



**UCO Bank**

## **Request For Proposal**

**Implementation of Core Banking Solution**

**In RRBs**

**Based on Application Service Provider (ASP) model**

**REF NO: HO : RRB:X-71.200.2009-10**

**The information provided by the vendors in response to this Request For Proposal (RFP) should cover only Technical and Functional aspects. NEITHER ANY COMMERCIAL RESPONSE IS REQUIRED FOR THIS RFP NOR SHOULD THE SAME BE FURNISHED. The information provided will become the property of the Bank and will not be returned. The Bank reserves the right to amend, rescind or reissue this RFP and all amendments will be advised to the bidders and such amendments will be binding on them. The Bank also reserves its right to accept or reject any or all the responses to this RFP without assigning any reason whatsoever. The Bank will evaluate the proposals by following such methods, criteria and rationale, which, in its opinion, are in the best interest of the Bank.**

*This document is prepared by UCO Bank for Core Banking Solution requirement for its sponsored RRBs. It should not be reused or copied or used either partially or fully in any form.*

**CONFIDENTIAL DOCUMENT**



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## 1. Background

UCO Bank, one of the leading public sector banks in India having its corporate office at 10 B.T.M Sarani, Kolkata is in the process of implementation of a Core Banking Solution (CBS) in its sponsored five Regional Rural Banks (RRBs)

1. Jaipur Thar Gramin Bank (JTGB)
2. Kalinga Gramya Bank (KGB)
3. Bihar Kshetriya Gramin Bank (BKGB)
4. Paschim Banga Gramin Bank (PBGB)
5. Mahakausal Kshetriya Gramin Bank (MKGB)

These 5 RRBs are having around 800 branches located in the states of Rajasthan, Orissa, Bihar, West Bengal and Madhya Pradesh respectively.

UCO Bank as sponsor bank, on behalf of five RRBs invites responses to this Request For Proposal (RFP) from reputed System Integrators for implementing Core Banking Solution in its sponsored RRBs.

The 'Request for Proposal' (RFP) document is being issued to the Prime Vendors i.e. the leaders of each of the consortium of vendors who wish to come together to offer the proposed comprehensive solution. The Prime Vendor will be the single point of contact for the Bank and will be entirely responsible for implementation of the proposed CBS as detailed in this RFP document as well as post implementation support including up-time and response-time guarantees pertaining to all components of the proposed comprehensive solution. The proposed Core Banking Solution will be deployed in the ASP (Application Service Provider) mode.

**The entire project will be executed on a total Application Service Provider (ASP model).** A total contract will be executed for provision of the entire services, including business functionality as detailed in Appendix-1 of this RFP, on a turnkey basis. It shall be the responsibility of the bidder to provide end-to-end hardware, software and networking services to meet the Service Level Agreement (SLA) specifications as per the project schedule. The SLA will include uptime as well as response time guarantees. It shall be the responsibility of the bidder to roll out CBS in the sponsored RRBs as per the following schedule

1. Minimum 25% of each RRB to be covered by CBS by December'09.
2. The next 50% branches to be covered by CBS by Septemeber'10.
3. 100% of the branches of all the sponsored RRBs to be covered by Septemebr'11.

The roll out phase of the project is expected to commence from 1<sup>st</sup> October 2009 and get completed over a period of 24 months by 30<sup>th</sup> September 2011. A further



period of twelve months is to be factored in to the project schedule for steady state operations of all the RRB branches under CBS.

If, at the end of three year project period, the services of the successful bidder are found to be satisfactory, the Bank may choose to enter into an agreement for a further period to be mutually agreed upon with the successful bidder (Prime Vendor). The bank may, in the alternate, choose to take over all the project assets (excluding man power) at a price to be agreed upon at the commencement of the project.

Cost of RFP document is Rs.25, 000/- (Rupees Twenty Five Thousand only). The prospective bidder is required to pay the prescribed amount in the form of Demand Draft from a scheduled commercial Bank in favour of 'UCO Bank', payable at Kolkata at the time of submission of the RFP.

A complete set of Request for Proposal (RFP) may be obtained by interested Prime Vendor on submission of a written request, from Deputy General Manager, UCO Bank, Head Office, 3<sup>rd</sup> floor, RRB Cell, 10 B.T.M Sarani, Kolkata – 700001. The RFP may be obtained from the said address during office hours from 11<sup>th</sup> July 2009 to 4<sup>th</sup> August 2009. The RFP may alternatively be downloaded from the sponsor bank site i.e. [www.ucobank.com](http://www.ucobank.com). The last date and time for receipt of bid is 4 pm on 5<sup>th</sup> August 2009. The bid will be opened on the same day at 4.30 pm in presence of the representatives of the bidder who wish to attend.

### **1.1 Eligibility Criteria**

Prime vendors who wish to participate should meet the following eligibility criteria:

- The Minimum average turnover of the Prime vendor is not less than 30 crore in preceding three financial years.
- The Prime Vendor must have posted profit for the last three years.
- Prime Vendor must have implemented CBS with Finacle Application Software in at least one Scheduled Commercial Bank /Regional Rural Bank in India / Co-operative Bank in India /Public Sector Bank in India/Private Sector Bank in India .
- The Prime Vendor should have ready to deploy facilities by way of fully operational state of the art level 3 Data Centre (DC) together with a fully operational Disaster Recovery Centre(DRC).
- The Prime Vendor should have demonstrated capability of having designed, implemented and maintaining a Wide Area Network (WAN) that connects branches of any Scheduled Commercial Bank/ Co-operative Bank/ Regional Rural Bank in India, to the Data Centre and Disaster Recovery Centre of the service provider with guaranteed uptime and response time.

The participating bidders are required to submit unambiguous documentary evidence in support of their meeting the said eligibility criteria. The bank will



evaluate the response to the RFP of the bidders/ Prime Vendors who are found eligible as per the above eligibility criteria.

## **1.2 Application Software for Core Banking Solution in RRBs**

With a view to ensure uniformity in the technology platform and related business processes at all the five different RRBs, besides future proofing against any regulatory consolidation requirements beyond the immediate, the RRBs sponsored by UCO bank wish to deploy Finacle application software from M/s Infosys Technologies as a part of their core banking solution deployment. Since the same application software is being used by the sponsor Bank for its Core Banking application, this would facilitate experience based technical, managerial and training support to the RRBs from the sponsor bank. A similar approach has been adopted by many other public sectors banks in India due to the underlying substantial economies of scale and possibility of leveraging on uniform technology and business processes across the different banking business units involved.

## **1.3 Scope of RFP**

This document constitutes a formal Request For Proposal (RFP) for the implementation and supply of Core Banking Services by the prospective Prime Vendor providing support for all the functional requirements stated at Appendix-1 of this document, at all the branches of the sponsored RRBs.

The Prime Vendor shall be responsible for providing customisation, parameterisation and implementation as well as system integration requirements necessary for providing the services in ASP mode. The Prime Vendor shall also be responsible for migrating all the 800+ RRB branches from their respective current branch automation packages/manual environment to the CBS environment in phased manner as per the indicative roll out plan mentioned in clause no:3.1.1 of this RFP document. The migration activity would include data extraction, data cleaning, data enrichment, data conversion from the existing branch automation system and data capture to the proposed CBS system. The Prime Vendor has to carry out data validation to the satisfaction of the concerned RRB to ensure that the data held in the legacy branch automation system or manual environment and that captured into the proposed CBS system are consistent, accurate and comprehensive. Conversion of data from legacy branch automation system to the proposed CBS system would include the transaction history for the past two financial years wherever available plus year to date.

The Prime Vendor shall also be responsible for providing handholding support by way of one person for every block of four users for a period of two weeks from the date of migration at every branch.

The Prime Vendor shall also be responsible for providing end user training to all users at the branches, Regional Offices and Head Office of the respective RRBs.



## 1.4 RFP Respondent

This RFP is being issued to the Prime Vendor whose role as RFP respondent and Prime Vendor is reiterated below:

The Prime Vendor submitting the proposal will have to assume the role of a Application Service Provider and System Integrator for integrating all the proposed solutions and is expected to have prior experience in similar projects.

The Prime Vendor will also be responsible for the entire implementation on a turnkey basis and will be the single point of contact for RRBs sponsored by UCO Bank for all issues including satisfactory performance of the overall system including uptime and response time guarantees.

## 1.5 Disclaimer

This RFP is not an offer by UCO Bank on behalf of its five sponsored RRBs, but an invitation to receive response from Prime Vendors. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorised officers of UCO Bank on behalf of its five sponsored RRBs with the Prime Vendor.

## 2 CURRENT IT APPLICATIONS

### 2.1 The Current Applications

Sl No	Name Of the RRBs	PBM/ALPM	Non-Computerised	Total no. of branches
1	JTGB	115	98	213
2	PBGB	133	83	216
3	BKGB	75	73	148
4	MKGB	32	11	43
5	KGB	15	168	183
	Total	370	433	803

Software used by Regional Rural Banks sponsored by UCO Bank

Sl No.	Software Name	Vendor	JTGB	PBGB	BKGB	MKGB	KGB
1	Banc 724	Zenith Infotech		133			
2	CheqMate	Nextstep Infotech					15
3	BIBAS	Nelito Systems	105				
4		Mr.K.Rebaidya	10				
5	BancMate	Natural Technologies			75	10	
6		Stellar Informatics				2 22	
7		Newline Softinformatics					
		TOTAL	115	133	75	32	15



The current IT environment within the RRBs is focused on branch automation in the form of Partial Branch Mechanisation (PBM) or Automated Ledger Posting machine (ALPM).

## **2.2 Existing Hardware**

Hardware includes servers and work stations from HP, IBM, Compaq, IBM, Zenith, HCL, PCS, Wipro, etc.

## **3 CURRENT REQUIREMENTS**

Through this RFP, UCO Bank on behalf of its RRBs, seeks to select appropriate banking application solutions/components covering its retail banking, corporate banking and General ledger requirements. These specifically include business requirements covering:

- Common requirements for all modules
- Customer Information System
- Signature Verification
- Cash Department
- Clearing and Service Branch
- Deposits
- Lending (Post Sanction)
- Bills
- Remittances
- Fees, Interest and Charges
- Financial Inclusion
- General Ledger
- Specific MIS Requirements
- Locker

The detailed requirements for each of the above areas are provided in Appendix 1.

As mentioned earlier, the RRBs sponsored by UCO Bank intends to deploy the above application modules in an integrated environment.

### **3.1 Roll Out Plan and Transaction Volumes**

UCO Bank proposes to implement CBS in phases in its sponsor RRBs. The Bank intends to cover about 25% branches (200 nos) by end-December 2009 and another 50% branches (additional 400 nos) by September 2010 and rest of the



branches under CBS by September 2011. The indicative roll out plan for the 800+ branches for implementation of Core Banking is provided below.

### 3.1.1 Indicative Rollout Plan

Period ending	PBGB	BKGB	MKGB	KGB	JTGB	Total
Dec'09	54	37	11	46	55	203
March'10	23	22	5	25	30	105
June'10	40	27	8	33	40	148
Sept'10	45	25	7	33	30	140
March'11	30	22	6	30	30	118
Sept'11	24	15	6	16	28	89
<b>Total</b>	<b>216</b>	<b>148</b>	<b>43</b>	<b>183</b>	<b>213</b>	<b>803</b>

For sizing purpose, Prime Vendors may assume that 75% of the day's average transactions happen in a two-hour window. Considering this small time window for peak transactions volume, Prime Vendors may consider features like clustering and high availability for the proposed comprehensive solution.

#### 3.1.1.1 Sample data for Core Banking

##### Transaction Mix:

Modules / Products	% of Transactions				
	PBGB	BKGB	MKGB	KGB	JTGB
Savings	65	60	60	55	55
Current	02	10	10	01	08
Time Deposits	12	15	10	17	14
Cash Credits and Loan Accounts	11	05	10	15	16
Remittance	01	05	02	01	0.5
Clearing and Collection	01	05	03	06	02
Others (Government, Lockers, Inter bank etc)	1	00	2.5	00	0.7
Bill for Collection - Outward	05	00	01	04	01
Bills for Collection-Inward	02	00	01	01	2.5
Cheques/Drafts Purchased	00	00	0.5	00	0.2
Bills Purchased /Discounted	00	00	00	00	0.1

Account Mix :Type of Account	% of Customer a/cs				
	PBGB	BKGB	MKGB	KGB	JTGB
Savings	65.00	66.58	65.00	64.49	69.00
Current	01.00	00.52	0.50	00.98	02.00
Time Deposits	20.00	18.33	20.00	18.22	14.00
Cash Credits and Loan Accounts	14.00	14.57	14.50	16.31	15.00
Total	100.00	100.00	100.00	100.00	100.00



	PBGB	BKGB	MKGB	KGB	JTGB
Average number of transactions per day per branch	250	73	95	106	70
Average numbers of users per branch	5	3	2	3	3
Average number of customer accounts per branch	9000	4356	4500	7000	4270

The Prime Vendor should also take in account the future growth of around 15% volume in transactions on year to year basis.

### 3.2 GL Consolidation

RRBs require GL and PL accounts at the branch level and consolidated at the head office level.

### 3.3 Hardware Deployment at Data Centres

UCO Bank on behalf of the sponsored RRBs expects the Prime Vendors to deploy hardware which takes into consideration the present and future volume estimates, longevity of the proposed technology, and path for field-upgrade to cope with the growth in business. Sufficient redundancies should be built in the proposed hardware to ensure the desired performance needs considering the load on the system in terms of peak transaction volumes, estimated number of users, etc.

Prime Vendors' proposals should highlight provisions for backup and disaster recovery for CBS.

The Prime Vendors should also present a hardware topology diagram depicting the following for CBS:

- Overall hardware architecture
- Hardware requirements including sizing for application servers, database servers, back up servers etc
- Operating system and RDBMS requirements

The selected Prime Vendor would be contractually obligated to permit officials authorised by UCO Bank or its sponsored RRBs to inspect with or without notice the facilities at the Data Centre of the Prime Vendor and also to post one or more officials at the Data Centre for the duration of the contract to oversee the upkeep of the infrastructure as well as provision of the facility management services by the Prime Vendor.



### **3.4 Hardware at Branches**

All the hardware required at the branches of the RRBs (including Local Area Network) would be provided by the respective RRBs with the exception of the network equipment required for Wide Area Network connectivity.

### **3.5 Disaster Recovery Capabilities**

In case the facilities at the Data Centre are damaged or destroyed or otherwise rendered incapable due to a sudden unexpected event or for any other reason that will significantly and negatively affect the RRBs operation, the Prime Vendor should have disaster recovery infrastructure and a business continuity management plan covering well defined Recovery Point Objective and Recovery Time Objective thoroughly tested and ready to be triggered in case of any eventuality. The bank expects the Recovery Time Objective to be 90 minutes from the declaration of disaster and the Recovery Point Objective to be 30 minutes. As a part of the evaluation process the Prime Vendor is expected to demonstrate their readiness about execution of the business continuity plan in the case of any unexpected eventuality.

### **3.6 Response time and UPTIME Guarantees**

The Prime vendor will be required to execute a Service Level Agreement guaranteeing the following:

- Transaction response time not exceeding 3 seconds at client at peak transaction volume
- Query response time for standard queries like Balance Inquiry not exceeding 3 seconds at client at peak load, last 15 transactions not exceeding 8 seconds at client at peak loads
- End-of-day processing to be completed in 5 (five) hours including back up of data

The Prime Vendor will be required to provide a certification that the hardware deployed would meet the performance requirements of RRBs for the volume of transaction and other parameters specified in this document, clause no:3.1.1.1. It may be noted that, if selected, the Prime Vendor would be contractually obligated to meet the agreed performance requirements.

The uptime requirements at the Data Centres will be 99.9% calculated on quarterly basis. This will be governed by a ceiling of not more than 30 minutes for every occasion of outage. The uptime requirement for "End-to-End" network link between each of the CBS branches and the Data Centres will be 99.5% calculated on quarterly basis. This will be subject to a ceiling of not more than 60 minutes for every occasion of outage.



### **3.7 Wide Area network (WAN)**

The Prime Vendor will deploy a Wide Area Network under ASP model as part of the 'proposed comprehensive solution' covering branches of all the RRBs. Vendor will provide necessary infrastructure for Wide Area network which includes but not limited to network links at DC/DRC, at the RRB branches/Regional Office/District Headquarters/Head Offices, RRB cell of sponsor bank's Head Office etc. Prime Vendor will be responsible for installation, commissioning, and maintenance of Networking equipment under ASP mode. Also Prime Vendor will be responsible for maintaining the SLA for link uptime and equipment uptime. For this purpose Prime Vendor should keep adequate spare parts. To achieve the link uptime Prime Vendor may use Leased Line (LL) /ISDN/MPLS RF/MPLS CDMA/VSAT etc. The selected Prime Vendor will have to design the network architecture including IP addressing scheme for all the RRBs offices and branches.

### **3.8 Security**

For consistent, appropriate access to information and the assurance that information confidentiality and integrity are maintained, the bidder will ensure and incorporate all necessary security and control features within the application, operating system, data base and Wide Area Network etc. Vendors must deploy security solutions like Firewalls, Intrusion Detection System, Authentication, Authorization and Accounting (AAA) server, Policy Management Solutions, Data Encryption including IPSEC/3DES on WAN etc. The Prime Vendor will be required to provide to the head offices of each of the RRBs an audit report covering implementation of these security safe guards from a reputed computer security audit firm. The head offices of the respective RRBs will have in addition to the above also an option of getting the entire security implementation audited by independent security audit firm of their choice.

### **3.9 Help Desk**

The Help Desk will operate for two shifts of 8 hours each commencing from 9.30 am. All calls received at Helpdesk will be classified as Incident, Problem, Service Request, Change Request or Query. All Incidents and Problems will be further classified as Priority I to Priority IV as depicted in the following table:



Priority ↓	Definition	Resolution Time
<p><b>P I</b></p> <p>Single Bank User affected</p>	<ul style="list-style-type: none"> <li>• Problem affecting end-user systems.</li> <li>• Affected user cannot function and system or service is not usable.</li> </ul>	<p>12 minutes</p>
<p><b>P II</b></p> <p>Multiple users but less than 5% of the Baseline Bank Users affected</p>	<ul style="list-style-type: none"> <li>• Problem affecting Production or Test Systems.</li> <li>• Affected users cannot function and system or service is not usable.</li> </ul>	<p>30minutes</p>
<p><b>P III</b></p> <p>5% to 25% of the Baseline Bank Users affected</p>	<ul style="list-style-type: none"> <li>• Problem affecting Production Systems.</li> <li>• Affected users cannot function and system or service is not usable.</li> </ul>	<p>2hours</p>
<p><b>P IV</b></p> <p>More than 25% of the Baseline Bank Users affected</p>	<ul style="list-style-type: none"> <li>• Severe problem affecting Production Systems.</li> <li>• Affected users cannot function and system or service is not usable.</li> </ul>	<p>4hours</p>



### **3.10 Migration**

The Prime Vendor is responsible for migrating 800+ RRB branches from manual as well as PBM/ALPM /package to CBS in a phased manner as per the indicative roll out plan. The exact date of the roll out is given in clause no:3.1.1.

Individual RRB would like to convert the data from the existing systems to the new system before going live with the new system. To facilitate the data conversion, Prime Vendor will develop, test the required program including data capturing tool and data conversion tool which will convert and create data files as required by the proposed CBS .Also it will be the responsibility of the Prime Vendor to bring the source data in the desired, synchronised and integrated form for both computerised and non-computerised branches. The Pre-conversion Activities, Data Extraction & Loading in CBS and Post-conversion activities will be carried out by the Prime Vendor .Mock conversion / Trial runs should be carried out before actual data conversion. To ensure consistency of the data, sufficient validation checks should be carried out by the Prime Vendor to ensure that the data before and after conversion tally with each other without any difference. The Prime Vendor shall also be responsible to undertake steps, if any , required for removing post migration data inconsistencies.

It may be noted that the ownership of the data rest with the individual RRB.The Prime Vendor is the custodian of the data under the overall guidance of the bank. The Prime Vendor will provide adequate levels of security to protect the data.

### **3.11 Handholding**

The Prime Vendor will provide one resource person for every block of four users for a period of two weeks after the date of conversion and live cut over to CBS for providing hand holding support to the branch.

### **3.12 Training**

- Training infrastructure i.e. facilities including classroom, equipment and materials would have to be provided by the Prime Vendor.
- The functional training for the core team of 50 to 60 people would be for duration of 45 to 60 days on six days per week basis.
- Training would also have a separate stream for 'Train the Trainers' and 'Auditors'.
- End user training (batch of 20) in the use of each of application software components for each of the branch would be provided by the Prime Vendor.



## **4 TERMS AND CONDITIONS FOR THE PROPOSAL**

UCO Bank on behalf of the sponsored RRBs invites the Prime Vendor's attention to the following terms and conditions, which underline this RFP.

### **4.1 Liabilities of UCO Bank**

This RFP is not an offer by UCO Bank on behalf of the sponsored RRBs, but an invitation for Prime Vendor's responses. No contractual obligation on behalf of UCO Bank or any of the RRBs whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorised officers of UCO Bank on behalf of the sponsored RRBs and the Prime Vendor.

### **4.2 Contract with Prime Vendor and Associated/Alliance Vendors**

UCO Bank on behalf of the sponsored RRBs would enter into a contract only with Prime Vendor, who will eventually successful after the subsequent commercial bid stage. The successful Prime Vendor will be responsible for delivery and overall implementation and for providing a working solution of all application software and hardware solution components. The bank would enter into a contract only with the Prime Vendor for supply and support of hardware items and licensing and support of software components. The Prime Vendor will be responsible for co-ordinating with other associated vendors and has to submit the subsequent commercial proposal and eventual delivery in case the contract is awarded. **The Prime Vendor will also be** responsible to ensure that software license rights are duly acquired and assigned in favour of the bank where applicable.

### **4.3 Proposal Process Management**

UCO Bank on behalf of the sponsored RRBs reserves the right to accept or reject any or all proposals, to revise the RFP, to request one or more re-submissions or clarifications from the Prime Vendor, or to cancel the process in part or whole. Additionally, UCO Bank on behalf of the sponsored RRBs reserves the right to alter the specifications, in part or whole, during the RFP process, and without re-issuing the RFP. All claims for functional/technical delivery made by the Prime Vendor (on behalf of all the vendors in the consortium) in response to the RFP shall be assumed as deliverable within the price to be subsequently quoted in the commercial bid.

Prime Vendor shall be entirely responsible for their own costs and expenses that are incurred while participating in the RFP and subsequent presentations, reference site visits, benchmark/stress tests and contract negotiation processes.

### **4.4 Date of Bid Expiration**

Due to the nature of the evaluation process, proposals must be valid for a minimum period of **one year** from the last date of proposal submission. Responses must clearly state the validity of the bid and its explicit expiration date. UCO Bank on behalf of the sponsored RRBs reserves the right to ask the Prime Vendor for extension of bid validity.

### **4.5 Bidder Indication of Authorization to Bid**

Responses submitted by Prime Vendor to this RFP represent a firm offer to contract on the terms and conditions described in the Prime Vendor' response. The proposal must be signed by an official authorised to commit the bidder to the terms and conditions of the proposal. Prime Vendor must clearly identify the full title and authorisation of the designated official and provide a statement of bid commitment with the accompanying signature of the official. The proposal must



also include letters from all associated/alliance vendors (signed by authorised signatory) specifying that they have authorised the prime vendor to submit functional and commercial response(s) on their behalf for this RFP.

#### **4.6 RFP Ownership**

The RFP and all supporting documentation/templates are the sole property of UCO Bank on behalf of the sponsored RRBs and should NOT be redistributed without the prior written consent of UCO Bank. Violation of this would be a breach of trust and may, inter-alia cause the Prime Vendor to be irrevocably disqualified. The aforementioned material must be returned to UCO Bank when submitting the proposal, or upon request; however, Prime Vendor can retain one copy for reference. In case the Prime Vendor is not interested in responding to the RFP, the RFP documents and all appendices to the RFP must be returned to UCO Bank immediately.

#### **4.7 Proposal Ownership**

The proposal and all supporting documentation submitted by the Prime Vendor shall become the property of UCO Bank on behalf of the sponsored RRBs unless the bank agrees to the Prime Vendor' specific requests, in writing, that the proposal and documentation be returned or destroyed.

#### **4.8 Bidder Status**

Each Prime Vendor must indicate whether or not either they or the associated/alliance vendors have any actual or potential conflict of interest related to contracting services with RRBs.

#### **4.9 Confidentiality**

This document contains information confidential and proprietary to UCO Bank /RRBs. Additionally, the Prime Vendors will be exposed by virtue of the contracted activities to internal business information of UCO Bank, sponsored RRBs, affiliates, and/or business partners. Disclosure of receipt of this RFP or any part of the aforementioned information to parties not directly involved in providing the services requested could result in the disqualification of the Prime Vendors, pre-mature termination of the contract, or legal action against the Prime Vendors for breach of trust.

No press release, public announcement, or any other reference to this RFP or any program hereunder shall be made without written consent from UCO Bank. Reproduction of this RFP, without prior written consent of UCO Bank, by photographic, electronic, or other means is strictly prohibited.

#### **4.10 Bidder Utilization of Know-how for Competitors**

UCO Bank on behalf of the sponsored RRBs will require a clause in the contract prohibiting the Prime Vendors from using any information or know-how gained in this contract, if awarded, for another organisation whose business activities are similar in part or in whole to any of those of UCO Bank / its sponsored RRBs or its agents / correspondents anywhere in the world without prior written consent of UCO Bank.

#### **4.11 Intellectual Property Rights**

UCO Bank on behalf of the sponsored RRBs will own all intellectual property rights to all software and/or systems developed specifically for implementation at RRBs. A clause will be required in the final contract to this effect.



#### **4.12 Security**

The Prime Vendors' proposal must include a plan to safeguard the confidentiality of RRBs business information, data and legacy applications.

#### **4.13 Solicitation of Employees**

UCO Bank on behalf of the sponsored RRBs will require a clause in the contract that states the parties agree not to hire, solicit, or accept solicitation (either directly, indirectly, or through a third party) for their employees directly involved in this contract during the period of the contract and at least five year thereafter, except as the parties may agree on a case-by-case basis.

#### **4.14 Bid Security**

The Prime Vendors are required to furnish, as part of the proposal, a bid security in the form of a BANK GUARANTEE for an amount of **Rs.1,00,00,000/- (Rs. One Crore Only)**, issued by a reputed bank, in the format as given in **Appendix 5**, valid for a minimum period of **one year** from the last date for submission of the proposal. The Bank Guarantee shall be denominated in Indian Rupees only.

The Bank Guarantee shall be liable to be invoked:

- If the Prime Vendor withdraws his proposal during the period of the validity of the proposal, as detailed in section 4.4 above or
- If the Prime Vendor, having been notified acceptance of its proposal by the bank during the period of validity of the proposal fails or refuses to execute the contract in accordance with Clause 4.2 above.

### **5 PROPOSAL GUIDELINES**

#### **5.1 Proposal Content/Proposal Format**

The proposals received from Prime Vendors would be the basis for the evaluation and selection process. Therefore, it is important that the Prime Vendors carefully prepare the proposal and answer the questionnaires completely. The quality of the proposal will be viewed as an indicator of the Prime Vendor's capability to provide the solution and Prime Vendor's interest in the project.

To secure Prime Vendors information in a format, which ensures that the evaluation criteria can be systematically applied, all Prime Vendors are requested to complete the following appendices:

- Functional requirements (Appendix 1)
- Solution Questionnaire (Appendix 3)
- Reference Site Details (Appendix 4)

Prime Vendors are required to respond to each of the above questionnaire. As regards the systems requirements section, Prime Vendors are requested to respond to only the functionality as indicated in section 5.1.1.



### **5.1.1 Completing the Systems Requirements**

This section contains a series of requirements on functionality of the specific application(s). **Request for Proposal is specifically sought for each of the functional area. The following table highlights the functionality that the Prime Vendors are required to respond to:**

<b>Serial No</b>	<b>Functionality</b>
1	Common Requirements
2	Customer Information System
3	Signature Verification
4	Cash Department
5	Clearing and Service Branch
6	Deposits
7	Lending (Post-Sanction)
8	Bills
9	Remittances
10	Fees,Interest and Charges
11	Financial Inclusion
12	General ledger
13	Specific MIS Requirements
14	Locker

The Prime Vendors should respond to the requirements which should be under one of the following categories –**Standard (S), Customisation (C), Enhancement (E), Alternative available (A), or Unavailable (U)**. Please respond in accordance with the following guidelines.

**Standard:** The system that will be delivered already supports this functionality without further enhancement or the use of either programming or user tools, i.e. included in the base package at no additional cost.

**Customisation:** This functionality would require custom modifications to the system, by Prime Vendors' programming staff, either as part of the base price or at an additional cost. If the latter, the estimated cost should be provided at the time of the subsequent commercial bid. The customisation items mean a



change/modification to the base software, to be undertaken by the Prime Vendor. (Prime Vendors should not expect the bank users to modify or add on to the base software using toolkits etc. for functionality not available as 'Standard' in the proposed base version of the software).

**Enhancement:** This functionality is scheduled/ expected to be released in a future update or release of the software, and Prime Vendors will provide these features at no additional cost as part of the proposed comprehensive solution.

**Alternative available:** If the proposed system offers an alternative to the desired functionality, please provide a written explanation. Please clearly specify the reference number where appropriate.

**Unavailable:** The functionality does not exist in the current system and is not scheduled for release in an update within the next calendar year and not feasible for customisation also.

Prime Vendors to note that items in the functional requirements (Appendix 1) are marked as (M) Mandatory and (O) Optional based on bank's business needs.

## **5.2 Short-listing of Prime Vendors**

UCO bank on behalf of the sponsored RRBs will short-list Prime Vendors based on evaluation of their proposals during the Functionality evaluation phase. Based on the Functionality evaluation, the bank reserves the right to veto any component of the proposed comprehensive solution and it will be the responsibility of the Prime Vendor to find an alternative solution that fully meets the Bank's requirements.

## **5.3 Submission and Acceptance of Prime Vendor Proposals**

### **5.3.1 Proposal structure**

**Functionality Proposal:** The complete proposal will constitute the Prime Vendors' response. The required proposal submission format is included in Appendix 2. The response will be required to be submitted in one original duly signed and 2 copies of the original. One soft copy of the response should also be provided. In case of any discrepancy between the hard copy and digital format (soft copy) of RFP response, the original hard copy version shall be taken as the correct version. All claims for functional and technical delivery made by the Prime Vendors in their response to the RFP shall be assumed as deliverables and will be presumed to be included for the subsequent commercial bid. The Proposal should also include details of all components from other third party vendors, which are required for functioning of the proposed comprehensive solution.

### **5.3.2 Submission of Proposal**

Prime Vendors must ensure that the proposals are delivered in the formats described in the earlier section(s) in a sealed cover super scribing subject of



the tender "Submission of Request For Proposal (RFP) for implementation of CBS in RRBs" along with the words "Not to be opened before 5<sup>th</sup> August , 4 P.M" to the following address:

**Deputy General Manager  
RRB Cell,  
UCO Bank,  
Head Office  
3<sup>rd</sup> Floor, 10 B.T.M Sarani  
Kolkata – 700 001  
INDIA  
Telephone No: 033-22352814  
Fax No: 033-22350412  
Email: [horrbb.calcutta@ucobank.co.in](mailto:horrbb.calcutta@ucobank.co.in)**

The bank must receive all proposals on or before **4 P.M. on 5<sup>th</sup> August 2009 (Indian Standard Time)**. Any proposal received after the above stated time will be disqualified and returned. In case the tender is too bulky to be put in the tender box it should be hand delivered to Dy. General Manager (RRB) or Chief Officer (RRB).

UCO Bank on behalf of the sponsored RRBs reserves the right to accept or reject any or all bids, to take exception to these RFP specifications or to waive any formalities. Prime Vendors may be excluded from further consideration for failure to fully comply with the specifications of this RFP. UCO Bank is under no obligation to acquire any or all of the items proposed, or to explain why any proposal is accepted or rejected.

All costs incurred by the Prime Vendors while participating in the RFP process and subsequent presentations, demonstrations, reference checks and contract negotiation processes shall be absorbed entirely by the Prime Vendors. All supporting documentation submitted with this proposal shall become the property of UCO Bank on behalf of the sponsored RRBs.

## **6 OVERVIEW OF EVALUATION PROCESS**

The objective of the evaluation is to select the appropriate solution(s) from reliable and experienced Prime Vendor(s) capable of installing the systems identified, with the functions designated, within specified time frame and in a cost-effective manner. In addition, the Prime Vendors must be willing and capable of providing ongoing maintenance that is responsive to the needs of RRBs sponsored by UCO Bank in sustaining normal business operations.

### **6.1 Prime Vendor Meeting**

Prime Vendors may request in writing for one meeting with the Bank to seek clarification with respect to the RFP. The Bank wishes to reiterate that the purpose of the meeting should be limited to specific clarification in the RFP. Such a meeting, if required, will need to be undertaken during the last week of July'2009.



All clarifications must be sought in writing. Responses will be provided in writing. All e-mail queries should be necessarily followed by documented queries to which the bank will respond. Prime Vendors are also requested to collate queries and submit them together to facilitate responses from the bank. Kindly avoid any query/clarification over telephone. The bank will be governed only by written response/ clarification provided by the officers authorised to respond to Prime Vendors. Any response provided verbally over the phone or person will not be binding on the Bank in future negotiations and contract of delivery.

### 6.1.1 Evaluation Process

The evaluation methodology will be a two stage process :

- Phase 1 Eligibility Evaluation
- Phase 2 Functional evaluation

Prime Vendor who meets the eligibility criteria will be qualified for Phase 2 evaluation. Prime Vendor should submit the documents in support of their eligibility. There will be no scoring involved in the eligibility evaluation.

Only proposals received on or before the stipulated date and time for responding to the RFP will be considered for further evaluation.

RFP evaluation methodology that UCO BANK on behalf of the sponsored RRBs would adopt is as given below:

- i. The functional requirement is in the form of a table which is given as appendix-1 containing the required functionality features.
- ii. The bidders should provide their response to the questionnaire in the column "Response".
- iii. The Response should be as per the table below.

Scale	Description
<b>U</b>	Unavailable. Functionality is not available and will not be provided by the bidder.
<b>S</b>	Standard feature .Required features readily available and to be provided by the bidder
<b>C</b>	Customization required. Vendor will provide the customization with the stipulated date as informed by Bank
<b>A</b>	Alternative available
<b>E</b>	Enhancement: This functionality is scheduled/ expected to be released in a future update or release of the software



**Basis for evaluation:**

1. Each line item in the functional requirement mentioned in appendix-1 carries 10 marks.

2. Marks will be allotted against the responses to each of the point mentioned as per the following marking pattern:

Scale	Description
10	S- Standard feature
7	A-Alternate available
5	C - Customization required.
3	E – Enhancement
0	U-Unavailable

3. The responses given by the Prime Vendor would be validated by the core team from the RRBs during the course of a Product Walk through to be arranged by the Prime Vendor in a simulated environment at Kolkata within five days from the date of submission of response to this RFP. The core team from the RRBs would visit reference banks where the solution has already been implemented by the Prime Vendor to obtain the first hand information about the quality of deployment and support services.

4. The marks allotted to the responses of the Prime Vendor after carrying out step 3 above would be reduced to a scale of 1 to 100 as under:

$$\frac{\text{Total marks obtained}}{\text{Max. Possible marks}} \times 100$$

Thereafter the following weightages will be applied:

Sl No	Criteria	Marks Scored (out of 100)	Weightage	Weighted Marks
		A	B	A*B
1	Responses to functional requirements dully validated by product walk through out of 100		90%	
2	Feedback from site visits to reference bank out of 100		10%	



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.

The Prime Vendors need to achieve a cut-off score of **65%** marks in order to be eligible for Commercial bidding. In case during the evaluation it is found that a minimum of two vendors do not score the cut-off mark mentioned above, then the Prime Vendors who have achieved the top 2 scores will qualify for the commercial evaluation stage.

### **6.1.2 Structured Product Walkthrough**

The Prime Vendors are required to conduct a structured walkthrough, **as distinct from a product demo**, for review by UCO Bank on behalf of its sponsored RRBs. This stage would allow the evaluation team to review the proposed solution in a "near to real life" environment. The objective of the Structured Walkthrough is to:

- Demonstrate the solution in "near to real life" as indicated in the RFP;
- Understand the software solution's features in greater detail;
- Understand how far the proposed solution' conforms to the architecture contained in this proposal;
- Evaluate the software's ability to meet the functional requirements for business operations as detailed in this RFP; and
- Identify, at a macro level, the extent of customisation that may be necessary if the package is chosen.

The approach for the structured walkthrough would be agreed with the Prime Vendors. The Prime Vendors are expected to provide the infra-structural requirements for conducting this exercise. UCO Bank on behalf of its sponsored RRBs shall not be under any obligation to bear any part of the expenses incurred by the Prime Vendors for the Structured Walkthrough. The costs of travel, accommodation, etc. incurred by the team representing the bank, for the Structured Walkthrough, will be borne by the bank

### **6.1.3 Reference Checks**

Prime Vendors are required to provide a minimum of two reference sites in India, out of which at least one site should be a one Scheduled Commercial Bank /Regional Rural Bank in India / Co-operative Bank in India /Public Sector Bank in India/Private Sector Bank in India, where each component/module of the proposed system has been installed and working satisfactorily. Details of reference sites requested for in Appendix 4 should be provided along with the names and contact details of persons who will be available for discussions. UCO Bank on behalf of the sponsored RRBs will contact these reference sites independently to obtain required information and feedback. Prime Vendors will co-ordinate with the



reference sites and arrange the visits – as per request from UCO Bank/sponsored RRBs. The costs incurred for the reference site visits by the evaluation team representing the bank, will be borne by the bank.

## **6.2 Finalization of the preferred solutions**

At the completion of the selection process, UCO Bank on behalf of the sponsored RRBs will hold detailed discussions with the selected Prime Vendor(s) to identify any needed enhancements to the proposal. The final proposal must stipulate that the solutions specified will satisfy the functions as stated in the RFP. Prime Vendors should also be aware that the following documents would be included as attachments to the final proposal that they will need to submit to UCO Bank on behalf of the sponsored RRBs:

- This Request for Proposal
- The Prime Vendors' proposal to this RFP
- The implementation plan identifying the tasks to be completed, the assigned responsibilities, and the scheduled completion date.
- Any enhancements to the proposal
- UCO Bank on behalf of the sponsored RRBs reserves the right to stipulate, at the time of finalisation, any other document(s) to be enclosed as part of the final proposal.

## **6.3 Commercial Bid only from short-listed Prime Vendors**

The Prime Vendors short-listed from the Functional evaluation stage will be required to submit the commercial bid subsequently in the format to be provided by the bank for the '**Commercial bid**'.

## **6.4 System Acceptance Testing**

After award of the contract to the successful bidder, post commercial bid stage, but prior to live cutover, UCO Bank on behalf of the sponsored RRBs will require a period of time to evaluate the complete solution. This evaluation period will be required to verify the application software operations and effectiveness. The Prime Vendor will provide appropriate assistance to the Bank for the system acceptance testing. In the event that the system does not meet the benchmark performance parameters mutually agreed

between the Prime Vendor and the bank, the bank reserves the right to reject the system in its entirety and claim full refund from the Prime Vendor.

## **6.5 Unsatisfactory Performance**

In the event of unsatisfactory performance of the proposed comprehensive solution, during a mutually agreed period from the date of live cut-over, UCO Bank on behalf of the sponsored RRBs retains the right to reject the system in its entirety and claim full refund.





## **7 APPENDIX 1 - FUNCTIONAL REQUIREMENTS**

Please refer to attached folder for functional requirements details.

## **8 APPENDIX 2 - PROPOSAL FORMAT**

### **I) Proposal Response Guidelines**

Prime Vendors should ensure that their proposal clearly sets out all the information requested in the following sections. The proposal should be divided into numbered sections as specified below.

In particular, the management information summary section requested should appear in the initial sections of the proposal.

Prime Vendors must provide individual and factual replies to specific questions asked in the appendices. References to sales or any other literature should be avoided even if the literature forms a part of the proposal.

Prime Vendors may provide additional technical literature relating to their proposals, but these must be presented in separate appendices. In addition to technical data, Prime Vendors must supply background information about their own company's organisation, size and financials for last 3 years i.e. for the Financial Years 2006-2007, 2007-2008 and 2008-2009. All proposals must be duly stamped and signed by an authorised signatory for the Prime Vendor.

### **II) Structured Proposal Format**

This section provides the structured format in which the Prime Vendors are required to submit their responses. Prime Vendors should follow only this structure.

**Section 1 - Management Information Summary:** This section should be structured as follows:

- Introduction
- Summary of proposed comprehensive solution
- Prime Vendor's role
- Reference Sites (a full list of reference sites with solution components similar to those being proposed to the bank)

**Section 2 – Details of the Proposed Solution:** This section should be structured as follows:

- Prime Vendor Information (if the solution components are being sourced from multiple vendors, then these details are to be provided for each vendor)
- Application Software



- Hardware and Operating System/System Software
- Delivery (if multiple agencies are involved in the delivery of the proposed solutions, then these details are to be provided separately for each agency)
- Support including handholding support and Training
- Implementation

**Section 3 – Solution Questionnaire:** The completed Solution Questionnaire of relevant sections given in Appendix 3.

**Section 4 – Functional requirements:** The completed Functional requirements given in Appendix 1.

### **III) Description of Section 1 and 2 of the Proposal Format**

#### ***8.1.1 Section 1 – Management Summary***

##### ***(a) Introduction***

A covering letter as an overall introduction to the proposal must be included.

This section should also indicate that the prime vendor is authorised to bid on behalf of other vendor(s) in the consortium along with supporting documents from the other vendor(s).

##### ***(b) Summary of systems proposed***

Complete the information as requested in the General Product Information of Appendix 3 for each application software module included in the proposal and attach any related brochures or other marketing materials that would be useful in evaluating the proposed system.

##### ***(c) Prime Vendor's role***

The Prime Vendor should briefly outline the role and responsibilities regarding the proposal. The prime vendor should include a note regarding experience in systems integration, implementation, customisation and support with respect to the solutions that are proposed for RRBs.

##### ***(d) Reference sites***

Provide the following information for the proposed software:

- The number and details of sites where the proposed solution has been installed, with year wise break-up for last 3 years. Also provide the hardware details, the operating system platform and the database systems for these reference sites. In addition, please provide details of other systems, which are working in conjunction with or complement



the proposed systems, if any. For example, the other systems could be front-end branch system or customer information system etc.

- Quote minimum two reference sites, out of which one must be a bank, that may be contacted for a discussion on the system(s) proposed. Give the address and telephone number of the bank and the name and designation of the person(s) at each site that may be contacted to discuss the proposed systems.
- All the details as requested in Appendix 3.

### **8.1.2 Section 2 – Details of the Proposed Solution**

In the following sections the Prime Vendor(s) must provide the details of the solution being proposed. All information in this section should be provided for each of the proposed solution component.

#### **(a) Prime Vendor information**

Prime Vendors are requested to provide details about their organisation(s) in this section. The Prime Vendors may present any information they feel is pertinent or necessary which will add in the determination of the Prime Vendor's ability to serve the needs of RRBs. All Prime Vendors should provide the completed vendor information profile as per Appendix 3 in this section. In case of a consortium, the information should be provided for each vendor.

#### **(b) Application software**

##### **General Features**

This section should include a description of the general features and operational procedures, which are common to all modules, including specifying how screen handling is controlled.

##### **i. Operational Requirements and Performance**

The Prime Vendors should provide details of operational requirements and the performance of the application as stated in section 3.6 to support transaction volumes as indicated in section 3.1.1.1.

##### **ii. Upgrades and Documentation Provided**

This section should be used for describing the documentation, which is supplied with each module, and any provision made for subsequent updating of the documentation, on upgrading of the packages with error amendments and/or enhancements. Associated costs would have to be provided with reference to this heading during the subsequent commercial bid stage.

##### **iii. Module Synopsis**

A two to three page synopsis of each module should be included, together with sample input forms, screens and output reports.



Prime Vendors should specify the following for each module proposed:

- Other modules that are currently integrated with this module.
- Capability of the product to interface with other products/modules that may be selected.
- Level of dependence of this module on other modules
- Integration planned for future releases, including expected date of release
- The type of integration available within own modules and with external products (On-line, batch, etc.)
- If integration is not available between any two modules, and this integration is essential as per the Functional requirements of UCO Bank on behalf of the sponsored RRBs, any alternative solution the Prime Vendors can propose.

## 9 APPENDIX 3 - SOLUTION QUESTIONNAIRE

### A) Vendor Profile

(To be filled in separately for Prime vendor and each vendor of the consortium)

<i>General</i>	
Company Name	
Date of Incorporation	
Holding Company or Parent Company (if any)	
Company local (in India) address	
Contact details: Name, phone, fax and e-mail	
Please provide details of ownership: private/public; ultimate parent; major shareholders. Any significant changes in ownership in the last three years? Who are the primary shareholders? (Also indicate major shareholders with percentage holding in case of limited companies)	
Number of years in business	
Account Representative	



Address and Phone	
<i>Financial Background</i> (last three published reports)	
Annual Revenue	
Annual Net Income	
Please provide a brief history of sales figures during the past five years.	
Please attach annual report, audited balance sheets and income statements for last three years.	
<i>Certifications</i>	
Please provide details of any quality process certifications (e.g. SEI CMM etc.)	
Any other certifications, please specify	
<i>Staff</i>	
Total number of employees	
Please provide a break-up of the number of employees by function, e.g. <ul style="list-style-type: none"> <li>•Sales/marketing</li> <li>•Administrative staff</li> <li>•Research &amp; Development</li> <li>•Implementation staff</li> <li>•Technical Support staff</li> <li>•Other</li> </ul>	
Any pending or past litigation (within 3 years)? If yes, please explain. Please also mention any claims/complaints received in the last three years.	

**B) Technical Environment**

1	Provide a detailed architecture of the proposed solution on a separate sheet. This should include:
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	<ul style="list-style-type: none"><li>• Application architecture showing the interaction of the different modules being proposed</li><li>• Process for consolidation of GL data from CBS and non CBS branches</li><li>• Backup &amp; disaster recovery plan</li><li>• Hardware requirements</li><li>• Network infrastructure requirements</li></ul>
2	Please provide architecture schematic on the major components required to implement your product(s). Complement the schematic with typical hardware platforms, OS, memory requirements, and all prerequisites for each component.
3	Provide the following details with respect to all the middleware in the proposed solution : <ul style="list-style-type: none"><li>• Name of middleware</li><li>• Type of interface</li><li>• Is the interface available "off the shelf" or it has to be customised for RRBs</li><li>• Details of sites where the interface is currently operational</li><li>• Please describe API's your product contains to support communication via middleware.</li></ul>
4	If the proposed solution has not been interfaced with any middleware, provide the following details of the systems that the proposed software has been interfaced with:



	<ul style="list-style-type: none"><li>• Name of software</li><li>• Type of software</li><li>• Type of interface</li><li>• Is the interface available "off the shelf" or it has to be customised for RRBs</li><li>• Details of sites where the interface is currently operational.</li></ul>
5	List any additional utility package installed to use the proposed solution in the manner intended.
6	Describe the control features included within the system to ensure integrity of data (i.e. input and update, totals maintained, crosschecks carried out, audit trails, error reports, etc.)
7	Describe the modules in your product which are interdependent along with the nature of interdependence and the possible constraints that this will impose on implementation
8	Is the proposed solution Euro compliant? If not, please specify the date by which the Euro compliant version of your system is expected to be available.
9	Please describe the interoperability of your product. What



	components can be replaced/retrofitted by other vendors' offerings? What components of your application can be used by other applications?
10	Please describe the techniques with which your product(s) can be interfaced with third party products? Detail how these can be handled and the facilities available. Use additional sheets if required.
11	What provisions exist for testing, development and back up copies of your product suite?
12	Please indicate the nature and level of security supported by the system.
13	Does the product handle concurrent uses of the same ID? If so, how are these handled from the security point of view?
14	What are the activities carried out by the following processes? EOD (End of Day)



	BOD (Beginning of Day)
15	Does the system restrict access to the transaction tables during EOD?
16	If access is available, what kind of access is this? Display/View only Transaction Processing All activities permitted during online – if yes, how is it managed
17	How does the system support the delivery channels when the system is down?
18	In case one of the critical server fails, how soon can the secondary server take over?



19	Availability of <ul style="list-style-type: none"><li>• Test and Training System</li><li>• Development System</li><li>• Production System</li><li>• Back up system</li></ul> For Core Banking including Alternate Delivery Channel
20	In case of replication of data, please detail the type of data that is replicated across?
21	In case of modules being tightly integrated, effect of any change made to an application on the other applications?
22	Support mirroring of data into a secondary server (provide details) Batch Real-time Online (time lag)
23	When the EOD is executing, can certain branches continue to operate daily business activities? How is this achieved in the system)



24	Does the system have ability to transfer spooled reports/report generation onto a separate system (after the EOD) and let the main system continue with transaction processing?
25	During the month end and year-end, does the system have the capability to create multiple processes to handle the load arising from processing/calculation of interest? Please provide details
26	Please provide benchmark figures for handling daily OLTP, daily end of day, month end and year end volumes similar to those of RRBs.
27	Will the size of database (for signature image capture) affect the speed of retrieval?



### C) Support Questionnaire

1	Please describe the problem reporting and resolution mechanism that would be used if RRBs identifies a problem with the package.
2	Do you have a user Hotline? (Y / N) If yes:
	<ul style="list-style-type: none"><li>• Availability: __ hours/day (specify time in India) - Does this include weekends? RRBs would prefer local support 8 am to 10 pm support (IST), seven days a week. Specify service outside the normal office hours and at weekends. Also specify if the number to be dialled is within India.</li></ul>
	<ul style="list-style-type: none"><li>• What is the maximum response time?</li></ul>
	<ul style="list-style-type: none"><li>• Is the Hotline support inclusive in the annual maintenance charge? If, not please provide details of additional cost for this facility in the subsequent commercial bid.</li></ul>
	<ul style="list-style-type: none"><li>• From which locations in India are support facilities available?</li></ul>
3	How many releases of your product are currently supported?
4	Do you provide training for customization of the software(for example repainting of user screens) by the bank?



5	Describe the change management process adopted.
6	Please discuss your policy regarding releasing future software versions to users who have modified software (modified either for implementation at RRBs by implementer or by third party). In case modifications/customizations are carried-out by yourself for RRBs, please indicate your policy regarding supporting these modifications/customizations in subsequent versions/enhancements.
7	What infrastructure facilities do you offer to clients who want to test sample data while reviewing the product? What kind of benchmark performance testing is available? What is the procedure?
8	Is web-based support available? If so, what support features are available via the web?

**D) Prime Vendor User Group**

1	Is there a client-user group(s) for the proposed system
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	anywhere in the world? What role do such groups play in areas such as product development?
2	Respond to this section only if a Prime Vendor user group does exist
	How long has the group been in formal existence?
	Months/years
	Is there a membership fee?
	If "yes" then the amount of fee per year should be provided <b>in the subsequent commercial bid separately</b>
	Give the number of currently active members
	How many meetings does the group hold per year?
	When and where was the last meeting?
	Give the address of the national users group and the individual currently heading the Organization
	Name:
	Address:
	Telephone:



**E) Prime Vendor Supplied Training**

1	What amount of training is included with the acquisition of the proposed systems, in terms of number of people, type of course/agenda and number of man-days?	
2	Describe all pertinent Prime Vendor supplied training courses in an Appendix. For each course, include the following information:	
	Cost of course should be provided in the subsequent Commercial Bid	
	• Location	
	• Duration	
	• Frequency of offering	
	• Prerequisites	
	• General description	

**F) Documentation**

	Please list which of the following documentation are provided with your product(s)	
	<ul style="list-style-type: none"> <li>• User manuals</li> <li>• Implementation manual</li> <li>• System Administration manual / Operations manual</li> <li>• System manuals – Architectures, Entity-Relationship diagrams, Source code etc.</li> <li>• On-line User Manual</li> <li>• Online context sensitive help</li> </ul>	



1	How many copies of related software user documentation are provided with the software purchase?
2	How many copies of related software technical documentation are provided with the software purchase?
3	Can additional copies be made by RRBs in-house or must additional manuals be purchased?
4	a. Is documentation provided in loose-leaf format, to facilitate future updates?
	b. Are documentation updates available in electronic form? If yes, please provide details.
5	Do you provide documentation updates to correspond with each software release?
6	On what fee basis (for example flat annual subscription OR per release etc) are additional documentation updates provided? Actual prices are to be provided only in the subsequent Commercial Bid.
7	Do you provide for downloading documents or white papers from your web site



## G) Implementation Approach

1	Describe the phases of application installation. What has been the average timeframes for each phase, for clients similar to RRBs?
2	Describe how the software will be installed initially. Who will be responsible?
3	How will the databases be sized and populated? Who will be responsible?
4	Describe how the data migration process would be handled. What utilities would be made available? What assistance will you provide for ensuring accuracy of the data taken on to the proposed system?
5	What additional technical support will be provided during implementation?
6	How many and what types of employees will typically be required at the client site to implement the software?



7	What implementation services do you provide? (On-site and off-site)

**10 APPENDIX 4 - REFERENCE SITE DETAILS**

The reference site details should be given in the following format. A separate copy of the format given should be used for each reference site.

Client Name	
Client Address	
Telephone Number	
Fax Number	
Contact Name	
Title	
What is or was the contact's role in the implementation/ project?	
State the duration of the implementation.	
Go Live date for the pilot branch	
Which modules and version of the software are being currently used?	
What version of operating system, database etc. is in use? Are there any other system used in conjunction with the application software like front end systems etc.? Please provide details if any.	
State number of branches using the software	
Modules used at Head Office	
Modules used at branches	



State the number of customers, customer accounts and bank users using the software.	
State the number of transactions processed per second at the reference installation.	
State the maximum number of on-line users in any branch where your modules are installed and specify all the modules that are in concurrent use	
State, if any, interfaces to external systems are implemented at this site	



## 11 APPENDIX 5 - FORMAT OF BANK GUARANTEE

**Whereas Uco Bank** a body corporate constituted under The Banking companies (Acquisition & Transfer of Undertakings Act of 1970), having its Head Office at 10, BIPLABI TRAILOKYA MAHARAJ SARANI (BRABOURNE ROAD), KOLKATA – 700 001, (hereinafter called “UCO BANK” which expression unless expressly excluded or repugnant to the context shall also include its successor, assigns, attorneys, agents, representatives, authorized officer and all and any such officer having the power and authority to represent the Bank) has released a Request For Proposal (RFP) dated.....for supply of Core Banking Services in a Centralized architecture as mentioned in RFP document.

**AND**

**WHEREAS** ..... (Herein after called the **Prime Vendor**) has responded to the request for proposal given by **Uco Bank on behalf of its sponsored RRBs** and has submitted a proposal for the supply of Core Banking Services in a Centralized architecture for the Core Banking Solution (CBS) vide its.....Response Document dated .....

**AND WHEREAS Uco Bank** on behalf of its sponsored RRBs has agreed to accept from the **Prime Vendor** the said proposal relating to Core Banking Solution and evaluate the same for the purpose of determining the suitability of the same for implementation in **RRBs**.

**AND WHEREAS** the Prime Vendor has agreed to get the said proposal evaluated for the purpose of determining the suitability of the same for implementation in **RRBs**. And to provide all assistance in the evaluation process as mentioned in its Response Document dated.....

**AND WHEREAS** the Prime Vendor has requested .....Bank having its head office at.....(herein after called the **Guaranteeing Bank**) to irrevocably guarantee an amount of RS. 1 Crore (Rs. One Crore Only) to **Uco Bank** as Bid Security as required to be submitted the ‘**Prime Vendor**’ as a condition for participation in the RFP evaluation process

**AND WHEREAS**.....the **Guaranteeing Bank** has agreed to irrevocably guarantee an amount of RS. 1 Crore (Rs. One Crore Only) to **Uco Bank** as Bid Security as required to be submitted the ‘**Prime Vendor**’ as a condition for participation in the RFP evaluation process

### **NOW THIS DEED OF GUARANTEE WITNESSETH AS UNDER:**

**Whereas** the ‘**Prime Vendor**’ has submitted a proposal in response to the RFP released by **Uco Bank** on behalf of its sponsored RRBs, we, \_\_\_\_\_ Bank (the **Guaranteeing Bank**) having our head office \_\_\_\_\_ hereby irrevocably guarantee an amount of Rs. 1 Crore (Rupees One Crore only) to **Uco Bank** as bid security as required to be submitted by the ‘Prime Vendor’ as a condition for participation in the said process of RFP.



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

- If the Prime Vendor withdraws his proposal during the period of the proposal validity; or
- If the Prime Vendor, having been notified of the acceptance of its proposal by the Bank during the period of the validity of the proposal fails or refuses to enter into the contract in accordance with the clause 5.1 of the RFP.

We, the **Guaranteeing Bank**, undertake to pay immediately on demand to UCO Bank the said amount of Rs. One Crore only without any reservation, protest, demur or recourse. The said guarantee is liable to be invoked / enforced on the happening of the contingencies as mentioned above and also in the RFP document and we shall pay the amount on any demand made by UCO Bank which shall be conclusive and binding on us irrespective of any dispute or difference raised by the Prime Vendor.

Notwithstanding anything contained herein:

1. Our liability under this Bank guarantee shall not exceed Rs. 1 Crore (Rupees One Crore only).
2. This Bank guarantee will be valid up to **30<sup>th</sup> September'2010**; and
3. We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before **31<sup>st</sup> December'2010**.

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