



UCO BANK

Department of Information Technology

Request for Proposal (RFP) for Selection of SMS Aggregators for implementation of SMS and co-related services

RFP Ref. No: UCO/DIT/167/2022-23 Date: 18.04.2022

Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) published on 19/05/2022

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Query sought / Suggestions of the Bidders	Response
1.	40	Scope of Work	OTP should be encrypted during the transmission.	Will we get the encrypted message along with decryption key to decrypt the message before DLT	It is clarified that OTP should be encrypted during the transmission. The Encryption process will be finalised with selected bidder.
2.	40	Scope of Work	Check should be properly imposed to avoid duplicate / multiple SMS delivery to customers as per the requirement of the bank.	We would be responsible for the duplicates from our platform but what if duplicate messages with different transaction IDs are sent from bank end.	Clause is self-explanatory.
3.	41	Scope of Work	Proposed solution should have facility to send multilingual/region wise languages SMSs in all Indian Languages (as per 8th Schedule of Indian Constitution and	Platform is capable of delivering all language messages, I hope real time SMS conversion is not required.	Bidder's understanding is correct.

			amendment thereof).		
4.	44	SMS Service	Our expected delivery standards are furnished: High-within 5 Sec Medium - within 10 Sec Low - within 30 Min	The delivery standards are on a higher side, please help making it as below: High-within 10 Sec Medium-within 60 Sec Low - within 120 Min	Please refer corrigendum.
5.	45	SMS Service	The code (long code/short code/VMN) allotted to the Bank should be easily memorable and accessible to the bank customers, both domestic and international, through all the telecom operators across the globe on 24x7x365 basis.	In case of short code, bidder will do the configuration in operator n/w. Will seek support from bank on opening it on rest of the operators as short codes are not operator agnostic.	Clause stands as per RFP.
6.	46	SMS Service	The Bidders should offer a retry mechanism for messages that cannot be delivered. Retry of all failed/undelivered SMS and the SMS for which delivery acknowledgement is not received from the telecom operators in 30 Seconds. Bidders should ensure that there should not be multiple delivery of the same SMS to the customers during retry process for which customer has not received the SMS.	To avoid multiple message deliveries we should have a wait time of 55 Sec as the network takes max of 55 sec to share the final status.	Please refer corrigendum.
7.	48	SMS Service	Dynamic (Numeric as well as Alphanumeric) Sender IDs should be supported for the Domestic as well as international SMS.	Only DLT registered sender IDs would be supported.	Bidder's understanding is correct.
8.	50	SMS Security	The Bidders have to maintain the complete data with regard to	Since a monthly dump is already been shared than also the data is	It is clarified that complete data is

			SMS/email/IVR/voice calls for at least 3 years or end of contract period whichever is later. Bidders should retrieve and provide the required data to bank within 12 hours of receiving the request in this regard from the bank.	to be stored for 3 years.	required for the entire contact period.
9.	56	Schedule of Implementation	The selected bidders have to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within four (4) weeks from the date of award of contract / issuance of Letter of Intent.	Requesting if we can make it to 7 weeks.	Clause stands modified as: "The selected bidders have to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within six (6) weeks from the date of award of contract / issuance of Letter of Intent"
10.	66	Penalty for Delay in transmission of messages		We would request to exclude messages been delayed due to customer end errors such as mobile switched off, Not reachable, Out of coverage Area, Barred Calls, Corrupt SIM, Inbox Full and more.	It is clarified that the Selected vendor has to provide the detailed report along with monthly invoice.
11.	Page 10	Clause 3.4	Bidders submitting the offer should have provided SMS Services & E-mail services in at least two	We are providing SMS services to many Banks like SBI, Indian Bank, SCB, Dhanalaxmi etc. We have	Clause stands as per RFP

			scheduled commercial bank in India during the last three years. The solution offered should be currently running successfully as of RFP submission date.	email solution. Request to modify the clause as should be able to demonstrate and provide email.	
12.	Page 11	Clause 3.8	Bidders should have direct tie up / arrangements with minimum two telecom service providers / operators for services in India and international operation. The bidders should have International Roaming facility for both domestic and international customers.	Not valid for Telecom Service Provider as TSP has POI with all the operator. The messages are delivered to domestic & International roaming customers.	Please refer corrigendum.
13.	Page -39	Bullet 17	For SMS Delivery bidders should have direct connectivity with at least 2 domestic and 2 International telecom service providers as on date of submission of RFP and also valid during the contract period.	Not valid for Telecom Service Provider as TSP has POI with all the operator in India and roaming agreement with International Operator. In the same line TSP should be allowed to enter in to agreements with Telemarketer/Integrator for bidding in this tender. Not allowing this seems discriminatory.	Please refer corrigendum.
14.	Page 39	Part IV Scope of work	The bidders should have the capability to perform the entire scope of the assignment without outsourcing the same to any third party. The Bidders should be the legal owner of any software /package for the services being	BSNL being telecom operator will provide the SMS and the software and OEM licenses etc. is from our SI. BSNL takes up the responsibility. Moreover clarity required regarding ownership of S/W.	Clause stands as per RFP

			provided to the Bank.		
15.	Page 13	3.14 c	Its own Level II / Tier II DC and DR located in two different seismic zones in two different geographical locations in India for providing SMS gateway services for ensuring business continuity	The servers are hosted in Tier-IV DC and DR by our SI. Request Bank to accept SI.	Please refer corrigendum.
16.	Page 12	3.13	The bidder should have ISO 9000 certification and a valid ISO 27001 series certification for information Security	Certification exists for ISO 27001 and ISO 9001:2015.	Please refer corrigendum.
17.	Page 12	3.9 d	1 lakh IVR/outbound voice calls on an average per month since last 6 months.	We have IVR solution but not given to banks but to IOCL/HPCL. Request to accept the same. Moreover, we can provide SMS, Email, IVP on PoC basis for 2 months.	Please refer corrigendum.
18.	Page 8	EMD	Rs.50,00,000/- (Rupees Fifty Lakhs Only in the form of PBG)	Exemption as BSNL is 100% owned by GOI PSU.	Clause stands as per RFP
19.	11	9	Certificate from Scheduled commercial Banks mentioning specific experience in mentioned areas on the Bank's letterhead.	Would Self Declaration suffice?	Clause stands as per RFP
20.	22	23	UCO Bank shall be under no obligation to accept the lowest or any other offer received in response to this RFP and shall be entitled to reject any or all offers including those received late or incomplete offers without assigning any reason whatsoever. UCO Bank reserves the	UCO Bank reserves the right to make any changes in the terms and conditions of purchase. What type of changes? How Bidders interest is remain safeguard on this.	Clause stands as per RFP

			right to make any changes in the terms and conditions of purchase. UCO Bank will not be obliged to meet and have discussions with any vendor, and or to listen to any representations.		
21.	30	35	Restriction on Procurement Due to National Security	Need clarity on this	Refer original clause for details.
22.	38		Point 4:- Approval of templates from Telecom Regulatory Authority of India (TRAI) whenever any adhoc promotional/alert messages are to be sent, same need to be available through Dash Board.	SMS template approval has to be submitted on DLT Platform.	Selected bidder has to coordinate with DLT for prompt whitelisting of template.
23.		Point 4	Point 4:- Approval of templates from Telecom Regulatory Authority of India (TRAI) whenever any adhoc promotional/alert messages are to be sent, same need to be available through Dash Board.	SMS Templates are submitted on DLT platform. This point should be removed	Selected bidder has to coordinate with DLT for prompt whitelisting of template.
24.	40	Point 1	OTP should be encrypted during the transmission.	Transmission of message on TLS 1.2 . Would this be fine?	Clause stands as per RFP. It will be responsibility of selected bidder to ensure that OTP should be encrypted during transmission from bank to operator.

25.	40	Point 8. Subpoint 4	MIS for promotional SMSs / Voice calls user ID wise, period wise, date wise, status wise (delivered, undelivered) etc. for SMS / Voice call alerts sent.	TRAI does not allows the detailed info on the delivered and Non delivery of Promotional messages. This clause should be corrected accordingly	Clause stands as per RFP.
26.	41	Point 1:-	Bidders should be capable of providing Missed Call service on Bank"s existing Long Codes.	Long code mentioned, is it being talked about the mobile number owned by UCO bank or existing vendor?	Bank is having long codes for Missed call / SMS Services from existing vendor.
27.	41	Point 6	Sender ID allotted should be unique for our Bank and same should not be used by any other entity across the globe. Vendor need to submit the declaration for the same.	Sender Approval and allocation is controlled by DLT platform not by the. Hence this Point should be omitted. Hence declaration is not Applicable	Please refer corrigendum.
28.	41	Point 9	Bidders should provide a solution to send Voice over OTP in case of failure of OTP through SMS at No extra cost to the bank	SMS and VOICE are two different products and have different rates applicable. The voice rates would be applicable if the SMS delivered via voice.	Clause stands as per RFP.
29.	41	Point 10	Proposed solution should have facility to send multilingual/region wise languages SMSs in all Indian Languages (as per 8th Schedule of Indian Constitution and amendment thereof).	Does this clause means:- Regional messages can be sent on the numbers. What language message is to be sent on which number would be defined by UCO.	Details will be sent to selected bidder at the time of SMS execution.
30.	42	Point 1, Sub point 7	Total invalid and DND	TRAI does not allows the detailed info on the delivered and Non delivery of Promotional messages. This point should be removed	Clause stands as per RFP.
31.	42	Point 2	The bidders should have the facility	Online filtering of DND list is no	Clause stands as

			of online filtering of the DND numbers on real time basis	more available as per TRAI guidelines. And Scrubbing would be done at the operator end and for promotional messages Delivery report cant be shared as per TRAI	per RFP.
32.	43	Point 3	DND compliance will be the responsibility of the Bidders	DND scrubbing is done at the operator level. Hence this clause should be removed	Clause stands as per RFP.
33.	43	Point 5	Missed call services like Missed call balance enquiry, Mini Statement, Aadhaar Seeding, Debit Card Hot listing, Car Loan, Home Loan etc.	Need more clarity on this	Information based on missed call no. should be sent through SMS on receiving missed call from customer.
34.	45	Point 4	For Enabling PULL SMS facility, the Bidders will be required to provide long codes, short codes and virtual Mobile Numbers (VMN) for missed call facility as per requirement for the use of the bank without any cost, for receiving incoming SMSs in predefined formats from its customers. Further the Bidders should also have the option of utilizing the existing VMN number provided by the bank.	Only numbers are to be provided free? What about the cost of incoming messages and what is the estimated volume of these messages. What would be the count of such numbers?	Clause stands as per RFP. Separate line item is available in Commercial format of RFP.
35.	46	Point 7	For providing all the services as specified above, the offered solution should seamlessly integrate with the existing version of CBS, applications apart	Does bidder have to bear cost under the integration even if the Changes or development required at the UCO banks end?	Clause is self-explanatory.

			from CBS, ATM Switch and another Alternate Delivery channels like m-Banking, e-Banking, UPI, wallet etc. solutions deployed in the bank from time to time. The integration cost wherever applicable should be borne by the Bidders.		
36.	47	Last point	The solution must support csv/excel/text file uploads using HTTP POST call mechanism.	Need more clarity on this	These are for bulk file upload for promotional SMS.
37.	49	Point 12	The Bidders should provide the interface of their software with bank's core banking solution or middleware. The Bidders also should support integration of the middleware with any new application of the bank as and when required without any cost to the bank.	Is it only the consultancy or guidance on API or SMPP required or Complete integration expected from Bidder. That is to put developers on task to complete the integration?	Clause stand modified as: "The Bidders should provide the interface of their software with bank's core banking solution or middleware. The selected bidder will be responsible for integration of the middleware with any new application of the bank as and when required without any cost to the bank."
38.	51	Point1 and 2	The portal should be able to generate automated SLA	Are these mandatory to be available on portal or it can be	Clause stands as per RFP.

			compliance report. Ø The portal should be capable of providing real-time Latency report of the SMS/e-Mails delivered at a particular time	shared periodically?	
39.	51	Bulk Email section Point 2	In order to save the reputation of the Domain, verification of correctness of the e-mail IDs will be responsibility of the Bidders.	Does it mean the validation of the email required to be done before sending the Email.	Bidder's understanding is correct.
40.	52	Point 5 subpoint 2	The Bidders should ensure that emails sent to applicants should not get classified as junk mails or spam mail by leading email service providers like Gmail, Yahoo, Hotmail etc.	Inboxing of mail or spamming of mail depends on many factors, which can be not in control of bidder due to intelligence build at Email service provider like gmail etc. How this can be monitored if Received in spam box or junk box.	Clause stands as per RFP.
41.	53	Point 8	Know the journey from generation to final action on our e-mail.	Need more clarity on this	SMS/OTP delivery report is required from Bank to end customer with time stamp.
42.	54	Point 5	IVR infra will be provided by the Bank	Need clarity on it. What type of Infra? Is it required to be hosted on Premises of Bank?	It is to be clarified that "Bank's infra" means Bank's channels like, mobile banking, internet banking, debit cards, ATM switches, CBS, HRMS etc. to which selected bidder has to integrate for

					IVR facilities as per Bank's requirement.
43.	126	Point 59	Bidder to establish network connectivity with primary and backup links at bidder's cost	Are we talking about VPN tunneling over here.? Or HTTPS integration for DC & DR	Clause stands as per RFP. It is clarified that HTTPS integration for DC & DR.
44.	128	Point 7	Email creative through HTML	Bidder has to compose the Email in HTML format for the Bank?	Bidder's understanding is correct.
45.	128	Point 9	Voice Recording(during contract period)	Is it IVR audio voice recording we are talking here for OBD IVRs?	Bidder's understanding is correct.
46.	129	DLT	DLT	In the BOQ we don't have separate provision for DLT commercials since the DLT is charged on submission by the operator.	Bank will not make any separate payment for DLT . Bidder will have to quote and factor all charges as per commercial bid format.
47.	130	Whatsapp	Whatsapp	Only Broadcast or two-way communication. BOT will be a part of the journey?	Yes only for broadcast.
48.	27	33. Adoption of Integrity Pact	All pages of Integrity Pact (IP) must be signed, and stamped Integrity Pact (IP) should be deposited with IT Department undertaken procurement at the address mentioned along with RFP document.	Please clarify which is the IT department where we need to deposit the Integrity Pact	The required address is mentioned in the RFP.
49.	40	Part IV –	Provision of Web-based reports for	Please confirm if reports in	It is clarified that

		SOW	download in Excel / Txt / PDF format.	Excel/XLS would suffice as data base size restricts PDF and TXT format.	there should be provision of Web-based reports for download in Excel / Txt / PDF format.
50.	42	Part IV – SOW	SMS Solution should be capable to integrate with social networking platform like Tweeter, WhatsApp, Instagram, Facebook and any other Bank's social media platform, WhatsApp (Android, iOS& Windows OS) functionality and should have authorized tie up/ license with OEM.	Please confirm if only integration is needed with the social media platforms, then why would we need the original OEM license. Also, please confirm the use cases for integration with social media platforms.	Bank using social media for Bank's product advertisement and customer awareness. Authorisation Certificate from OEM is required
51.	44	SMS Services	OTP (one time password) Within 5 seconds.	Please modify this to below: 90% of messages will be delivered within 10 secs 95% of messages will be delivered within 30 seconds	Please refer corrigendum.
52.	44	SMS Services	Financial transactional SMS, Non-Financial transaction SMS/Pull Services (including Missed Call facilities). Within 10 seconds.	Please modify to below: 85% of messages will be delivered within 5 mins 95% of messages will be delivered within 15 minutes	Please refer corrigendum.
53.	44	SMS Services	Bulk SMS (Informational/Promotional), Scheduled SMS (Informational/Promotional) Within 30 minutes (Time between publish time and delivery time)	Please modify to: 95% of messages will be delivered within 2 hours Note: Messages will be sent only in the permitted TRAI Window for promotional messages 9am-9pm IST	Please refer corrigendum. Messages as per TRAI window is OK

54.	44	SMS Services	SMS Delivery SLA's	Please add the below clause: The above SLA does not include Mobile Numbers that fail to deliver due to user related reasons / reasons outside the control of bidder like Absent Subscriber, Invalid Subscriber, Calls barred, etc.	Clause stands as per RFP
55.	9	3. Eligibility Criteria	Sl. No. 1. Self Declaration in this regard from Company Secretary duly signed to be submitted.	Is this the same declaration which is covered in Annexure – XXI on page no. 135. If not, please share content / its format for which this declaration is expected.	It is clarified that Annexure XXI is for restriction on procurement due to national security only, whereas in this clause bidder has to provide declaration related to adhere to cross border sharing/ FDI/ FEMA and other regulatory guidelines of Govt. of India
56.	9	3. Eligibility Criteria	Sl. No. 1. Registration from DIC, KVIB, NSIC, KVIC, DIHH, UAA or any other body specified by Ministry of MSME.	Certificate of incorporation would be sufficient for compliance, please confirm.	Mentioned document is to be submitted if bidder claims to be MSME.
57.	26	32 Submission of Offer – Three Bid System	i. Prices quoted by the Bidders shall be in Indian Rupees, firm and not subject to any price escalation, if the order is placed within the price validity period.	Please allow changes (increase/decrease) in commercials due to external factors with mutual consent. Eg: Price increased by Meta for WA /	Clause stands as per RFP

				Changes in DLT charges etc.	
58.	40	Part IV – SOW	Upload of Mobile Numbers through Excel and Txt formats.	Please allow CSV uploads also.	Clause stands as per RFP
59.	40	Part IV – SOW	□ MIS for promotional SMSs / Voice calls user ID wise, period wise, date wise, status wise (delivered, undelivered) etc. for SMS / Voice call alerts sent.	Number-wise DLR for promotional SMS is not shared by operator. Hope the delivered count at the end of month would suffice.	MIS for promotional SMSs / Voice calls user ID wise, period wise, date wise, status wise (delivered, undelivered) etc. for SMS / Voice call alerts sent monthly but it should be provided as and when required by the Bank.
60.	41	Part IV – SOW	• Bidders should be capable of providing Missed Call service on Bank's existing Long Codes.	Support would be required from UCO Bank for migration / integration with existing Long Code solution	UCO bank will provide administrative support only, rest migration/integration is to be carried out by the selected bidder.
61.	41	Part IV – SOW	• The API should support encryption - decryption for the entire API parameters supporting DES / 3DES / AES or any algorithm recommended by regulatory authority/auditor.	This is applicable for SMS only, please confirm if this understanding is correct?	For all types of SMS
62.	41	Part IV – SOW	• Bidders should provide a solution to send Voice over OTP in case of	Voice leg shall be chargeable, please share its line item in	Clause stands as per RFP

			failure of OTP through SMS at No extra cost to the bank.	commercial bid.	
63.	42	Part IV – SOW	In addition to above second report should have following minimum field: <input type="checkbox"/> Bearer (GSM/CDMA) <input type="checkbox"/> Date/time of SMS received at the gateway	These 2 fields are not available for reports, please allow exception.	Clause stands as per RFP
64.	42	Part IV – SOW	Each selected Bidder's solution should be capable to switchover the SMS/email traffic to other selected Bidder's Solution in case of failure/disruption of any selected Bidder's solution.	a. Switchover of traffic from one bidder to another needs to be done by UCO Bank. Hope this is fine? If not, please elaborate on the requirement from this point. b. Kindly confirm, are you looking for On-Premise or Cloud based setup?	Changes at Selected Bidder's solution is required. There is no change at Bank's end. Solution should be capable for routing the traffic.
65.	43	Part IV – SOW	SMS Aggregators should support SMS delivery to all International locations e.g. Middle East, UK, USA, Canada, Russia, Hong Kong, Singapore, Malaysia, Australia, Germany, France, Spain, Netherlands, Switzerland, Austria etc.	Please share expected country-wise traffic to arrive at commercials as only single leg is provided in Commercial Bid format.	Clause stands as per RFP.
66.	46	Part IV – SOW – SMS Services	Considering the changing business conditions and the size and variety of requirements, the bank reserves the right to change the scope of services during the period of the contract, giving a notice period of	Please allow appropriate time for doing required changes, it should be agreed mutually between successful bidder and UCO Bank as per the complexity of scope.	Clause stands modified as: "Considering the changing business conditions and the size and variety of

			30 (Thirty) days.		requirements, the bank reserves the right to change the scope of services during the period of the contract, giving a notice period of minimum 30 (Thirty) days or mutually agreed time based on complexities of the scope"
67.	47	Part IV – SOW – SMS Services	Considering the changing business conditions and the size and variety of requirements, the bank reserves the right to change the scope of services during the period of the contract from the date of issuance of the Purchase Order. The Bidders will have to implement the same without any additional cost to Bank.	A complex requirement may require additional efforts and expense, please allow mutual agreement for modifying the commercials basis the complexity at the appropriate time.	Clause stands as per RFP
68.	47	Part IV – SOW – SMS Services	The Bidders have to route all the messages sent by the bank as Transactional Messages without necessitating the scrubbing against customer preference register (NCPR) introduced by TRAI unless specified otherwise.	DLT guidelines shall be followed basis message category. Hope this is fine?	Bidder's understanding is correct.
69.	48	Part IV – SOW – SMS Services	Dynamic (Numeric as well as Alphanumeric) Sender IDs should be supported for the Domestic as	DLT guidelines shall be followed for Sender ID. Hope this is fine?	Bidder's understanding is correct.

			well as international SMS.		
70.	49	Part IV – SOW – SMS Services	The Bidders should provide the interface of their software with bank's core banking solution or middleware. The Bidders also should support integration of the middleware with any new application of the bank as and when required without any cost to the bank.	Please provide more details about the middleware mentioned in this point. Bidder is supposed to provide cloud based solution, hope it is fine?	Integration with Bank's different applications i.e mobile banking, internet banking, Debit cards, ATM Switch, CBS, HRMS etc. along with Finacle alert Solution. Cloud based solution is not acceptable to bank for given RFP.
71.	49	Part IV – SOW – SMS Services	The Bidders should have 24x7x365 support office in India to provide online/onsite support and in person if required by bank without any additional cost to the Bank.	Dedicated onsite resource is not to be allocated for UCO Bank, is this understanding correct?	Bidder's understanding is Correct, No dedicated resource at Bank premises is required.
72.	51	Part IV – SOW – SMS Services	The portal should provide a single Dashboard for monitoring and execution of the above mentioned scope i.e. SMS/IVR/Long code, Short code/E-Mail/App and web Based Notification services etc	Channel specific portal shall be provided for running campaigns and reports, single dashboard is not feasible. Please allow exception.	Clause stands as per RFP
73.	53	Part IV – SOW - Bulk Email Service &	The Bidders/ service providers should have redundant infrastructure to ensure 99.99% uptime.	99.95% is the maximum uptime guarantee, please confirm.	Clause stands as per RFP

		Solution			
74.	54	Part IV – SOW – Automated IVR Call Service	App Notification and Web / Browser based Notification to be integrated with the Bank's apps and websites.	Please share use cases of App Notification and Web/Browser based notification	Will be shared with selected bidders.
75.	54	Part IV – SOW – Automated IVR Call Service	Installation of the IVR shall include all the necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the bank), system speech, cables and connectors.	Is this not cloud deployment? Why is hardware deployment expected?	Clause stands as per RFP Cloud based solution is not acceptable to bank for given RFP.
76.	54	Part IV – SOW – Automated IVR Call Service	The Bidders should be capable of sending voice messages in case of failure in sending SMS message as and when required, without any additional charges or set up cost.	Voice OTP shall be sent in case of failure of OTP on SMS, please allow Voice OTP to be chargeable and add its leg in Commercial bid.	Clause stands as per RFP
77.	55	Part IV – SOW – Automated IVR Call Service	High Priority OTP – within 10 seconds. Low Bulk IVR – within 2 hours	This is dependent on called person taking the call or not hence, we can confirm initiation of all within 30 seconds but not its pick-up/delivery. Please allow exception of user not taking the call.	Clause stands as per RFP
78.	39	Part IV – SOW	The bidders should have the capability to send Whatsapp messages to banks customers	a. The expected WhatsApp solution will be a cloud based. Is this correct? b. Elaborate scope of work for which WhatsApp is required.	Only broadcast is required.
79.	59	10.	10. Confidentiality and Secrecy	Unilateral clause- Please consider	Clause stands as

		Confidentiality and Secrecy		this to be mutual as bidder will also be sharing our Confidential information during the course of bidding.	per RFP
80.	61	13. Payment Terms	Charges shall be fixed for the entire contract period and there will be no escalation due to fluctuation in taxes, foreign currency or change in duty structure or for any other reasons. However, impact of fall in prices, taxes, duties or any other external factors like downward movement of foreign exchange rates etc. would be passed on to the Bank suo-moto.	Changes due to modification in GST / similar taxes which are outside the purview of bidder should be allowed.	Clause stands as per RFP It is to clarified that GST will be paid as actual on raised bill as per existing rates at the time of raising bill.
81.	63	16. Order Cancellation	In case the selected Bidders/Vendor fails to deliver the ordered hardware, software, services and FM resources as stipulated in the delivery schedule, UCO BANK reserves the right to procure these deliverables from alternate sources at the risk, cost and responsibility of the selected Bidders/Vendor with the capping of 125% of the original quoted cost for such deliverable.	Liability too high, please consider reducing it. Also, No exit route for the bidder provided, Kindly consider the clause to be mutual so that bill would also have a right to terminate in case of any contractual breach from UCO Bank's side and also kindly allow the bidder to give notice of termination under few circumstances like bidder ceasing to offer service on account of any statutory requirements	Clause stands as per RFP.
82.	66	19. Penalty	19. Penalty	Please allow 10% deviation for uncontrollable factors. Messages which are not delivered to user	Clause stands as per RFP.

				<p>handset due to factors which are not under control of service provider should also be considered for billing purpose. Please find below few uncontrollable factors:</p> <p>(A) Delivery of SMS from Telco (GSM/CDMA) network to handset,</p> <p>(B) Message retries if not delivered, e.g. phone switched off, Inbox full, Roaming, etc. In these cases the latency of the message delivery is increased. Also, no error code is received from the operator in this case,</p> <p>(C) Barring all network and radio errors like - out of network area/handset switched off, memory full, inbox full, invalid numbers, etc.</p> <p>(D) SMS not delivered in case of Absent Subscriber</p>	
83.	70	24. Indemnity	The selected Bidders agree to indemnify and keep indemnified the Bank against all losses, damages, costs, charges and expenses incurred or suffered by the Bank due to or on account of any breach of the terms and conditions contained in this RFP or Service Level Agreement to be executed	Kindly pls consider to restrict the indemnity provision to third party indemnity claims. Also the clause is Unilateral - Kindly pls consider to make this mutual as we would also need indemnity if there is any content breach.	Clause stands as per RFP

84.	71	24. Indemnity	All indemnities shall survive notwithstanding expiry or termination of Service Level Agreement and the Vendor shall continue to be liable under the indemnities.	Kindly pls consider to restrict the liability for a period of 1 year post termination or expiration.	Clause stands as per RFP
85.	75	34. Signing of Contract	34. Signing of Contract	Kindly consider that Terms & conditions to be mutually agreed by the parties.	Clause stands as per RFP
86.	80	44. Limitation Of Liability	44. Limitation Of Liability	Liability to high- kindly pls consider to reduce the same to twelve(12) months receivables.	Clause stands as per RFP
87.	54	SOW	Installation of the IVR shall include all the necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the bank), system speech, cables and connectors.	Voice setup is required on premise or Cloud?	IVR for out bound calls, it is the responsibility of selected bidder to initiate the IVR to customers mobile numbers given by Bank
88.	68	19. Penalty	Failure to initiate calls 100% penalty	Please clarify whether its applicable for API based request or bulk voice calling via UI portal.	For all types SMSes/ IVR.
89.	68	19. Penalty	If the IVR call is initiated after 10 seconds but before 30 seconds. 25% penalty	In case there is any issue at customer end for e.g. network is down or APIs are not reachable from UCO Bank's network, penalty should be applicable.	Clause stands as per RFP, IVR is initiated by selected bidder to defined mobile numbers.
90.	128	Annexure- XVII	Voice Recording(during contract period) - 20 Nos	Does this mean during entire contract period only 20 audio clips would be recorded max.	As per Bank's requirement.

				If yes, what would be the average call flow duration?	
91.	40	Part IV - SOW	Upload of Mobile Numbers through Excel and Txt formats.	At present only Excel CSV format is supported. Please allow it.	Clause stands as per RFP
92.	40	Part IV - SOW	Provision of Web-based reports for download in Excel / Txt / PDF format.	At present only Excel CSV format is supported. Please allow it.	Clause stands as per RFP
93.	53	Part IV - SOW	The IVR voice calls shall be initiated to the customers on demand as per customer request for generation of IVR voice call through different applications.	Does this mean OTP APIs needs to be extended to bank and bank would take care integration across platform.	IVR to be initiated by the selected bidder.
94.	56	2.Schedule of Implementation	The selected bidders have to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within four (4) weeks from the date of award of contract / issuance of Letter of Intent. The purchase order will be provided by the Bank only if the Bank is satisfied with the services offered by the Bidders during the pilot period (1st month).	a. 4 weeks is only for SMS service or all products/services mentioned in this RFP? b. Please define and quantify parameters for evaluation during 1 st month (POC phase). c. Also, this would be paid POC and not free. Is this correct? d. If free POC is expected, then please share quantity of messages to be provided.	Please refer corrigendum.
95.	56	4. Uptime	The bidders shall guarantee an uptime of 99.99% on monthly basis which shall be calculated as accessibility to the SMS gateway for all the services that are available by the Bank.	Maximum uptime guarantee can be 99.5%, please allow.	Please refer corrigendum
96.	66	19. Penalty	Level of availability calculated on monthly basis	Please modify the 1 st line item to >=99.95% to 100% - No penalty to be deducted	Please refer corrigendum

97.	67	19. Penalty	<p>Criteria for Penalty in case of SMS priority-wise:</p> <p>a. High Priority SMS (Within 5 Seconds Delivery)</p> <p>b. Medium Priority SMS (Within 10 Seconds Delivery)</p> <p>c. Low Priority SMS (Within 30 Minutes Delivery)</p>	<p>Please modify these to:</p> <p>a. High Priority SMS (90% of messages will be delivered within 10 secs, 95% of messages will be delivered within 30 seconds)</p> <p>b. Medium Priority SMS (85% of messages will be delivered within 5 mins, 95% of messages will be delivered within 15 minutes)</p> <p>c. Low Priority SMS (95% of messages will be delivered within 2 hours. Note: Messages will be sent only in the permitted TRAI Window for promotional messages 9am-9pm IST).</p> <p>Also, please allow 10% deviation due to uncontrollable factors as mentioned in previous point.</p>	Please refer corrigendum
98.	68	19. Penalty	<p>Criteria for Penalty in case of Email priority-wise:</p> <p>a. High Priority Email (Within 5 Seconds Delivery)</p> <p>b. Medium Priority Email (Within 10 Seconds Delivery)</p> <p>c. Low Priority Email (Within 30 Minutes Delivery)</p>	<p>Please modify these to:</p> <p>a. High Priority Email (90% of messages will be delivered within 10 secs, 95% of messages will be delivered within 30 seconds)</p> <p>b. Medium Priority Email (85% of messages will be delivered within 5 mins, 95% of messages will be delivered within 15 minutes)</p> <p>c. Low Priority Email (95% of messages will be delivered within 2 hours. Note: Messages will be sent only in the permitted TRAI</p>	<p>SMS sending as per TRAI window.</p> <p>Clause stands as per RFP</p>

				Window for promotional messages 9am-9pm IST). Also, please allow 10% deviation due to uncontrollable factors as mentioned in previous point.	
99.	41	Part IV – SOW	The API should support encryption - decryption for the entire API parameters supporting DES / 3DES / AES or any algorithm recommended by regulatory authority/auditor.	API Request parameter values can be encrypted using AES algorithm. Hope this is fine?	Algorithm as per Bank's requirement.
100	42	Part IV – SOW	The bidders should have the facility of online filtering of the DND numbers on real time basis.	Post DLT implementation, DND scrubbing is managed at Operator end. Hope this would be fine?	Clause stands as per RFP
101	45	Part IV – SOW	The solution should provide the option for source applications to send SMS either via web services or through Database inserts and updates.	Kindly confirm, are you looking for On-Premise or Cloud based setup?	It is to be clarified that Bank is looking for On-premise solution. Cloud based solution is not acceptable to bank for given RFP
102	10	3 Eligibility Criteria point no 4	The Bidders are also required to submit recent reference letter from the Bank where SMS services are being provided by the Bidders company.	Instead of letter from client can tax invoice of recent month will suffice the clause?	Clause stands as per RFP
103	11	3 Eligibility Criteria point no 9	Bidders should have a capability to handle following SMS, Email & IVR capabilities in a scheduled	Requesting for relaxation on this point by considering GOVT or PSU department	Clause stands as per RFP

			commercial bank in India.		
104	12	3 Eligibility Criteria point no 12	Copy of the valid certificate of TRAI to be enclosed.	AS TCCCPR 2018 is amended TRAI certificates are not getting renewed instead we can provide Telemarketer certificate from operators	Clause stands as per RFP
105		General Query	General Query	There is no online submission?	Submission through Physical mode only.
106	128	Annexure – XVIII		SMS cost needs to be quote with DLT charges ?	Clause is self-explanatory.
107	Annexure – XVIII-point 6	Whatsapp Message		Requesting you to kindly add line items for WhatsApp services 1. One time set up Cost 2. Monthly maintenance cost 3. Cost for Business messages 4. Cost for user initiated messages	Clause stands as per RFP
108	43	Scope of Work	For promotional SMSs/voice on calls, solution should provide features including but not limited to below, in addition to other features specified in the RFP: – Online Website/Portal based access	We would provide different panels for SMS and Voice. Please provide confirmation on the understanding.	Clause stands as per RFP
109	51	Scope of Work	The portal should provide a single Dashboard for monitoring and execution of the above mentioned scope i.e. SMS/IVR/Long code, Short code/E-Mail/App and web Based Notification services etc. It should include administrative features like monitoring of total alerts sent within a	our Dashboard provides unified view for SMS, Email and WhatsApp. We would provide different panel for Voice and Notification services.	Clause stands as per RFP

			day/week/month, time delay (if any) in sending the alerts, number of failed alerts(with reason for failure), invalid mobile number, number of push, promotional, pull and voice on call alerts sent and delivered with proper classification of reason for delivery failure.		
110	54	Scope of Work	IVR infra will be provided by the Bank.	Do we have to install H/W on premise? Need more clarification.	It is bidder's decision. Bank needs only IVR facility. Further, refer response to query no.-42 above.
111	54	Scope of Work	Installation of the IVR shall include all the necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the bank), system speech, cables and connectors.	Is this to be treated as setup of IVR services or installation of IVR setup is required at client's premises?	It is bidder's decision. Bank needs only IVR facility.
112	54	Scope of Work	System must include flexible message recording that allows the bank to update messages as and when required on upcoming events or programs.	Please elaborate this requirement.	This is for promotions campaign as per Bank's requirement.
113	54	Scope of Work	IVR services may be integrated with other applications like card hotlisting, blocking of user – id , suspension of accounts etc.	Is it implying to DTMF actions?	It is integration of Bank's various applications with selected bidder's IVR system.

					Further, refer response to query no.- 42 above
114	54	Scope of Work	It will be integrated with the call centre.	Does it mean that Call patch with call centre agent is required?	Selected bidder should integrate their solution with Bank's call center.
115	54	Scope of Work	The Bidders should be capable of sending voice messages in case of failure in sending SMS message	Voice message to be triggered as fallback for failed OTP SMS. Does bank also require Voice messages for Transactional/Promotional SMSs?	Voice message required for OTP only, IVR also required for promotional campaign.
116	124	Annexure – XVI Functional and Technical Requirements	The messaging platform must support Email to SMS service wherein incoming emails are send to intended recipient in form of SMS messages.	SMS as a fallback for Email is the requirement? Need more clarity on the requirement.	Yes, as per Bank's requirement.
117	46	SMS Services	The Bidders should offer a retry mechanism for messages that cannot be delivered. Retry of all failed/undelivered SMS and the SMS for which delivery acknowledgement is not received from the telecom operators in 30 Seconds. Bidders should ensure that there should not be multiple delivery of the same SMS to the customers during retry process for which customer has not received	In SMS retry is available at operator end , enabling retry at bidder end involve extra cost as sometime delivery report update late and this also lead to duplicate SMS.	Clause stands as per RFP

			the SMS..		
118	49	SMS Security	The Bidders should provide the interface of their software with bank's core banking solution or middleware. The Bidders also should support integration of the middleware with any new application of the bank as and when required without any cost to the bank.	Bank's core application will consume middleware API for sending SMS communication. Bank's application team would look into the integration process with the API.	Please refer corrigendum.
119	123	Annexure – XVI Functional and Technical Requirements	Bidders should have capability to change / upgrade / customize its infrastructure / solution at all levels for ensuring the compliance to statutory, regulatory guidelines from GOI (Government of India), RBI, NPCI, TRAI and any other regulatory authority at no extra cost to the Bank.	We consider TRAI only and TRAI frame the policy for SMS communication.	Clause stands as per RFP
120	54	Scope of Work	Solution should be able to support integration with social networking platform like Tweeter, WhatsApp, Instagram, Facebook etc.	Please specify the scope.	Integration with social media for campaign of Bank's products and advertisement.
121	51	Bulk email service & solution	In order to save the reputation of the Domain, verification of correctness of the e-mail IDs will be responsibility of the Bidders.	Since data is acquired & managed by bank, we expect it to be validated at the source itself. Further, any email ID which is bounced, marked as spam or unsubscribed shall be added to a block list at bidder's end. Please confirm above	Clause stands as per RFP

				understanding.													
122	51	Bulk email service & solution	A typical email comprises of text content in the body of email and may or may not have one or more file attachments that could be PDF, XLS etc.	We expect bank to provide final text/html templates to be used for email communication. Please confirm.	Bank will provide template, Also, bidder will have to get templates passed by the Bank's representative.												
123	52	Bulk email service & solution	The Bidders should provide few e-mail template for ready use and also provide support to Bank in drafting of the same as per requirement.	We offer template builder tool as per DIY model. User training and support shall be provided to bank resources. Hope this suffice the requirement. Please confirm.	Bank will provide template, Also, bidder will have to get templates passed by the Bank's representative.												
124	52	Bulk email service & solution	<div>Expected TAT is as follows:<table><tr><td>Priority</td><td>Email Category</td><td>Delivery time</td></tr><tr><td>High</td><td>OTP (one time password)</td><td>Within 10 seconds</td></tr><tr><td>Medium</td><td>Transactional email alerts</td><td>Within 30 seconds</td></tr><tr><td>Low</td><td>Bulk e-mails (Informational/Promotional), Scheduled emails(Informa tional/Promoti onal)</td><td>Within 30 minutes</td></tr></table></div>	Priority	Email Category	Delivery time	High	OTP (one time password)	Within 10 seconds	Medium	Transactional email alerts	Within 30 seconds	Low	Bulk e-mails (Informational/Promotional), Scheduled emails(Informa tional/Promoti onal)	Within 30 minutes	Factors like sender reputation, user engagement and quality of database play an important role in establishing the connection with the ISP (Gmail, yahoo etc). The delivery time for public domains is directly proportional to the quality and user engagement metrics. Depending upon the filtering rules It might take longer to deliver the emails eg. on corporate emails. Hence, we request bank to allow us to share our SLA as defined below or it should be mutually agreed at the time of implementation 1) High Priority- OTP (one time	Clause stands as per RFP.
Priority	Email Category	Delivery time															
High	OTP (one time password)	Within 10 seconds															
Medium	Transactional email alerts	Within 30 seconds															
Low	Bulk e-mails (Informational/Promotional), Scheduled emails(Informa tional/Promoti onal)	Within 30 minutes															

				<p>password)</p> <p>Volume- 2000 emails/hr</p> <p>Delivery Time- 90% valid public domain emails will be delivered within 30sec of submission</p> <p>2) Medium Priority- Transactional Email Alerts</p> <p>Volume- 100,000 per hour</p> <p>80% of the valid public domain emails will be delivered within 5 minutes of submission</p> <p>3) Low Priority- Bulk e-mails (Informational/ Promotional), Scheduled e-mails (Informational/Promotional)</p> <p>EOD/Batch/Scheduled emails:</p> <p>Volume- 2lakh an hour</p> <p>80% of the valid public domain emails will be delivered within 1 hour of being submission</p> <p>Promotional emails- Delivered within the same day (12 hours), if still pending due to high volumes, then emails are carried forward for the next day as per client request</p>	
125	52	Bulk email service & solution	24x7x365 support office in India to provide onsite support and in person if required by bank without any additional cost to the Bank	<p>Request bank to modify the clause as mentioned below-</p> <p>The Bidders should have 24x7x365 days online support, and in person if required by bank without any additional cost to the Bank.</p>	Clause stands as per RFP.

126	52	Bulk email service & solution	There should be a facility to pause/resume an on-going activity to initiate another urgent activity.	Please elaborate the requirement and use case.	Clause stands as per RFP- as per Bank's requirement.
127	50	Scope of Work	The Bidders have to maintain the complete data with regard to SMS/email/IVR/voice calls for at least 3 years or end of contract period whichever is later. Bidders should retrieve and provide the required data to bank within 12 hours of receiving the request in this regard from the bank.	Data retrieval time may vary depending on type of request, data etc. Hence, we request bank to amend the clause as- "Bidder(s) should retrieve and provide the required data on priority upon receiving the request from the bank."	1. SMS dump should be provided immediately for the cases when it is asked by Cyber police/regulatory for any fraudulent txn. 2. SMS Dump should be provided monthly and complete dump at the end of contract period.
128	123	Functional and Technical Requirements	Should provide the "Complaint Lodge Management Portal" from where Bank can raise the issue and can get the automated ticket id. The resolution of the ticket id should be within 30 minutes.	Resolution time depends on nature and criticality of the incident. We can define priority levels and corresponding response & resolution time. This shall be mutually agreed at the time implementation. Request bank to consider the same.	SMS dump should be provided immediately for the cases when it is asked by Cyber police/regulatory for any fraudulent transaction.
129	126	Functional and Technical Requirements	Bank may utilize the services of the selected vendor for sending bulk email to customers using Banks mail domain. In Email campaign facility, bulk email will be sent to the	Please elaborate more on the requirement- Email address checking. As we understand, email Ids are collected, verified & managed at bank's end. Bidder is	Clause stands as per RFP

			<p>customers using web-based interface. However, the sender email address will be of ucobank.co.in domain. The email campaign solution should have the following facilities:</p> <ul style="list-style-type: none"> • Dashboard containing summary report on current & previous email campaign. • Email address checking • Report Panel • Email address list Manager Panel • Email template Manager Panel • Get complete campaign summary report for delivery, failure, open, link click, unsubscribe mails 	<p>responsible only for maintaining suppression database (unsubscribe, bounce, spam). In addition, it will be bidder's responsibility to check & block suppressed email ids to preserve sender reputation. Please confirm.</p>	
130	130	Annexure – XVIII- commercial bid format	Email creative through HTML (during contract period)- 50 nos.	Is HTML designing part of project requirement or bank team will provide ready to use HTMLs. Please clarify the scope.	Template design by selected vendor, Bank will provide only email content.
131	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	We understand that UCO Bank is willing to utilize WhatsApp service only to send to notifications to their customers. Kindly validate.	Yes, broad cast of messages.
132	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly list down the number of languages which UCO Bank is expecting to communicate with users through WhatsApp notification service	As per Bank's requirement.

133	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly provide your preferred deployment approach for WhatsApp Business Account Services.	Bank will provide only message content and mobile number to broadcast the message.
134	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly mention volume estimates for notifications on daily and monthly basis.	Will be as per Bank's requirement and estimate will be shared with selected vendor.
135	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly help us with the timeline for implementing WhatsApp notification services. Also, kindly confirm if there is roadmap for managing conversations by WhatsApp.	Services required immediately.
136	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly share the YOY growth in percentage of traffic volume which UCO Bank is assuming i.e. for 2022, 2023, 2024.	Will be shared with selected vendor.
137	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly provide the count of numbers which UCO Bank wants to register with WhatsApp.	Will be shared with selected vendor.
138	39	Scope of Work	The bidders should have the capability to send WhatsApp messages to banks customers.	Kindly mention name and number of systems integrations where you want to integrate with WhatsApp Business Api.	Will be shared with selected vendor.
139	127	Annexure XVI - 65	Solution should be able to support integration with social networking platform like Tweeter,	We understand that UCO Bank has separate vendors for providing customer	Selected vendor should provide the services as per

			WhatsApp, Instagram, Facebook and any other Banks social media platform	communication to other social media platforms like Twitter, Instagram, Facebook. Kindly validate.	Bank's requirement.
140	51	BULK EMAIL SERVICE & SOLUTION	The bank intends to send periodical bulk emails (both transactional and promotional), with or without file attachments to its customers.	As per RFP total estimated project volume for emails is 20cr. Please provide Trans/Promo breakup as requested below: 1) Monthly peak volume (Transactional) 2) Monthly peak volume (Promotional) 3) Max volume per day (Transactional) 4) Max volume per day (Promotional) 5) Maximum attachment size	Will be shared with selected vendor.
141	53	BULK EMAIL SERVICE & SOLUTION	Help plan subsequent actions immediately	Requirement is not clear, please elaborate	Please refer to the original clause. It is clarified that in case of disruptions prompt help plan actions should be taken.
142	53	BULK EMAIL SERVICE & SOLUTION	Know the journey from generation to final action on our e-mail.	Requirement is not clear, please elaborate.	Sending e-mail from Bank to delivery of same to end customers. Please refer Bulk e-mail services and solution clause at page 51 of RFP for

					further clarification.
143	53	BULK EMAIL SERVICE & SOLUTION	Helpful in storage of critical action or non-action info shared with recipients	Requirement is not clear, please elaborate.	Please refer to the original clause.
144	67	Penalty for E-mail Services:-	If the percentage of E-mails delivered during the month for which invoice is submitted is less than 99.99% of total E-mails generated the penalty will be charged as below:	All customer end delivery failures such as soft bounce, hard bounce, spam complaints, unsubscribes etc. shall be excluded from penalty calculation. Please confirm.	Detailed and correct report should be submitted to bank along on monthly basis.
145	68	Penalty for E-mail Services:-	If the percentage of E-mails delivered during the month for which invoice is submitted is less than 99.99% of total E-mails generated the penalty will be charged as below: a. High Priority E-mails (Within 10 Seconds Delivery) b. Medium Priority E-mails (Within 30 Seconds Delivery) c. Low Priority E-mails (Within 30 Minutes Delivery)	SLA considered for penalty calculation is too stringent. Request you to consider our SLA as shared below or allow to define it based on mutual agreement before implementation- 1) High Priority- OTP (one-time password) Volume- 2000 emails/hr Delivery Time- 90% valid public domain emails will be delivered within 30sec of submission 2) Medium Priority- Transactional Email Alerts Volume- 100,000 per hour 80% of the valid public domain emails will be delivered within 5 minutes of submission 3) Low Priority- EOD/Batch/Scheduled emails: Volume- 2lakh an hour 80% of the valid public domain	Clause stands as per RFP

				<p>emails will be delivered within 1 hour of being submission</p> <p>Promotional emails- Delivered within the same day (12 hours), if still pending due to high volumes, then emails are carried forward for the next day as per client request.</p>	
146	124	Functional and Technical Requirements	The messaging platform must be able to send e-mail which can be in the form of Broadcast, Scheduled, Events, Interactive SMS.	<p>Please clarify the requirement of events, interactive sms under email service. Request bank to revise clause as below: The messaging platform must be able to send e-mail which can be in the form of Broadcast, Scheduled, instant mode.</p>	Clause stands as per RFP
147	116	3	The Bidders should have a minimum annual turnover of Rs. 50 Crore per year during the last three financial years i.e. 2018-19, 2019-20 & 2020-21. This must be the individual company turnover and not of any group of companies.	<p>Our company's turnover for FY 19-20, 20-21 is more than 50 crores.</p> <p>However, for FY 18-19, it is Rs.44,14,69,662/-.</p> <p>Request you to amend the eligibility criteria in a way that we can participate.</p>	Clause stands as per RFP
148	117	4	Bidders submitting the offer should have provided SMS Services & E-mail services in at least two scheduled commercial bank in India during the last three years. The solution offered should be currently running	Please confirm whether submitting copy of Purchase Order and Invoice will be accepted as bank authorities are not easily issuing Experience Certificates.	Clause stands as per RFP

			<p>successfully as of RFP submission date.</p> <p>Copy of relevant purchase orders or experience certificate from the related Bank along with the contact details of the person signing the Purchase Order to be submitted.</p> <p>The Bidders are also required to submit recent reference letter from the Bank where SMS services are being provided by the Bidders company.</p>		
149	118	9	<p>Bidders should have a capability to handle following SMS, Email & IVR capabilities in a scheduled commercial bank in India.</p> <p>a. At least 60 lakhs Real Time SMS alerts per day for banking transactions.</p> <p>b. Pushing a minimum of 15 Crore messages on an average per month since last 1 year.</p> <p>c. 70 lakhs e-mail messages on an average per month since last 6 months.</p> <p>d. 1 lakh IVR/outbound voice calls on an average per month since last 6 months.</p>	<p>Please confirm whether submitting copy of Purchase Order and Invoice will be accepted as bank authorities are not easily issuing Experience Certificates.</p>	<p>Clause stands as per RFP.</p>
150	118	19	The Bidders should be able to	In the certificate given by	For email and IVR ,

			allocate a minimum throughput of:- 2500 SMS /sec. 1000 Emails/sec 500-700 IVR voice calls/second	Telecom Operator, only SMS throughout will be covered. Please confirm what document should be submitted for Email and IVR/Voice Call services.	self-declaration certificate on company's letter head by authorized signatory may be submitted.
151	119	13	The bidder should have ISO 9000 certification and a valid ISO 27001 series certification for information Security management or an equivalent recognized certification as on bid submission date, with validity for at least one year from that date.	The certificates we have are valid till 13/12/2022. The renewal of the same is done only after expiry. Please confirm whether we can submit the existing certificates with an undertaking about further renewal.	It is clarified that in case the undertaking is submitted with such certificate, renewed certificate must be submitted to the Bank within 60 days of expiry of validity or 15 days of renewal, whichever is earlier.
152	39	PART – IV SCOPE OF WORK	It is the responsibility of the Bidders to change / upgrade / customize its infrastructure / solution at all levels for ensuring the compliance to statutory, regulatory guidelines from GOI (Government of India), RBI, NPCI, TRAI and any other regulatory authority at no extra cost to the Bank.	Please share the exact guidelines /rules which Bidder need to implement as a SMS vendor.	Regulatory guidelines issued from times to time.
153	39	PART – IV SCOPE OF WORK	Delivery of SMS alerts should be ensured to all National / International locations without any exception. Undertaking to this	Delivery of SMS alerts should be as per the rules/guidelines and applicable law of given country. Please confirm	Selected vendor should ensures the delivery of the SMS/email/IVR as

			effect to be submitted by the Bidders.		per the priority for all domestic and international numbers.
154	42	PART – IV SCOPE OF WORK	In addition to above second report should have following minimum field: <input type="checkbox"/> Mobile number <input type="checkbox"/> Message text	As Mobile number and message content comes under PII, Hence I would recommend that bidder should allow to store such data at his end, once sms reports is provided to the bank via online /real-time mode. Please confirm	Clause stands as per RFP.
155	42	PART – IV SCOPE OF WORK	The bidders should have the facility of online filtering of the DND numbers on real time basis.	This should be as per the TRAI Guidelines, please confirm.	Bidder's understanding is correct.
156	43	PART – IV SCOPE OF WORK	DND compliance will be the responsibility of the Bidders.	Here Bank needs to provide the supporting evidence as per the TRAI guidelines	Clause stands as per RFP.
157	46	PART – IV SCOPE OF WORK	The Bidders should use their own "SMS Gateway Services" to deliver the messages to the SMSCs directly. The Bidders must have its own Level II/Tier II DC and DR located in India for providing SMS gateway services. The Bidders should have capability to send SMS from at least two different seismic zones in two different geographical locations for ensuring business continuity.	Here co-location space provided by the Datacentre dedicated to Bidder will suffice the requirement, please confirm.	Clause stands modified as : "The Bidders should use their own "SMS Gateway Services" to deliver the messages to the SMSCs directly. The Bidders should have own Level II/Tier II DC and DR located in India or co-location space provided by the datacenter

					located in India and dedicated space to bidder for providing SMS gateway services. The Bidders should have capability to send SMS from at least two different seismic zones in two different geographical locations for ensuring business continuity"
158	47	PART – IV SCOPE OF WORK	The Bidders have to route all the messages sent by the bank as Transactional Messages without necessitating the scrubbing against customer preference register (NCPR) introduced by TRAI unless specified otherwise.	This should be as per the guideline of TRAI, please confirm	Clause stands as per RFP
159	54	PART – IV SCOPE OF WORK AUTOMATED IVR CALL SERVICE	IVR infra will be provided by the Bank.	Please explain in detailed.	Please refer response to query no 42 above.
160	121	Annexure – XVI	The messaging Platform provided by the bidder must have direct access to the SS7.	None of the Bidder is having direct access to the SS7 , here we have a direct sms connectivity with the	Please refer corrigendum.

		Functional and Technical Requirements –(1)		telco/operator for sending sms. Please confirm is this suffice the requirement	
161	125	Annexure – XVI Functional and Technical Requirements –(50)	The messaging platform must support interactive workflow so that the customer should be able to send the response back to the system.	Please explain in detailed.	Will be shared with selected vendor
162	67	19. Penalty	a. High Priority SMS (Within 5 Seconds Delivery) b. Medium Priority SMS (Within 10 Seconds Delivery) c. Low Priority SMS (Within 30 Minutes Delivery)	We recommend having a SMS Delivery & Latency as below: a. High Priority SMS (95 % above Within 15 Seconds Delivery) b. Medium Priority SMS (85-90 % Within 30 Seconds Delivery) c. Low Priority SMS (85-90 % Within 30-60 Minutes Delivery) Also, the below cases should not be counted while calculating the SLA, Delivery Percentage, & Latency Delivery Failure due to Absent Subscriber / Unknown Subscriber / Call barred / Service barred / Handset memory full / Invalid Mobile Number / Subscriber's	Please refer corrigendum.

				<p>number switched off / subscriber's message box full / subscriber not reachable/Other Valid failure/error code received from the operator, etc.</p> <p>Penalty should be revised accordingly as per the above.</p> <p>Also, penalty should be the x % of the given category of sms where SLA is not match instead of x % the amount payable for the invoice raised for the respective billing period</p>	
163	68	19. Penalty	<p>a. High Priority E-mails (Within 10 Seconds Delivery)</p> <p>b. Medium Priority E-mails (Within 30 Seconds Delivery)</p> <p>c. Low Priority E-mails (Within 30 Minutes Delivery)</p>	<p>We recommend having an email-Delivery as below:</p> <p>a. High Priority E-mails (95 % above Within 15 Seconds Delivery)</p> <p>b. Medium Priority E-mails (85-90 % Within 30 Seconds Delivery)</p> <p>c. Low Priority E-mails (85-90 %Within 30-60 Minutes Delivery)</p> <p>penalty should be revised accordingly as per the above.</p> <p>Also, penalty should be the x % of the given category of email where SLA is not match instead of x % the amount payable for the</p>	<p>Clause stands as per RFP</p>

				invoice raised for the respective billing period	
164	68	19. Penalty	1. If the IVR call is initiated within 10 seconds	We recommend having a call initiated as below: IVR call is initiated within 20 seconds penalty should be revised accordingly as per the above. Also, penalty should be the x % of the given category of IVR call where SLA is not match instead of x % the amount payable for the invoice raised for the respective billing period	Clause stands as per RFP
165	10	4 Eligibility Criteria	Bidders submitting the offer should have provided SMS Services & E-mail services in at least two scheduled commercial bank in India during the last three years. The solution offered should be currently running successfully as of RFP submission date.	Clause should Amended with removing two scheduled Commercial Bank condition cause we are serving many Banks (i.e. SBI , ICICI , Axis , Canara , Allahabad , Punjab & sind Bank, Indian Overseas Bank) more than 5 Years but such combined services offers clause not mentioned mandatory but we can serve them on request . Such services running successfully for many other customers in Private / Government sector.	Clause stands as per RFP.
166	11	9 Eligibility Criteria	Bidders should have a capability to handle following SMS, Email & IVR capabilities in a scheduled commercial bank in India.	Clause should be Amended. All 4 (a,b,c,d) asked criteria details mandatory with scheduled bank or any one criteria suffices	Please refer corrigendum.

			<p>a. At least 60 lakhs Real Time SMS alerts per day for banking transactions.</p> <p>b. Pushing a minimum of 15 crore messages on an average per month since last 1 year.</p> <p>c. 70 lakhs e-mail messages on an average per month since last 6 months.</p> <p>d. 1 lakh IVR/outbound voice calls on an average per month since last 6 months</p>		
167	13	16 Eligibility Criteria	The bidder should have the capability to hold a database size of minimum 10 Crore subscribers	What's the purpose? Please Elaborate.	Generation of reports for , promotional SMS campaign, transactional SMS reports, etc.
168	54	PART-IV Scope of AUTOMATE D IVR CALL SERVICE Work	Installation of the IVR shall include all the necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the bank), system speech, cables and connectors.	What's the purpose of Hardware asked here? It should be automated trigger voice call via API as per the integration done with bank with proper validation	Integration with Bank's application, all the necessary hardware, operating software, application software, interface software and cards, voice prompts (as directed by the bank), system speech, cables and connectors

					should be in place.
169	62	15 Price	Prices payable to the selected bidders as quoted by the bidders in the price bid shall be fixed and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, changes in taxes, duties, levies, charges, etc.	If charges revised by the Operator / TRAI then it should be consider by Bank .	Clause stands as per RFP.
170	67	Penalty for Delay in transmission of messages - Penalty	Criteria for Penalty in case of SMS priority-wise: a. High Priority SMS (Within 10 Seconds Delivery) b. Medium Priority SMS (Within 20 Seconds Delivery) c. Low Priority SMS (Within 30 Minutes Delivery) %of messages delivered within stipulated time Penalty Amount >= 99.5% to 100% No penalty would be deducted >= 97.9% to < 99.5% 5% of amount payable for the invoice raised for the respective billing period >= 95.9% to < 97.9% 10% of amount payable for the invoice raised for the respective billing period >= 93.9% to < 95.9% 15% of amount payable for the invoice raised for the respective billing period >= 91.9% to < 93.9% 20% of amount payable for the invoice raised for the respective billing period < 91.9% 50% of amount	Message Type Expected Delivery Time per SMS Expected Delivery Ratio for a day OTP SMSes 0 - 10 sec = 95 % Financial Transaction SMSes 0 - 30 sec >= 92-95% Promotional SMSes 0 - 30 min >= 90% Pull Services (including response handling & sending SMS) 0 - 45 sec >= 92-95% International SMSes 0 - 45 sec >= 92-95% & Penalty Amount should be revised as epr the current one i. Inbox Full ii. International Roaming iii. Mobile Number Blacklisted iv. Mobile Switched off v. Mobile out of range vi. Invalid Mobile Number vii. Mobile Handset issues	Please refer corrigendum.

			payable for the invoice raised for the respective billing period Any SMS not delivered due to technical fault/failure on part of the bidder 100%		
171	1.1.1.1.	7) Single Point of Contact	The selected bidders shall appoint a single point of contact, with whom Bank will deal, for any activity pertaining to the requirements of this RFP. The selected bidders shall provide support services which include installation, integration of the modules and turning the solution live by providing online/onsite support, response and resolution during contract period after the acceptance of the hardware and software	In the RFP it is not mentioned anywhere that solution required is on-premise or Cloud-based, kindly give a confirmation on that and if we have to give on-premise solution, then kindly give consideration on OBD & Voice call for cloud based	<p>Solution required on premise solution.</p> <p>Cloud based solution is not acceptable to bank for given RFP.</p>

Sl.No.	RFP Clause No.	Existing Clause	Modified Clause
1.	Part-V, Clause 2 " Schedule of Implementation"	The selected bidders have to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within four (4) weeks from the date of award of contract / issuance of Letter of Intent	The selected bidders have to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within Six (6) weeks from the date of award of contract / issuance of Letter of Intent
2.	Part-IV- Scope of work "SMS Security"	The Bidders should provide the interface of their software with bank's core banking solution or middleware. The Bidders also should support integration of the middleware with any new application of the bank as and when required without any cost to the bank.	The Bidders should provide the interface of their software with bank's core banking solution or middleware. The selected bidder will be responsible for integration of the middleware with any new application of the bank as and when required without any cost to the bank.
3.	Part-IV- Scope of work "SMS Services"	Considering the changing business conditions and the size and variety of requirements, the bank reserves the right to change the scope of services during the period of the contract, giving a notice period of 30 (Thirty) days.	Considering the changing business conditions and the size and variety of requirements, the bank reserves the right to change the scope of services during the period of the contract, giving a notice period of minimum 30 (Thirty) days or mutually agreed time based on complexities of the scope
4.	Part-IV- Scope of work "SMS Services"	The Bidders should use their own "SMS Gateway Services" to deliver the messages to the SMSCs directly. The Bidders must have its own Level II/Tier II DC and DR located in India for providing SMS gateway services. The Bidders should have capability to send SMS from at least two different seismic zones in two different geographical locations for ensuring business	The Bidders should use their own "SMS Gateway Services" to deliver the messages to the SMSCs directly. The Bidders should have own Level II/Tier II DC and DR located in India or co-location space provided by the datacenter located in India and dedicated space to bidder for providing SMS gateway services. The Bidders should have capability to send SMS from at least two different seismic zones in

		continuity	two different geographical locations for ensuring business continuity.
5.	Eligibility Criteria Point no. 8	<p>Bidders should have direct tie up / arrangements with minimum two telecom service providers / operators for services in India and international operation.</p> <p>The bidders should have International Roaming facility for both domestic and international customers.</p>	<p>Bidders should have direct tie up / arrangements with minimum two telecom service providers / operators for services in India and international operation. In case bidder is Telecom Service provider then they should have direct tie up / arrangements with minimum two telecom service providers / operators for services in India and international operation.</p> <p>The bidders should have International Roaming facility for both domestic and international customers.</p>
6.	Eligibility Criteria Point no. 9	<p>Clause</p> <p>Bidders should have a capability to handle following SMS, Email & IVR capabilities in a scheduled commercial bank in India.</p> <p>a. At least 60 lakhs Real Time SMS alerts per day for banking transactions.</p> <p>b. Pushing a minimum of 15 crore messages on an average per month since last 1 year.</p> <p>c. 70 lakhs e-mail messages on an average per month since last 6 months.</p> <p>d. 1 lakh IVR/outbound voice calls on an average per month since last 6 months.</p> <p>Documents to be submitted:</p> <p>Certificate from Scheduled commercial Banks mentioning specific experience in mentioned areas on the Bank's letterhead</p>	<p>Clause</p> <p>Bidders should have handled following SMS and IVR facilities in any scheduled commercial bank in India:</p> <p>a. At least 60 lakhs Real Time SMS alerts per day for banking transactions.</p> <p>b. Pushing a minimum of 15 crore messages on an average per month since last 1 year.</p> <p>c. 1 lakh IVR/outbound voice calls on an average per month since last 6 months.</p> <p>Also, bidders should have handled following e-mail facility in any scheduled commercial bank/financial institution in India:</p> <p>a. 70 lakhs e-mail messages on an average per month since last 6 months.</p> <p>Documents to be submitted:</p> <p>Certificate from Scheduled commercial Banks mentioning specific experience in SMS and IVR facility on the Bank's letterhead.</p> <p>Certificate from Scheduled</p>

			commercial Banks/ financial institution mentioning specific experience in e-mail facility on the organisation's letterhead.
7.	Eligibility Criteria Point no. 13	The bidder should have ISO 9000 certification and a valid ISO 27001 series certification for information Security	The bidder should have ISO 9000 /9001 certification and a valid ISO 27001 series certification for information Security management as on bid submission date, with validity for at least one year from that date.
8.	Eligibility Criteria Point no. 14	<p>The bidder should have</p> <p>a. Their own "SMS and e-mail Gateway Services" to deliver the messages and e-mails to the SMSCs directly.</p> <p>b. The bidder should have their own infrastructure to send bulk-promotional / transactional e-mails/SMSs with their own application</p> <p>c. Its own Level II / Tier II DC and DR located in two different seismic zones in two different geographical locations in India for providing SMS gateway services for ensuring business continuity.</p> <p>Documents to be submitted:</p> <p>Self-certificate /Declaration with addresses and details of bidder's DC, DR location should be submitted along with the Technical Offer.</p>	<p>The bidder should have</p> <p>a. Their own "SMS and e-mail Gateway Services" to deliver the messages and e-mails to the SMSCs directly.</p> <p>b. The bidder should have their own infrastructure to send bulk-promotional / transactional e-mails/SMSs with their own application</p> <p>c. The Bidders should have own Level II/Tier II DC and DR located in India or co-location space provided by the datacenter located in India and dedicated to bidder for providing SMS gateway services. The Bidders should have capability to send SMS from at least two different seismic zones in two different geographical locations for ensuring business continuity.</p> <p>Documents to be submitted:</p> <p>Self-certificate /Declaration with addresses and details of bidder's DC, DR location should be submitted along with the Technical Offer.</p> <p>In case bidder is having co-location space, submit copy of agreement of DC. Selected bidder has to ensure that agreement remains intact till Bank's contract period .</p>
9.	Under PART – IV SCOPE OF WORK	For SMS Delivery bidders	For SMS Delivery bidders

	Bullet point no.17 Page 39	should have direct connectivity with at least 2 domestic and 2 International telecom service providers as on date of submission of RFP and also valid during the contract period.	should have direct connectivity with at least 2 domestic and 2 International telecom service providers as on date of submission of RFP and also valid during the contract period. In case bidder is Telecom Service provider then they should have direct connectivity with at least 1 domestic and 2 International telecom service providers as on date of submission of RFP and also valid during the contract period.
10.	Under PART – IV SCOPE OF WORK Bullet point no.6 Page 41	Sender ID allotted should be unique for our Bank and same should not be used by any other entity across the globe. Vendor need to submit the declaration for the same.	Clause stands deleted.
11.	Annexure – XVI Functional and Requirements – (1)Technical Page 121	The messaging Platform provided by the bidder must have direct access to the SS7.	Clause stands deleted.
12.	Under PART – IV SCOPE OF WORK Bullet point no.3 SMS Service Page no. 46	The Bidders should offer a retry mechanism for messages that cannot be delivered. Retry of all failed/undelivered SMS and the SMS for which delivery acknowledgement is not received from the telecom operators in 30 Seconds. Bidders should ensure that there should not be multiple delivery of the same SMS to the customers during retry process for which customer has not received the SMS.	The Bidders should offer a retry mechanism for messages that cannot be delivered. Retry of all failed/ undelivered SMS and the SMS for which delivery acknowledgement is not received from the telecom operators in 55 Seconds. Bidders should ensure that there should not be multiple delivery of the same SMS to the customers during retry process for which customer has not received the SMS

SMS Services

PRIORITY	SMS TYPE	SMS CATEGORY	DELIVERY TIME
HIGH	DOMESTIC & INTERNATIONAL	OTP (one time password)	Within 10 seconds.
MEDIUM	DOMESTIC & INTERNATIONAL	Financial transactional SMS, Non-Financial	Within 20 seconds.

		transaction SMS/Pull Services (including Missed Call facilities).	
LOW	DOMESTIC & INTERNATIONAL	Bulk SMS (Informational/Promotional), Scheduled SMS (Informational/Promotional)	Within 30 minutes (Time between publish time and delivery time)

➤ Penalty for Delay in transmission of messages

<u>Criteria for Penalty in case of SMS priority-wise:</u> a. High Priority SMS (Within 10 Seconds Delivery) b. Medium Priority SMS (Within 20 Seconds Delivery) c. Low Priority SMS (Within 30 Minutes Delivery)	
%of messages delivered within stipulated time	Penalty Amount
>= 99.5% to 100%	No penalty would be deducted
>= 97.9% to < 99.5%	5% of amount payable for the invoice raised for the respective billing period
>= 95.9% to < 97.9%	10% of amount payable for the invoice raised for the respective billing period
>= 93.9% to < 95.9%	15% of amount payable for the invoice raised for the respective billing period
>= 91.9% to < 93.9%	20% of amount payable for the invoice raised for the respective billing period
< 91.9%	50% of amount payable for the invoice raised for the respective billing period
Any SMS not delivered due to technical fault/failure on part of the selected bidders	100%

Note: All other terms and conditions of the above RFP & subsequent pre-bid responses/addendum/corrigendum will remain unchanged and will be part & parcel of this tender.

Existing clause	Modified Clause
Last Date and Time for receipts of tender bids : 20/05/2022 at 04:00 PM	Last Date and Time for receipts of tender bids : 27/05/2022 at 04:00 PM
Opening of technical bids : 20/05/2022 at 04:30 PM	Opening of technical bids: 27/05/2022 at 04:30 PM