

Tender for supply/installation/integration/maintenance of Hardware Security Modules (HSM)

RFP NO: SYS: 2018/06

Dated: 25th April 2018

BOB Financial Solutions Limited.

2nd Floor, Baroda House,

Behind Dewan Shopping Centre,

S V Road, Jogeshwari West

Mumbai - 400102

Tel: 022-42068532 Fax: 022-26777560

Email: systems@bobcards.com

Bidder/ Prime Bidder Qualification Criteria

SR. No.	Bidder qualification criteria	Supporting Documents	Bidder's document Reference	Remarks
B1	The Bidder Parent company/holding company and/or subsidiary company have an annual financial turnover of INR 100 cr. or above in each of the last three financial years from operations in India	Copies of Annual Reports in case of listed companies and copies of audited balance sheets and P&L statements in case of others		
B2	The Net worth of The Bidder Parent company/holding company and/or subsidiary company should be positive in each of the last three financial years. From FY 2014-15 to 2016 - 17	Copies of Annual Reports in case of listed companies and copies of audited balance sheets and P&L statements in case of others		



B3	The Bidder / Parent company should be registered in India with the registrar of companies and should be in existence in the IT business for at least 3 years in India	Certification of Incorporation / Registration		
B4	The Bidder should have Supply, Installation, Integration and Maintenance of Hardware Security Model(HSM) minimum 3 Bank /financial institute / Enterprise /Corporate Organization in India	Project completion of /closure report from client.		
B5	The Bidder should have provided Operation & Maintenance Services Hardware Security Model(HSM) in Bank /financial institute / Enterprise /Corporate Organization in India .	Project completion of /closure report from client.		
B6	The Bidder should have not been blacklisted at the time of submission of the bid by any regulatory body / statutory body/ any Government / Bank /financial institute / Enterprise / Corporate Organization in India.	Self-certification		

Note:

- 1 Letter of Authorization shall be issued by either Co. Secy. or a Director of the Board for submission of Response to RFP/ Tender.
- 2 All self-certificates shall be duly signed and Stamped by Authorized signatory of the Bidder Firm unless specified otherwise.

A. BRIEF PROJECT REQUIREMENT

Bob financial Solution ltd (BFSL) has a requirement of following Hardware Security Module (HSM) for Credit Card Application.

Product Description	Quantity
Hardware Security Module (HSM) with 50 Or 60 TPS for Credit Card Application (Technical Specification as per Annexure - 1)	3 (-2 - at DC Mumbai ,1- at DR Bangalore and other is in Jogeshwari West) 4 th box will be buy back - HSM 9000 -20 TPS

B. TENDER DELIVERY DETAILS

The vendors are requested to submit their commercial proposal for purchase of Hardware Security Module (HSM). Which Include 3 new boxes and one Buy back from HSM 9000 to newer one.

The vendors may submit their tenders:

Addressed to

IT Officer, Subrata Sen
BOB Financial Solutions Limited

2nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (W),
Mumbai - 400 102, Phone : +91 22 4206 8549 | Fax : +91 22 2677 7560 | Website :
www.bobcards.com

Delivered at the following address latest by 15th May' 208 by 3.30 PM

Netmagic Solution Ltd - Chandiwali - One Box

Netmagic Solution Ltd - DR - One Box

Jogeshwari West - One Box

BOB Financial Solutions Limited

2nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (W),
Mumbai - 400 102, Phone : +91 22 4206 8549 | Fax : +91 22 2677 7560 | Website :
www.bobcards.com



IMPORTANT DATES

Important Details (Schedule of Events, contact & communication details etc.)

1	RFP No.	RFP:SYS:2018/06
2	Brief Description of the RFP	Selection of a Bidder Supply , Installation , Integration and Maintenance of Hardware Security Model(HSM)
3	Company's Address for Communication and Submission of Tender	Assistant Manager, Systems & IT, BOB Financial Solutions LTD. 2 nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (West) Mumbai - 400 102.
4	Date of Issue	25/04/ 2018
5.	Last date of submission of Queries for Pre-Bid Meeting	02/ 05/ 2018 before 3:00Hrs IST
6.	Date & Venue of Pre-Bid Meeting	4 th May 2018 at 16:00Hrs IST Venue: BOB Financial Solutions Limited, 2 nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (West) Mumbai - 400 102
7.	Last date & time for submission of Bids	14/ 05/ 2018 before 3:00hrs IST
8.	Date and time of Opening of Eligibility and Technical Bid	14/ 05/ 2018 After 3:00hrs IST
9.	Date and time of Opening of Commercial Bid	The commercial bids of only those vendors who qualify in both eligibility and technical evaluation will be opened. The date for opening of the

		commercial bid would be communicated separately to the technically eligible vendors.
10.	Bid document cost (non-refundable)	INR 10,000/-
11.	Bid Security (EMD)	INR 3,00,000/-
12.	Contact Person for any clarification	Mr. Subrata Sen

The above dates are tentative and subject to change without any prior notice or intimation. Bidders should check website www.Bobfinancial.com for any changes / addendums to the above dates and/or any other changes to this RFP. Bidders to confirm with Company the time & venue -1- day prior to any of the above scheduled event.

Eligibility cum Technical bids will be opened, in the presence of the bidder's representatives who choose to attend the opening of technical bid. No separate communication shall be sent in this regard. Subsequently, the company will evaluate the Technical Bids and the bidders shall be suitably intimated about their Technical bid after evaluation.

Commercial bids will be opened in the presence of the of the bidder's representatives who are found technically qualified by Company upon evaluation and choose to attend.

Consortiums are not allowed.

D. SUBMISSION DETAILS

As part of the submission the vendor should submit the following details in a **Master Envelope superscripted "Tender for Procurement of Hardware Security Module (HSM)"**:

- a) **Undertaking Letter from Principal Vendor / OEM** - A letter of undertaking from the vendor on the following points:
- I) Agreeing to all terms & conditions as detailed in the tender.
 - II) The organization is in the business of HSM at least for a period of last 3 years.
 - III) The model offered meets all the technical requirements mentioned in Annexure 1.
 - IV) Sufficient quantity of spares will be kept as stock during the Warranty / AMC period at the Vendor's office in Mumbai and Bangalore.
 - V) Any technical problem would be resolved within 8 hrs. of call reported (including time for procuring spare parts) and having technically qualified engineers to service the HSM in Mumbai and Bangalore.
 - VI) Escalation Matrix with First Level Support, Second Level Support, Regional & Zonal head, Country Head Details along with their Name, Contact Number (LL & Mobile), E-Mail ID.
- b) **Undertaking Letter from OEM** - A letter of undertaking from the vendor on the following points:
- I) If submitting tender as a partner - letter of authorization from the principal vendor or OEM.

- II) If submitting tender as a partner - Under taking from OEM to support the product in Warranty as well as in AMC period if vendor's integrator fails to do so.
 - III) Letter from OEM that the product proposed is Intellect Credit Card Platform compliant.
- c) **Separate Sealed envelope (inside the Master envelope) superscripted as "Commercial Bid". The envelope should contain dully filled Commercial proposal (Annexure 2).**

E. EVALUATION METHODOLOGY

BFSL will open the commercials of only those vendors who have submitted valid Undertaking Letters as mentioned in "**Point D. SUBMISSION DETAILS**". The vendor quoting the lowest commercial shall qualify as the L1 vendor. The vendor is expected not to add any conditions / deviations in the commercial bid. Any such conditions / deviations may make the bid liable for disqualification.

Rate quoted should be inclusive of all taxes except GST which will be paid on production of original receipt.

F. NORMALIZATION OF BIDS

The BFSL will go through a process of evaluation and normalization of the bids to the extent possible and feasible to ensure that vendors are more or less on the same ground of evaluation. After the normalization process, if the BFSL feels that any of the bids needs to be normalized and that such normalization has a bearing on the price bids; the BFSL may at its discretion ask all the vendors to resubmit the commercial bids once again for scrutiny. The BFSL can repeat this normalization process at every stage of bid submission or till the BFSL is satisfied. The vendors agree that they have no reservation or objection to the normalization process and all the vendors will, by responding to this tender, agree to participate in the normalization process and extend their co-operation to the BFSL during this process. The vendors, by submitting the response to this tender, agree to the process and conditions of the normalization process.

G. OTHER TERMS

Please note that any response which does not provide any / all of the information in the specified formats shall be rejected and the BFSL shall not enter into any correspondence with the vendor in this regard.

The BFSL reserves the right to accept or reject the tender in whole or in parts without assigning any reason thereof. The BFSL decision will be final and the BFSL will not entertain any correspondence in this regard. BFSL will not assume any responsibility in case of delay or non-delivery of responses by post, courier, etc within the stipulated time.

Mere response to the tender will not entitle nor confer any right on the vendors for supply/sale to the BFSL.

Those vendors who do not fulfil any one of the required specifications and not meeting other criteria will not be considered.

H. PAYMENT TERMS

The payment will be released as follows:

- 60% of the total cost on delivery and implementation of the HSM plus 100% of VAT / CST & Octroi / entry tax. (POD document signed by the concerned BFSL officials and also implementation sign off / confirmation by the BFSL to be provided along with invoice for release of payment).
- Balance amount of 30% will be released after one month of successful implementation of the HSM.
- Balance amount of 10% will be released after one month on completion of Warranty + AMC period or against a Performance Bank Guarantee of scheduled commercial Bank preferably public sector bank, other than Bobcards Finance, for Five years and one month (i.e. one month beyond the support period).

The payment will be released by BFSL Head Offices as per the payment terms on submission of related documents.

The BFSL will pay invoices within a period of 30 days from the date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected Vendor within 15 days from the date of receipt of the invoice. After the dispute is resolved, BFSL shall make payment within 30 days from the date the dispute stands resolved. There shall be no escalation in the prices once the prices are fixed and agreed to by the BFSL and the vendors. But, any benefit arising out of any subsequent reduction in the prices due to reduction in duty & taxes after the prices are fixed and before the delivery should be passed on to the BFSL.

The Vendor must accept the payment terms proposed by the BFSL. The commercial bid submitted by the vendors must be in conformity with the payment terms proposed by the BFSL. Any deviation from the proposed payment terms would not be accepted. The BFSL shall have the right to withhold any payment due to the vendor, in case of delays or defaults on the part of the vendor. Such withholding of payment shall not amount to a default on the part of the BFSL. If any of the items / activities as mentioned in the price bid is not taken up by the BFSL during the course of the assignment, the BFSL will not pay the professional fees quoted by the vendor in the price bid against such activity / item.

I. DELIVERY TIMELINES

Delivery of required HSM should be within 4 weeks from the date of purchase order. The Addresses for delivery of HSM are as follows:

Data Centre: - BFSL, DC-5 Mumbai- BoB DC LIGHTHALL C WING , HIRANANDANI BUSINESS PARK SAKI VIHAR ROAD, SAKI VIHAR MUMBAI 400072	Disaster Recovery Site: - BFSL DC-2 Bangalore - BoB DR Netmagic IT Services Pvt. Ltd. Bangalore DC-2 SVR Platinum, 88/A, Electronic City Phase 1, Bangalore - 560100, India.	Jogeshwari West – BOB Financial Solutions Limited 2 nd Floor, Baroda House, Behind Dewan Shopping Centre, S V Road, Jogeshwari (W), Mumbai - 400 102, Phone : +91 22 4206 8549 Fax : +91 22 2677 7560 Website : www.bobcards.com	Replacement [- Optional) HSM 9000 -20 TPS
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J. WARRANTY

The product supplied should be with 3 year warranty and 2 Years AMC from the date of invoice. The Vendor will enter into an AMC agreement with the BFSL at the discretion of the BFSL, after the expiry of warranty period to support the Hardware & Software supplied for a minimum period of -2- (two) years at the rate quoted in “Annexure 2 – Commercial Bid”. The minimum AMC (after the warranty period) to be quoted by the vendor in the commercial proposal is 7% per annum.

K. INSTALLATION

Installation at our office’s, including unpacking of cartons / boxes will be the responsibility of the vendor. Vendor will have to install the system along with integration with existing BFSL setup (Credit Card Authorisation and PIN Printing Platform) and hand it over to BFSL for acceptance testing within 3 days from the date of receipt of the system at our office.

Vendor will have to pay liquidated damages to BFSL @ 1% of the total value per day or part thereof subject to maximum of 5%, for delay in installation, if the delay is caused owing to reasons attributable to the vendor.

BFSL reserves the right to shift HSM to new locations and warranty / AMC will continue to be in force at the new location.

L. UPTIME GUARANTEE

Vendor will have to guarantee a minimum uptime of 99%, calculated on a monthly basis.

Uptime percentage - 100% less Downtime Percentage.

Downtime percentage - Unavailable Time divided by Total Available Time, calculated on a monthly basis.

Unavailable Time - Time involved while any part of the core configuration or system software component is inoperative or operates inconsistently or erratically.

If Vendor fails to meet the uptime guarantee in any quarter then the Vendor will have to pay 1% of cost of the hardware as damages for every 1% downtime than the agreed 95% to a maximum of 10% damages during the Warranty / AMC period OR the warranty / AMC period will have to be extended by one month. The Vendor should immediately provide BFSL with an equivalent standby system in case of failures.

Note: If equivalent standby is provided that will not be considered as downtime to the maximum period of 7 working Days.

M. SUPPORT SERVICES

Support services should include the following:

- a. OEM / Partner has to provide Telephonic, Email & Web based Support (24x7) for the 3 years warranty and 2 years AMC period.
- b. OEM / Partner have to provide Patches / Updates / Upgrades / Bug Fixes during the 3 years warranty and 2 years AMC period.

N. TRAINING

The vendor shall provide training to officials of BFSL. The training should cover features of the HSM and include hands-on training. Training will have to be provided at BFSL premises (where the machines are delivered) or external sites acceptable to BFSL at vendor's cost.

O. TRANSPORTATION AND INSURANCE

All the costs should include cost, insurance and freight (c.i.f). However, the vendor has the option to use transportation and insurance cover from any eligible source. Insurance cover should be provided by the vendor till the acceptance of the HSM by BFSL. The vendor should also assure that the goods would be replaced with no cost to BFSL in case insurance cover is not provided.

P. DOCUMENTATION

Vendor will have to supply all necessary documents in English related to the HSM along with their bid submission.

Q. FORCE MAJEURE

Should either party be prevented from performing any of its obligations under this proposal by reason of any cause beyond its reasonable control, the time for performance shall be extended until the operation or such cause has ceased, provided the party affected gives prompt notice to the other of any such factors or inability to perform, resumes performance as soon as such factors disappear or are circumvented.

If under this clause either party is excused performance of any obligation for a continuous period of ninety (90) days, then the other party may at any time hereafter while such performance continues to be excused, terminate this agreement without liability, by notice in writing to the other.

R. ARBITRATION

In the event of a dispute or difference of any nature whatsoever between BFSL and the vendor during the course of the assignment arising as a result of this proposal, the same will be settled through the process of arbitration conducted by a Board of Arbitration. This Board will be constituted prior to the commencement of the arbitration and will comprise of two arbitrators and an umpire. BFSL and Vendor will each nominate an arbitrator to the Board and these arbitrators will appoint the umpire. Arbitration will be carried out at BFSL office that placed the order. The provisions of Indian Arbitration Act 1996 shall apply to the Arbitration proceeding.

S. INDEMNITY

The vendor will indemnify, protect and save the BFSL against all claims, losses, costs, expenses, action suits and other proceedings, resulting from infringement of any patent, trademarks, copyrights etc. in respect of the HSM supplied by him.

T. CONFIDENTIALITY

The Vendor shall keep confidential any information obtained under the contract and shall not divulge the same to any third party without consent in writing by BFSL. In case of non-compliance of the confidentiality agreement, the contract is liable to be cancelled by BFSL. Further, BFSL shall have right to regulate vendor staff.

U. INFORMATION AND SECRECY

The Vendor must provide a written undertaking to the BFSL to comply with the secrecy provision pursuant to provision of Banking Regulation Act, 1949 and other applicable laws. The Vendor will follow professional ethics and conduct in performing their duties. The BFSL has right to terminate the services of the Vendor if it fails to comply with the conditions imposed. The external and internal auditors of the BFSL will be given right to review the books and internal controls of the Vendor. Any weaknesses highlighted during the audit must be promptly rectified especially where such weaknesses may affect the integrity of the internal controls of the BFSL.

V. PUBLICITY

The vendor shall not advertise or publicly announce that he is undertaking work for BFSL without written consent of BFSL.

W. STANDARDS

All standards to be followed will adhere to Bureau of Indian Standards (BIS) specifications or other acceptable standards.

X. TERMINATION FOR DEFAULT

The BFSL, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Vendor, may terminate this Contract in whole or in part, if the Vendor fails to perform any obligation(s) under the Contract.

In the event of the BFSL terminating the Contract in whole or in part, the BFSL may procure, upon such terms and in such manner, as it deems appropriate, services similar to those undelivered, and the Vendor shall be liable to the BFSL for any excess costs for such similar services.

Y. AUDIT

Vendor shall allow the Reserve Bank of India (RBI) or persons authorized by it to access BFSL documents, records or transaction or any other information given to, stored or processed by Vendor in relation to the services hereunder within a reasonable time failing which Vendor will be liable to pay any charges/ penalty levied by RBI.

Vendor should allow the Reserve Bank of India (RBI) to conduct audits or inspection of its Books and account with regard to BFSL documents by one or more RBI officials or employees or other persons duly authorized by RBI.

Z. NO EMPLOYER EMPLOYEE RELATIONSHIP

The Vendor or any of its holding / subsidiary / joint venture / affiliate / group / client companies / or any of their employees / officers / staff / personnel / representatives / agents / shall not under any circumstances be deemed to have any employer - employee relationship with the BFSL or any of its employees / officers / staff / representatives / personnel / agents.

AA. AUTHORIZED SIGNATORY

The Vendor shall indicate the authorized signatories who can discuss and correspond with the BFSL, with regard to the obligations under the contract. The Vendor shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary/Director, authorizing an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with the BFSL. The Vendor shall furnish proof of signature identification for above purposes as required by the BFSL.

For any further clarifications you may contact:

Mr. Subrata Sen, IT Officer

Contact : 022 42068532

E-mail your queries

subrata.sen@bobcards.com

systems@bobcards.com

Annexure -I

Hardware Security Module (HSM) RSA - 2048 - 4096 compliant with AES encryption (General Purpose) for Credit Card Authorisation and PIN printing Technical Specifications- Make Model and General Aspects			
Sr.No.	Required Minimum Specifications	Bidder's Compliance (Yes/No)	If no Remarks
A	Make , Model & General Aspects		
1	The proposed HSM should have dual connectivity support.		
2	The proposed HSM should have latest PCI certification Viz PCI-HSM 2.0 Certified.		
3	The proposed HSM must be FIPS140-2 Level 3 compliant.		
4	The proposed HSM should support SHA-256 RSA 2048 Format, SHA-1, SHA-2		
5	Capable of translating a minimum of 140 PIN triple DES Pin block Per second		
6	It should support multi-threading so as maximum performance can be achieved.		
7	The proposed HSM should be integrated with our CCMS application vendor - M/s Intellect		
8	It should support following Crypto Graphic Standard: DES and Triple DES Algorithms - Provide PIN encryption, PIN Authorization and message authentication capabilities.		
9	Capable to support DES and 3DES KEY lengths 112 bit,168 bit		
10	The relevant security settings in the firmware should have PCI compliant values		
11	Shipment of the HSM should be compliant as per PCI HSM requirement		
12	Transaction per Second - Minimum 500 TPS with RSA 2048-4096 bit Key		



13	ommunication Interfaces - TCP/IP & UDP, Ethernet 10/100/1000 , Async, DUAL		
14	ETHERNET PORT (GIGA) for auto N/W fail over option.		
15	ower Supply - Dual Power supply for auto Power fail over feature		
16	Implementation of future mandates regarding encryption algorithm or security stds -should support through S/W upgrades		
17	End to End Pin/Password Encryption and Secure Host Communications option for TLS/SSL authenticated sessions on Ethernet host ports		
B	Management Facilities		
1	Should have GUI/CLI available with 2 factor Authentication using USB Tokens /smart cards		
2	Utilization statistics - Health check diagnostic and error logs		
3	All Features for the HSM should be enabled by default and should not require purchase of any additional license for PIN transaction Processing, EMV Processing etc.		
C	Key Managements		
1	Key Block support (superset of ANSI X9.24) ,		
2	DUKPT (DES and Triple-DES)		
D	Security Certification		
1	Cryptographic module certified to FIPS: 140-2 Level 3, 46, 81, 180-3, 186-3, 198		
2	Latest PCI HSM 2.0 Certification		
3	NIST SP800-20, SP800-90(A)		
4	FIPS approved Random number generator		
5	FIPS approved algorithms		
E	Security Features		
1	Tamper resistance meeting requirements of PCI HSM 2.0 & FIPS 140-2 Level 3		
2	Detection of cover removal in addition to Alarm triggers for motion, voltage and temperature		
3	Multiple alarm triggers for motion, voltage and temperature		
4	Device hardening - ability to disable functions not required by the host application		
5	Audit trails and 2 Factor Authentication for Auditor using usb tokens / smart card		
F	Key Features		



1	Reporting of Authorization State identifies whether commands are Host, Console, or All		
2	Secure Key Storage in the HSM secure memory and Generation for all key types used.		
3	Reduced Key check value: 6 HEX		
4	Encrypted decimalization table		
5	Secure Host communication using TLS or SSL		
6	PIN never appears in the clear outside of a tamper resistant security module as per PCI PIN security requirements		
7	Key Entry Mechanism are protected as per PCI HSM 2.0 requirements		
8	Mutiple partition support.		
9	SNMP		
G	Backward Compatibility :		
1	OS : Windows, Linux, Solaris, AIX, HP-UX, Virtual, Vmware, Hyper-V, Xen		
2	Financial Industry Standards - Payment , Credit card Authorisation and Pin Printing		
3	Security - Physical Security or Two factor User authentication or Multi user Authentication.		
4	Integration- To be integrated by the bidder with Intellect Credit Cared Platform successfully.		
5	Support period Minimum -5- Years (3 Yrs Warranty + 2 Yrs AMC)		
6	End of Life or Support Not before 5 Years from the date of successful installation & integration of the HSM with Bank's UPI Vendor		



Commercial Bid: Tender for Procurement of Hardware Security Module (HSM)									
Sr. No.	Description of Software	Quantity	Unit Price of HSM with 3 Years Warranty (in Rs.)	Amount (in Rs.) [A]	AMC (%) per Annum	AMC Amount (2 Years) (in Rs.) [B]	OTC for one Box- Replacement [C]	Total Amount (in Rs.) [A] + [B] + [C]	
1	Hardware Security Module (HSM) with 50 or 60 TPS for Credit Card Application (Technical Specification as per Annexure - 1)	3							
2	Replacement	1							
	Other Charges (If any)								
	Note:								
	a) All the commercial value should be quoted in Indian Rupees.								
	b) The price of HSM should be inclusive of all taxes, duties, levies etc. except GST.								
	c) Bank will deduct applicable TDS, if any, as per the law of the land.								
	d) The vendor needs to clearly indicate if there are any recurring costs included in								

	the above bid and quantify the same. In the absence of this, the vendor would need to provide the same without any charge.								
	e) The above price should include supply, installation and maintenance of the HSM as per requirements provided in the tender.								
	f) The minimum AMC (after the warranty period) to be quoted by the vendor in the commercial proposal is 7% per annum.								
	g) Further, we confirm that we will abide by all the terms and conditions mentioned in the Tender document.								
	h) We hereby undertaking to the bank to comply with the secrecy provision pursuant to provision of Banking Regulation Act, 1949 and other applicable laws.								
	i) Quantity of the HSM may vary as per Bank's actual requirement. If any additional HSM modules are required by the Bank, Bidder needs to supply the same on above quoted cost only. All Terms and conditions of this RFP will be applicable for those additional quantities of HSM modules also.								
							Place:		
						Date:	Seal & Signature of the bidder		