box testing of the applications.	The details will be shared with the selected bidder.
10.	Page 39, Point 5	<p>Audit unit/areas: Penetration Testing</p> <p>The Approximate Number of websites/URLs for Penetration Testing is about 30</p>	Please confirm whether this number include routers/firewalls as well.	<p>Audit unit/areas: Penetration Testing</p> <p>The Approximate Number of websites/URLs/perimeter firewalls/Routers for Penetration Testing is about 30 With a variation of $\pm 20\%$.</p>
11.	Page 42, Point 4	<p>Controls to be covered under audit AREAS/UNITS: Network Audit</p>	<p>Please confirm:</p> <ul style="list-style-type: none"> • Number of locations to be covered in network architecture review • Number of devices to be covered 	Number of locations to be covered in network architecture review is two.
12.	Page 41	<p>Types of Audit & Frequency of Audit: Application Audit</p>	Please confirm whether application security assessment as per OWASP top 10 should be considered as separate scope of work apart from Penetration testing of 30 Websites/ URL mentioned in page no 16. In case the answer is yes, we would require the number and type of applications to be covered in this part as well.	The subject clause is self-explanatory.

13.	Page 29, Point 4	<p>Technical Evaluation</p> <p>For each type of audit out of the mentioned 10 types, the following is the scoring pattern: -</p> <ul style="list-style-type: none"> • 15 marks – If bidder submits both Purchase Order and Completion Certificate for each type of mentioned audit types from 03 Scheduled Commercial Banks. • 10 marks – If bidder submits both Purchase Order and Completion Certificate for each type of mentioned audit types from 02 Scheduled Commercial Banks. • 05 marks – If bidder submits both Purchase Order and Completion Certificate for each type of the mentioned audit types from 01 Scheduled Commercial Bank 	<p>Request you to change the clause to the following:</p> <p>For each type of audit out of the mentioned 10 types, the following is the scoring pattern: -</p> <ul style="list-style-type: none"> • 15 marks – If bidder submits both Purchase Order and Completion Certificate/Satisfying work certificate/Any other supporting evidences for the services delivered for each type of mentioned audit types from 03 Scheduled Commercial Banks. • 10 marks – If bidder submits both Purchase Order and Completion Certificate/Satisfying work certificate/Any other supporting evidences for the services delivered for each type of mentioned audit types from 02 Scheduled Commercial Banks. • 05 marks – If bidder submits both Purchase Order and Completion Certificate/Satisfying work certificate/Any other 	<p>The subject clause stands modified as under:-</p> <p>“Technical Evaluation:</p> <p>For each type of audit out of the mentioned 10 types, the following is the scoring pattern: -</p> <ul style="list-style-type: none"> • 15 marks – If bidder submits both Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate for each type of mentioned audit types from 03 Scheduled Commercial Banks. • 10 marks – If bidder submits both Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate for each type of mentioned audit types from 02 Scheduled Commercial Banks. • 05 marks – If bidder
-----	------------------	--	--	---

			supporting evidences for the services delivered for each type of the mentioned audit types from 01 Scheduled Commercial Bank.	submits both Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate for each type of the mentioned audit types from 01 Scheduled Commercial Bank."
14.	Page 12, 114, Point 5	<p>Eligibility Criteria/Eligibility Compliance: Documentary proof must be provided as per format given in Annexure – XX along with copies of Work Order along with completion certificate</p>	<p>Request you to change the clause to the following: Documentary proof must be provided as per format given in Annexure – XX along with copies of Work Order along with Completion Certificate/Satisfying work certificate/Any other supporting evidences for the services delivered.</p>	<p>The modified clause stands as under:- "Documentary proof must be provided as per format given in Annexure – XX along with copies of Work Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate conditions of payment."</p>
15.	Page 12, 114, Point 5	<p>Eligibility Criteria/Eligibility Compliance: The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial</p>	<p>Audit cycle is not a standard terminology for IS audit. Hence request you to change this as: The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed System Audit or</p>	<p>The subject clause stands as per RFP.</p>

		<p>years, for a minimum of one (01) no. of Public / Private Sector Bank in India. The bidder should have conducted IS Audit in following areas:-</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Forensic Audit 6. Application Audit 7. Network Audit 8. Audit of Security devices/Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 9. Database Audit 10. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public / Private Sector Banks also.</p>	<p>completed at least 1st year system audit in on-going engagements in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India. The bidder should have conducted IS Audit in following areas:-</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Forensic Audit 6. Application Audit 7. Network Audit 8. Audit of Security devices/Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 9. Database Audit 10. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public / Private Sector Banks also.</p>	
16.	Page 28, 29, Point 1, 3	<p>Technical Evaluation Criteria: The bidder must have completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.</p>	<p>Audit cycle is no a standard terminology for IS audit. Hence request you to change this as: The bidder must have completed System Audit or completed at least 1st year system audit in on-going engagements in last two</p>	The subject clause stands as per RFP.

			financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.	
17.	Page 81, Clause 38(Point vi)	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	<p>With reference to the following clauses:</p> <ul style="list-style-type: none"> • Clause No 23, Page 74; • Clause No.38(iv); Page No. 80-81; • Page 95-Annexure VII- Undertaking to abide by all by-laws / rules / regulations; • Page 96-Annexure – VIII- Undertaking Letter on the selected bidder's letterhead for Central Minimum Wages Act & Labour Laws <p>Please confirm that our overall liability is restricted to the one-time fee paid to us.</p>	The subject clause stands as per RFP.
18.	Page 10, clause 2	<p>Overview or Objective: Introduction & Objective</p> <p>Providing minimum domain wise baseline security standard / practices in a checklist format to be implemented to achieve a secure IT environment for technologies deployed at UCO Bank separately for Servers, Database Management System</p>	<p>May we request you to confirm if preparation of Minimum Baseline Security Standard are limited for below areas only:</p> <ul style="list-style-type: none"> • Servers, • Database Management System (DBMS) • network equipment's (e.g. Router, Switch, Firewall, IPS or any other security equipment's 	The subject clause is self-explanatory.

		(DBMS), network equipment's, security equipment's etc.		
19.	Page Clause 3	11, Eligibility Criteria: The bidder should have a minimum annual turnover of Rs.2 Crores per year during the last three financial years i.e. 2016-17, 2017-18 & 2018-19.	May we request you to increase the turnover limit to minimum INR 100 core in each of the last three financial years.	The subject clause stands as per RFP.
20.	Page Clause 3	12, Eligibility Criteria: The bidder should have an experience in the business of Information System auditing (IS Auditing) in India in at least last three years as of RFP submission date.	May we request you to consider EL/ WO/ PO also as documentary evidences as "Satisfactory Working Certificates / Completion Certificates / Installation Reports / Project Sign-Offs" are not being always available from client.	The subject clause stands modified as under:- "Eligibility Criteria: The bidder should have an experience in the business of Information System auditing (IS Auditing) in India in at least last three years as of RFP submission date. Proof of Documents to be submitted: Documentary evidence with relevant copies of Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate in the last three years including names of clients with Phone and Fax numbers, E-Mail IDs etc."

21.	Page 14, Clause 3	<p>Tender Document and Fee: A complete set of tender document can be obtained from the following address during office hours on all working days on submission of a written application along with a non-refundable fee of Rs.20,000/- (Rupees Twenty Thousand Only) in the form of Demand Draft or Banker's Cheque in favour of UCO BANK, payable at Kolkata.</p>	<p>Considering this as a re-tendering process, May we request you to exempt the Original RFP bidders from the submission of the Tender Cost / Fee.</p>	<p>The subject clause stands as per RFP.</p>
22.	Page 15, Clause 4	<p>Earnest Money Deposit: The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 6 months together with a claim period of 30 days in favor of UCO Bank payable at Kolkata for an amount mentioned hereunder:</p>	<p>Since, the EMD of successful bidder(s) will be returned on submission of Performance Bank Guarantee and we have not been refunded earlier EMD hence, we request to consider earlier valid EMD. Issuing another EMD before obtaining earlier EMD on opportunity is difficult.</p>	<p>The subject clause stands as per RFP.</p>
23.	Page 119, Annexure – XVIII	<p>Technical Bill of Material</p>	<p>We request to remove this annexure as same may not be applicable for this tender.</p>	<p>This annexure stands deleted.</p>
24.	Page 115, Annexure – XVI	<p>Bidder should submit an Undertaking regarding compliance of all Laws, Rules, Regulations, By-Laws, Guidelines, Notifications etc.</p>	<p>We anticipate that the clause should be as follows: Documentary evidence to be submitted by the bidder as per</p>	<p>Documentary evidence to be submitted by the bidder is as per Annexure – VII.</p>

		Bidder shall also submit an undertaking in letter head as per format given in annexure for undertaking IS Audit Assignment.	Annexure – VII.	
25.	Page 122, 126, Annexure XIX and Annexure XX	Any new addition/up-gradation in sites, hardware, software, new deliverables, and change in architecture or due to regulatory requirement as per the Scope of Work, during the period of Audit must also be covered in the scope of this audit without any additional cost to the bank.	May we request you to change the clause in line with Page: 40 of 129 “Any new addition / up-gradation in sites, hardware, software, new deliverables, change in architecture or due to regulatory requirement, during the contract period will also be covered in the scope of this audit subject to a maximum variation of 10% of count of devices/applications/portals/sites/hardware/software/new deliverables etc.”	The subject clause stands modified as under:- “Any new addition/up-gradation in sites, hardware, software, new deliverables, and change in architecture or due to regulatory requirement during the contract period will also be covered in the scope of this audit subject to a variation of 10% of count of devices / applications / portals / sites / hardware / software / deliverables etc.”
26.	Page 53	II. CONTROLS TO BE COVERED UNDER AUDIT AREAS/UNITS 30. Migration Audit (One Time) in Page 30 30. Migration Audit (One Time) <ul style="list-style-type: none"> • Finacle 10x migration • Internet Banking application migration 	We request to clarify if migration audit include the preparation of strategy & approach for migration from existing to new systems or it involves post-migration review of the completeness & accuracy of the data	Bank is planning to migrate to Finacle 10. Hence, after the migration, the necessary migration audit will have to be conducted.
27.	Page 11, Clause 3	Eligibility Criteria: The bidder must be having on their rolls, on permanent employment	May we request you to update the requirement to ensure quality resources are available with the	The subject clause stands as per RFP.

		<p>basis, a minimum of 10 (ten nos.) professionals who hold professional certifications like CEH / CISA / DISA (certificate issued by ICAI) / CISSP / CISM / ISO 27001 with requisite experience to handle the work as per the scope (valid as on date).</p>	<p>bidder.</p> <p>We suggest to change the clause as follows:</p> <p>Bidder should have minimum 500 professionally qualified resources on it rolls. The bidder must be having on their rolls, on permanent employment basis, a minimum of 50 (ten nos.) professionals who hold professional certifications like CEH / CISA / DISA (certificate issued by ICAI) / CISSP / CISM / ISO 27001 with requisite experience to handle the work as per the scope (valid as on date).</p>	
28.	Clause 23, 63	<p>Indemnity:</p> <p>The selected Bidder agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any claim for infringement of intellectual property rights.</p> <p>The selected Bidder agrees to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of</p>	<p>May we request you to include the following verbiage to be inserted</p> <p>"Any indemnity amounts will be limited to the fees paid, subject to final determination by a competent court/arbitrator."</p>	<p>The subject clause stands as per RFP.</p>

		<p>any breach of the terms and conditions contained in this RFP or Service Level Agreement to be executed.</p> <p>The selected Bidder agrees to indemnify and keep indemnified Bank at all times against all claims, demands, actions, costs, expenses (including legal expenses), loss of reputation and suits which may arise or be brought against the Bank, by third parties on account of negligence or failure to fulfil obligations by the selected bidder or its employees/personnel.</p> <p>All indemnities shall survive notwithstanding expiry or termination of Service Level Agreement and the Vendor shall continue to be liable under the indemnities.</p> <p>Selected Bidder is required to furnish a separate Letter of Indemnity (Format whereof to be supplied by the Bank) in Bank's favour in this respect before or at the time of execution of the Service Level Agreement.</p>		
--	--	--	--	--

29.	Page 59	Application Audit (Controls) & Migration Audit: Once in a year (Conduct of Audit & Compliance Review)	We request you to keep Migration audit separate and frequency of Audit should be one time or "As and when required".	The subject clause stands as per RFP.
30.	Page 70, Clause 12, 24	Terms of Payment: Payment Terms per Audit Round is given below: iv. No advance payment will be made. ii. 50% of the charges/fees of a particular Type of Audit will be payable after submission of the following:- Audit Plan Risk Rating of different Audit Units as per Scope of Work Check-List for different Audit Units as per Scope of Work.	Closure of the audit finding is subject to Bank's decision and any delay in mitigating gaps are not attributable to auditor hence, we request to modify the payment terms as follows: iv. No advance payment will be made. ii. 50% of the charges/fees of a particular Type of Audit will be payable after submission of the following:- Audit Plan Risk Rating of different Audit Units as per Scope of Work Check-List for different Audit Units as per Scope of Work DRAFT Audit report as per Scope of Work iii. 30% of the charges/fees will be payable after Bank receiving the FINAL audit report post discussion and agreed by Bank iv. Balance 20% of the charges/fees will be payable after submission of Compliance Review Report complete in all respect,	The subject clause stands as per RFP.

			provided bank is satisfied that Review has been conducted complete in all respect as per Scope.	
31.	Page clause 60	72, Penalty: If any system goes down / Bank's regular work is hampered in a system due to the audit process in progress in that system, then a penalty of Rs.10,000/- will be charged for per system, subject to a maximum of 10% of the total project cost. Thereafter, the contract/purchase order may be cancelled and Performance Bank Guarantee may be revoked and also be de-empanelled.	May we request you to amend the clause as follows: If any system goes down / Bank's regular work is hampered in a system due to unauthorised access of the auditor during audit process in progress in that system, then a penalty of Rs.10,000/- will be charged for per system, subject to a maximum of 10% of the total project cost. Thereafter, the contract/purchase order may be cancelled and Performance Bank Guarantee may be revoked and also be de-empanelled. Or include a new clause stating that: All testing will be carried out in test environment and in the event of performing any test on production, Bank will provide written confirmation to the auditor before initiate any intrusion based attack which may lead to system down.	The subject clause stands as per RFP.

32.	Page 72, Clause 59	<p>Liquidated Damage: If the selected bidder fails to deliver or perform the services within the time period(s) specified in the agreement, Bank shall, without prejudice to its other remedies under the agreement, deduct from the order value, as liquidated damages, a sum equivalent to 0.5% of the services for each week or part thereof of delay until actual delivery or performance upto a maximum deduction of 10% of the order value. Once the maximum is reached Bank may consider cancellation of the order and the Performance Security submitted may be invoked.</p>	<p>May we request you to amend the clause as follows: If the selected bidder fails to deliver or perform the services within the time period(s) specified in the agreement, Bank shall, without prejudice to its other remedies under the agreement, deduct from the order value, as liquidated damages, a sum equivalent to 0.25% of the services for each month or part thereof of delay until actual delivery or performance upto a maximum deduction of 10% of the order value. Once the maximum is reached Bank may consider cancellation of the order and the Performance Security submitted may be invoked.</p>	The subject clause stands as per RFP.
33.	Page 73, Clause 54	<p>Order Cancellation (Termination): 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.</p>	<p>May we request you to amend the clause as follows: UCO BANK reserves the right to cancel the work/purchase order or terminate the Master Contract by giving One Month (30 days) prior notice in writing and recover damages, costs and expenses etc., incurred by Bank under the following circumstances:</p>	The subject clause stands as per RFP.

		<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • Delay in commissioning / implementation / testing beyond the specified period. Any delay that is not occasioned due to reasons solely and directly attributable to the auditor will not be deliberated under this clause. • 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.	
34.	Page 76, Clause 29	Exit Option and Contract Re-Negotiation	May we request you to include below additional clause: Bidder may exit by giving One Month (30 days) prior notice in writing.	The subject clause stands as per RFP.
35.	Page 120, Annexure – V	Fees for Process, Site audit, outsourcing activities, Compliance to IT ACT defined under Scope of Work in the RFP (Inclusive of all fees & expenses)	May we request you to confirm the locations for: <ul style="list-style-type: none"> • Prepaid Card Facility • POS Infrastructure Facility • SMS system • Card printing facility at different locations • Loyalty Rewardz • AOC / ROC (all integrated switch / payment gateways) Further, we request to confirm tentative number of outsourced vendor/ process to be reviewed as the part of audit activities.	Please note the following with respect to location details:- CTS – Hyderabad & Vijaywada ATM Switch, AOC & ROC – Mumbai & Chennai Prepaid Card – Chennai Loyalty Rewardz – Point stands deleted from Site Audit and has been included in Process Audit POS Infrastructure Facility – Point stands deleted from Site Audit and has been included in Process Audit AOC & ROC - Site Audit
36.	Page 120,	Fees for Application Controls Audit	May we request you to confirm	The number of in-scope

	Annexure – V	defined under Scope of Work in the RFP (Inclusive of all fees & expenses)	the number of in-scope application for application control and application security testing.	application for application control and application security testing is about 10.
37.	Page 9	Bid Control Sheet: Introduction & Objective Last Date and Time for receipts of tender bids: 30.09.2019 at 04:00 PM	May we request you to extend at least 2 weeks' time from release of pre-bid query response for submission of final bid.	The last date and time for submission of technical bids is 17.10.2019. (Please refer to Corrigendum given below for details)
38.	Page 13, Clause 3	Eligibility Criteria: Bidder should not have been debarred / black-listed by any Public Sector Bank/ICAI as on date of bid submission.	May we request to kindly amend the clause as follows: Bidder (DTILLP) is not debarred / black-listed by any Public Sector Bank /ICAI as on date of bid submission.	The subject clause stands as per RFP.
39.	Page 13, Clause 3	Eligibility Criteria: The service provider should ensure that there are no proceedings / inquiries / investigations have been commenced / pending against service provider by any statutory or regulatory agencies which may result in liquidation of company / firm and / or deterrent on continuity of business.	May we request to kindly amend the clause as follows: There are no proceedings / inquiries / investigations commenced / pending against service provider by any statutory or regulatory agencies which may result in liquidation of the firm and / or deterrent on continuity of business.	The subject clause stands as per RFP.
40.	Page 12 Clause 3	Eligibility Criteria: The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial	We request you to consider the experience of Forensic audit from private organization or consider our experience of dealing in forensics products supply, installation in various govt.	The subject clause stands modified as under:- "The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have

		<p>years, for a minimum of one (01) no. of Public / Private Sector Bank in India. The bidder should have conducted IS Audit in following areas: -</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Forensic Audit 6. Application Audit 7. Network Audit 8. Audit of Security devices/ Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 9. Database Audit 10. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public /Private Sector Banks also.</p>	<p>department like Police, Enforcement Directorate etc.</p>	<p>completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India. The bidder should have conducted IS Audit in following areas: -</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Application Audit 6. Network Audit 7. Audit of Security devices/ Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 8. Database Audit 9. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public /Private Sector Banks also.</p> <p>Moreover, the bidder should have conducted IS Audit in Forensic Audit in Public / Private Sector banks / any other government agency.”</p>
--	--	---	---	---

41.	Page 11	<p>Eligibility Criteria –</p> <p>5.</p> <p>The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.</p>	<p>Can we change these criteria to 3 years instead of 2 years means –</p> <p>The bidder must have completed at least one full cycle of System Audit in last Three financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India</p> <ul style="list-style-type: none"> • (Even Your point No- 6 is also asking for experience in last 3 years) 	<p>The subject clause stands modified as under:-</p> <p>“Eligibility Criteria –</p> <p>The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.”</p>
42.	Page 12	<p>Scope of work</p> <p>Audit Units /Areas</p> <p>1) Process audit</p> <p>xvi) Various Treasury Application</p> <p>xviii) Security Operating Centre(SOC)</p>	<p>How many applications?</p> <p>Locations of SOC?</p>	<p>2 applications related to Treasury.</p> <p>Locations of SOC: Kolkata & Bangalore</p>
43.	Page 12	<p>2) In-House /Outsourced Application (Source Code Audit)</p> <p>HRMS Mobile Application</p> <p>UCO Online (ucoonline.co.in/ucoonline.in)</p> <p>Customization Source code of Finacle</p> <p>UPI/IMPS/Mobile Banking/m-passbook/UCO secure/UCO Pay +</p> <p>Any Other Applications added</p>	<p>approx lines of code for each application (6 applications)</p> <p>Yearly how many applications to be considered?</p> <p>"How Many APIs for each application?</p> <p>Lines of source code for each APIs</p>	<p>The details will be shared with the selected bidder.</p>

		newly during The Contract Period APIs	(estimate)"	
44.	Page 38	4) Security Management Review security zones / network / Delivery channels 5) Penetration Testing Bank's Websites Public Facing Routers & Firewalls	Details on zones/ Network and delivery channels How many?	Penetration Testing of various websites, URLs and parameter devices are given separately in Clause no. 5 (Page no. 38).
45.	Page 39	6) Site Audit 15) Application Audit-ADC application(Mobile Banking, UPI, etc.) on various platforms (part of process Audit) NOTE: Any new addition/up- gradation in sites / h/w, s/w, new deliverables etc.	Wherever location not specified, should locations of those be taken as Kolkata? How much new addition - changes to be considered for each component mentioned?	Please refer to Page no. 39 (Clause no. 6 – Site Audit) of subject RFP. Moreover, please note the following details:- CTS – Hyderabad & Vijaywada ATM Switch, AOC & ROC – Mumbai & Chennai Prepaid Card – Chennai Loyalty Rewardz – Point stands deleted from Site Audit and has been included in Process Audit POS Infrastructure Facility – Point stands deleted from Site Audit and has been included in Process Audit AOC & ROC - Site Audit

				Details will be shared with the selected bidder.
46.	Page 53	Types of audit & Frequency of audit (as & when required) 9) Forensic Audit	How many Instances to be accounted in a year? - minimum, maximum	Forensic Audit will be as and when required.
47.	General		If there is any change (increase) in Taxes / TDS in next three years then whether Bank is ready to pay that difference amount?	The subject clause stands as per RFP.

Note:

- All other terms & conditions, clauses of the subject RFP remain unchanged. The reply to pre-bid queries / clarifications / corrigendum / addendum & changes in the RFP clause mentioned hereinabove will be part & parcel of the RFP.

Place: Kolkata

Date: 26.09.2019

Corrigendum / Addendum

SI No	Existing Clause	New Clause
1	<p>Eligibility Criteria point no. 5: The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last three financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.</p>	<p>Eligibility Criteria – The bidder should have Banks / Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.</p>
2	<p>Eligibility Criteria point no. 1: Bidder should be a limited company (Public / Private) registered in India under the Companies Act, 1956 / 2013 / a partnership firm registered under LLP Act for the last 3 years as on RFP issuance date. Concerns registered as MSME Entrepreneur should be categorized as MSME as on RFP submission date. The bidder should not be a subsidiary of a foreign company.</p>	<p>Eligibility Criteria point no. 1: Bidder should be a limited company (Public / Private) registered in India under the Companies Act, 1956 / 2013 / a partnership firm under the Partnership Act, 1932 or LLP Act for the last 3 years as on RFP issuance date. Concerns registered as MSME Entrepreneur should be categorized as MSME as on RFP submission date. The bidder should not be a subsidiary of a foreign company.</p>
3	<p>Eligibility Criteria point no. 8: To ensure audit independence, the bidder should not have been a vendor / Consultant of IT equipment / peripheral / software / Services / existing IS auditor of UCO Bank in the past 2 years.</p>	<p>Eligibility Criteria point no. 8: To ensure audit independence, the bidder should not have been an existing IS auditor of UCO Bank in the past 2 years.</p>
4	<p>Technical Evaluation (Technical Scoring) For each type of audit out of the mentioned 10 types, the following is the scoring pattern: -</p> <ul style="list-style-type: none"> • 15 marks – If bidder submits both Purchase Order and Completion Certificate for each type of mentioned audit types from 03 Scheduled Commercial Banks. • 10 marks – If bidder submits both Purchase Order and Completion Certificate for each type of mentioned audit types from 02 Scheduled 	<p>Technical Evaluation (Technical Scoring): For each type of audit out of the mentioned 10 types, the following is the scoring pattern: -</p> <ul style="list-style-type: none"> • 15 marks – If bidder submits both Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate for each type of mentioned audit types from 03 Scheduled Commercial Banks.

	<p>Commercial Banks.</p> <ul style="list-style-type: none"> 05 marks – If bidder submits both Purchase Order and Completion Certificate for each type of the mentioned audit types from 01 Scheduled Commercial Bank 	<ul style="list-style-type: none"> 10 marks – If bidder submits both Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate for each type of mentioned audit types from 02 Scheduled Commercial Banks. 05 marks – If bidder submits both Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate for each type of the mentioned audit types from 01 Scheduled Commercial Bank.
5	<p>Eligibility Criteria point no. 6: The bidder should have an experience in the business of Information System auditing (IS Auditing) in India in at least last three years as of RFP submission date.</p> <p>Proof of Documents to be submitted: Documentary proof must be provided as per format given in Annexure – XX along with copies of Work Order along with completion certificate</p>	<p>Eligibility Criteria point no. 6: The bidder should have an experience in the business of Information System auditing (IS Auditing) in India in at least last three years as of RFP submission date.</p> <p>Proof of Documents to be submitted: Documentary evidence with relevant copies of Purchase Order and Payment Advice along with Terms & conditions of payment / Completion Certificate / Satisfactory Working Certificate in the last three years including names of clients with Phone and Fax numbers, E-Mail IDs etc.</p>
6	<p>Annexures XIX & XX: Any new addition/up-gradation in sites, hardware, software, new deliverables, and change in architecture or due to regulatory requirement as per the Scope of Work, during the period of Audit must also be covered in the scope of this audit without any additional cost to the bank.</p>	<p>Annexures XIX & XX: Any new addition/up-gradation in sites, hardware, software, new deliverables, and change in architecture or due to regulatory requirement during the contract period will also be covered in the scope of this audit subject to a variation of 10% of count of devices / applications / portals / sites / hardware / software / deliverables etc.</p>
7	<p>Eligibility Criteria point no. 5: The bidder should have Banks / Financial</p>	<p>Eligibility Criteria point no. 5: The bidder should have Banks /</p>

	<p>Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India. The bidder should have conducted IS Audit in following areas: -</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Forensic Audit 6. Application Audit 7. Network Audit 8. Audit of Security devices/ Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 9. Database Audit 10. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public /Private Sector Banks also.</p>	<p>Financial Institutions as their clients for IS Audit. The bidder must have completed at least one full cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India. The bidder should have conducted IS Audit in following areas: -</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Application Audit 6. Network Audit 7. Audit of Security devices/ Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 8. Database Audit 9. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public /Private Sector Banks also.</p> <p>Moreover, the bidder should have conducted IS Audit in Forensic Audit in Public / Private Sector banks / any other government agency.</p>
8	<p>Selection Process:</p> <p>The selection of the bidder will be decided on T1-L1 concept. The detailed description of the process is elaborated in evaluation process.</p> <ol style="list-style-type: none"> a. A screening committee constituted by UCO BANK for the purpose of selection of the successful bidder, would evaluate Technical Bids to qualify the bidders. b. The evaluation process will be carried out as mentioned in PART – III of this RFP. c. During the period of evaluation, bidders may be asked to provide more details and explanations about information they have provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/fax/ e-mail seeking the explanation. 	<p>Selection Process:</p> <p>The L1 Bidder will be selected based on the lowest cost quoted by the bidder i.e. TCO (Total Cost of Ownership) as given in the commercial format (Annexure – XX)</p>

	<p>d. UCO BANK reserves the right to modify / amend the evaluation process at any time during the bid process, without assigning any reason, whatsoever, and without any requirement of intimating the bidders of any such change.</p> <p>e. The Commercial Bids of the finally qualified and short listed bidders would be opened in their presence or their authorized representatives wishing to be present, which will be communicated separately.</p> <p>f. UCO Bank's decision in respect to evaluation methodology and short-listing bidders will be final and no claims whatsoever in this respect will be entertained.</p> <p>g. UCO Bank is not bound to accept the lowest or any bid and has the right to reject any bid without assigning any reason whatsoever.</p> <p>h. UCO Bank also reserves the right to re-issue/re-commence the bid/bid process.</p>	
9	Evaluation Methodology (Part – III)	Please refer to Annexure – A given at the end of this document.
10	<p>Award of Contract: The bidder who qualifies in the technical evaluation will qualify for commercial evaluation. Selection will be based on H-1 basis defined in Part – III (Evaluation Methodology). Bank will award the contract as per Selection Process and Evaluation Criteria given in this RFP and will notify the name of the selected Bidder by means of Letter of Intent (LOI). Bank may release the order either in full or in part or place more than one order towards the contract based on project plan. The selected Bidder shall submit the acceptance of the order within seven days from the date of receipt of the Letter of Intent (LOI). No conditional or qualified acceptance shall be permitted. The</p>	<p>Award of Contract: The bidder who qualifies in the Eligibility & technical evaluation, will qualify for commercial evaluation. L1 & L2 will be finalized on the basis of the lowest quoted TCO given in Annexure – XX. Bank will empanel Two (02) firms for two years (additional one year extension at Bank's discretion) from the Eligible & Technically Qualified bidders. If L2 bidder is agreeable to match the item-wise Commercial of L1 bidder as per Annexure – XX, they will be empanelled along with L1 for two years (Third year at bank's discretion at the price finalized). However, if L2 and/or L3 are not agreeable to match the item-wise Commercial of L1 bidder, then L4</p>

effective date for start of provisional contract with the selected Bidder shall be the date of acceptance of the order by the Bidder. Bank reserves its right to consider at its sole discretion the late **acceptance** of the order by selected Bidder.

and/or L5 and so on, will be asked to match the Commercial of L1 bidder for empanelment. This process will be continued till Bank gets the second bidder who agrees to match the L1 price. In case, none of the above bidders is able to match the L1 price, the whole quantity will be ordered to L1 only.

The bidders other than L1, agreeing to match the item-wise Commercial of L1 bidder as per Annexure – XX, shall submit a revised commercial on their Letter Head. The revised commercial shall be submitted within one week time of the opening of the Commercial bid.

The Scope of Audit work will be split between the lowest two bidders (the lowest two bidders are derived from Total Commercial (TCO) quoted in Annexure – XX) by value every year in the ratio of 60:40 of TCO. The work distribution between L1 & L2 will be 60% and 40% (approximately) with a provision of $\pm 5\%$ of TCO respectively.

Bank may decide to split the Total Audit Scope into two or three groups by clubbing different audit types mentioned in Annexure. While splitting the work among empanelled bidders in the aforesaid ratio, bank will have its discretion in putting any Type of Audit under a particular group of work, and assigning a particular group of work to any of the empanelled bidder.

The Commercial Bid should include all travel, boarding, local conveyance and all other incidental expenses and halting allowances for the bidder's personnel proposed to be engaged in the bank's assignment covered under this RFP. UCO Bank will not pay any additional amount other than the amount mentioned in the

		<p>Commercial Bid for this Security Audit assignment.</p> <p>The empanelled bidder shall start conduct of Audit Process within two week time as and when a particular Type of Audit falls due or from the date of intimation by bank to the concerned bidder vide email/letter etc. In case any of the bidders fails to meet the timeline to start conduct of audit assignment, bank will have its own discretion to decide to give the work of the bidder failing to adhere to the timeline, to any other empanelled bidders.</p> <p>A bidder, who is granted a particular group of audit work, shall not be given the same group of audit work in the next Audit Round i.e. there will be cooling period of one Round for any group of audit work and/or Type of Audit work, for any of the empanelled bidder.</p> <p>An Audit Unit Round will be said to be complete when the Audit Plan, Conduct of Audit, Review of Compliance of Audit Observations and submission of all relevant Reports & documentations is completed for one complete Round in case of any Type of Audit listed in Annexure.</p> <p>The tenure for empanelment of Auditor will be for a period of 2 (two) years with an extension of 1 (one) year on Bank's discretion effective from the date of execution of the Master Contract unless terminated earlier by the Bank by serving one month notice in writing to the Vendor at its own convenience without assigning any reason and without any cost or compensation therefor. However, after the completion of initial period of 2 (two) years, the contract may be extended/renewed for a further period of one year on the</p>
--	--	---

		<p>same price and same terms and conditions as mentioned herein.</p> <p>The performance of the selected bidder shall be reviewed periodically and in the event of non-satisfactory performance the Bank reserves the right to terminate the contract at its sole discretion by giving one month notice (30 Days) notice without assigning any reasons and without any cost or compensation therefor.</p> <p>Vendors who are issued work orders shall execute a Non-Disclosure Agreement (NDA) with the Bank assuring confidentiality of Bank's data.</p>
11	<p>Bid Control Sheet:</p> <p>The last date and time for receipts of tender bids is 30.09.2019 upto 04:00 PM</p>	<p>The last date and time for receipts of tender bids is 17.10.2019 upto 04:00 PM</p>

- The Audit has to be conducted in two phases,
 - Phase-I** Audit as per the scope and submission of audit report in both excel and word format.
 - Phase-II** Compliance Audit: Review the compliance given by the bank and submit the report. Bank to comply with the audit findings within a period of 4 months from the submission of the audit report. After which the compliance audit will be conducted by the auditor.
- Both the phases are to be well documented

Part – III: BID OPENING AND EVALUATION CRITERIA

There would be a three (3) stage evaluation process.

The stages are:

- I) Eligibility Criteria Evaluation
- II) Technical Evaluation
- III) Commercial Evaluation

The Eligibility Criteria would be evaluated first for the participating bidders. The bidders, who qualify all Eligibility Criteria as mentioned in clause 2.1, will be shortlisted for the Technical bid evaluation. A detailed technical evaluation would be undertaken for eligible bidders and only the technically qualified bidders would be shortlisted for commercial opening.

The Bank will open the eligibility and 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.

Evaluation Methodology

The objective of evolving this evaluation methodology is to facilitate the selection of the most cost-effective solution (Total Cost of Ownership) over contract period that appropriately meets the requirements of the Bank.

1. Eligibility Evaluation

The Bank will evaluate the technical response of bidders who are found eligible as per the eligibility criteria mentioned in the RFP.

2. Technical Evaluation

- a. The proposals will be evaluated in three stages. In the first stage, i.e. Eligibility Evaluation as mentioned in Annexure – XVI. In the second stage, Technical & Functional Evaluation as mentioned in Annexures – XVII & XVIII, the bidders will be shortlisted, based on their responses. In the third stage, the commercial bids of the eligible & technically qualified bidders would be opened and evaluated.
- b. The Bank will evaluate the technical responses of the bidders who are found eligible as per the eligibility criteria mentioned in the RFP.
- c. 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 / e-mail seeking clarification / explanation.

- d. The Technical evaluation will be done on the basis of comply chart provided by bidder as per Scope of work in Part – IV, Annexures – XVII & XVIII and Technical Scoring.

A maximum of **200 marks** will be allocated for the technical bid. The evaluation of functional and technical capabilities of the bidders of this RFP will be completed first as per the following guidelines.

Technical scoring will be done as per the criteria given below:-

Total marks : 200

Minimum marks for qualifying criteria : 50% of Group-assigned marks for each group and 70% of Total marks in total score

Once the evaluation of technical proposals is completed, the bidders who score more than **140 marks in total (out of 200) and minimum 50% in each group of group-wise marks** will only be short-listed. In case, none of the participating bidders qualify on technical criteria and reach or exceed the cut-off score of 70%, then the Bank, at its sole discretion, may relax the cut-off score to a lower value, which, in any case, should not fall below 60%. In case at least 2 participants are not found with score above 60%, the entire process would be cancelled and Bank reserved the right to go in for re-tendering process.

Technical Scoring Criteria (Technical Evaluation Matrix)

Group No	Evaluation Parameters	Max Marks	Scoring Methodology
1	The bidder must have completed at least one complete cycle of System Audit in last two financial years, for a minimum of one (01) no. of Public / Private Sector Bank in India.	20	<ul style="list-style-type: none"> • 20 marks – 4 or more Scheduled Commercial Banks. • 15 marks – 03 Scheduled Commercial Banks. • 10 marks – 02 Scheduled Commercial Banks. • 05 marks – 01 Scheduled Commercial Bank.

2	The bidder must be having on their rolls, on permanent employment basis, a minimum no. of professionals (mentioned below) who hold professional certifications like CEH / CISA / DISA (certificate issued by ICAI) / CISSP / CISM / ISO 27001 with requisite experience to handle the work as per the scope (valid as on date)	10	<ul style="list-style-type: none"> • 10 marks – 15 or more professionals. • 07 marks – 11 to 15 professionals. • 03 marks – 10 professionals.
3	The bidder must have completed at least one complete cycle of System Audit in last two financial years , for a minimum of one (01) no. of Public / Private Sector Bank in India.	20	<ul style="list-style-type: none"> • 20 marks – More than 5 years of experience. • 10 marks – Two to Five years of experience. • 05 marks – Two years of experience.
4	<p>The bidder should have conducted IS Audit in following areas:-</p> <ol style="list-style-type: none"> 1. Process Audit 2. Site Audit 3. VA/PT 4. Source Code Audit 5. Forensic Audit 6. Application Audit 7. Network Audit 8. Audit of Security devices/Solutions/Parameters at SOC like DAM, PIM, WAF, SIEM, APT etc. 9. Database Audit 10. Migration Audit <p>The experience in aforesaid areas can be split across multiple Public / Private Sector Banks also.</p>	150 (Maximum 15 marks for each type of audit)	<p>For each type of audit out of the mentioned 10 types, the following is the scoring pattern:-</p> <ul style="list-style-type: none"> • 15 marks – If bidder submits both Purchase Order and Completion Certificate for each type of mentioned audit types from 03 Scheduled Commercial Banks. • 10 marks – If bidder submits both Purchase Order and Completion Certificate for each type of mentioned audit types from 02 Scheduled Commercial Banks. • 05 marks - If bidder submits both Purchase Order and Completion Certificate for each type of the mentioned audit types from 01 Scheduled Commercial Bank.

During technical evaluation, the following to be kept in view:-

- The requirements are given in annexures.
- UCO Bank may, at its discretion, waive off any minor non-conformity or any minor irregularity in an offer/bid. This shall be final, conclusive and binding on all bidders and UCO Bank reserves the right for such waivers.
- The bidders should provide their response ('Y' or 'N') to the questionnaire in the column "Compliance" in related annexures.
- The Responses should be as per the table below:

Response	Description
Y	Yes, Available
N	No, Not Available

- If any bidder provides response other than 'Y' or 'N' the same will be treated as Not Available i.e. 'N'.
- Bidder should comply with all the requirements given in annexures. Non-compliance to any of the requirement in annexures may attract rejection of the proposal.

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

The Bank will open the bids, in the presence of Bidders / their authorized representatives who choose to attend, at the time and date mentioned in Bid document at the address mentioned in Bid document.

3. Commercial Evaluation

The envelope containing the Commercial offers of only those Bidders, who are short-listed after technical evaluation, would be opened. The format for quoting commercial bid set out in respective annexure. The commercial offer should consist of comprehensive Cost for required solution. Bidder must provide detailed cost breakdown, for each and every category mentioned in the commercial bid.

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 related annexure.

The L1 Bidder will be selected based on the lowest cost quoted by the bidder i.e. TCO (Total Cost of Ownership) as given in the commercial format (Annexure – XX) (Please refer to Award of Contract clause and Selection Process for further details on award criteria).

4. Normalization of bids

The Bank will go through a process of Eligibility evaluation followed by the 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 short-listed bidders to re-submit the technical and commercial bids once again for scrutiny in part or full.

The re- submissions can be requested by the Bank in the following two manners:

- Incremental bid submission in part of the requested clarification by the Bank.
- Revised submissions of the entire bid in the whole.

The Bank can repeat this normalization process at every stage of bid submission or till the Bank is satisfied. The shortlisted bidder/s have to agree that they have no reservation or objection to the normalization process and all the technically short listed bidders will, by responding to this RFP, agree to participate in the normalization process and extend their co-operation to the Bank during this process. The shortlisted bidder/s, by submitting the response to this RFP, agrees to the process and conditions of the normalization process.

- i. 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.
- ii. In case there is a variation between numbers and words, the value mentioned in words would be considered.

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 would be used."