

Response to Pre Bid Queries raised during the Pre Bid Meeting held on 21st January 2021 through online mode regarding EOI for Selection of Fin Tech partners for sourcing of Loan proposals on Agriculture & Allied activities

Reference is invited towards the Expression of Interest (EOI) published on bank's website on 27th December, 2021 vide Ref. no. UCO/ARBD/EOI/1/2021-22 dated 27th December, 2021 for Selection of Fin Tech partners for sourcing of Loan proposals on Agriculture & Allied activities and the Pre Bid meeting held through online mode on 21st January, 2022.

In this connection, the responses to all the Queries raised by the participating parties/ Fin Tech firms during the Pre Bid meeting are given hereunder:

| Sl. No | Clause No. | Suggestion/Query | UCO Bank's Response |
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| 1 | Clause No. 2; Eligibility Criteria under Sl. No 1: | We request bank to kindly specify the type of activity required in the Memorandum & Articles of Association of the company so as to take up the job for Sourcing of Loan proposals on Agriculture and Allied activities | The Memorandum & Articles of Association of the company should allow the company to broadly undertake the activities as mentioned in the Scope of work section of EOI document. |
| 2 | Clause No. 2; Eligibility Criteria under Sl. No 6: | 1. Kindly clarify whether the reference period relates to F.Y.2021-22 or last 3 years. 2. We would suggest the Bank to raise the limit fromm 50 cr. to Rs.200 cr. so that only stable company/entity can apply/participate. | 1. Reference period relates to FY 18-19,FY 19-20 and FY 20-21. 2. EOI stipulations stand good. |
| 3 | Clause No. 5; Scope of Work: Point No. 2 | We request bank to kindly elaborate and clarify the point | Qualitative analysis of the loan proposal should be carried out in pre-sanction stage keeping in view of the Bank's preveling rules and environmental parametres for better underwriting. Collection of loan application, KYC and other document verifications etc should be system driven and automated for safe and smooth customer onboarding. |

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| 4 | Clause No. 7; Pre Bid Meeting | We request bank to specify when we need to submit the Authorization Letter for attending the Pre-Bid Meeting and is there any specific format available for providing Authorization Letter. | Formal authorization letter in the companies letter head (no specific format) to be sent for nominating authorised person to attend the pre-bid meeting. The meeting link will be shared with such authorised persons. |
| 6 | Clause No. 16; EOI Response | We request Bank to kindly allow for online bid submission, considering the ongoing covid/pandemic situation for avoiding travelling/tranist/logistical delivery of the bid documents and physical submission. | EOI Stipulation stands good |
| 7 | Clause No. 26; Adoption of Integrity Pact | 1. Please specify whether two separate copy needs to be executed for submitting the Integrity Pact (IP) to Agriculture and Rural Business Department or one copy will be sufficient. 2. Kindly confirm the stamp duty value and state for executing Integrity Pact (IP). | 1. Two separate copies need to be executed for submitting the Integrity Pact (IP). 2. Stamp duty as applicable for West Bengal i.e. Rs. 100/- |
| 8 | Annexure-IV FORMAT OF BID SECURING DECLARATION | We request bank to accept the Board resolution for authorizing the person to execute the documents on behalf of the Bidder also in case Power of Attorney is not available keeping in view the present pandemic situation. | Board resolution will also be accepted for authorizing the person to execute the documents. |
| 9 | Annexure-VI | Please specify whether to be executed on stamp paper or company letter head with duly Notary attested. | To be executed on company letter head and duly attested by Notary. |
| 10 | General Query | Will there be any scoring system for selecting the successful Bidders. | No formal scoring system in current EOI stage. There may be scoring system for selecting the successful bidder in the final RFP. The same will be notified through RFP documents (if applicable). |
| 11 | General Query | Whether existing BCs can be involved in sourcing of Loan application | There are different model for existing BCs to source KCC and JLG applications. Hence existing BCs (in their capacity as BC agent) can't be engaged for sourcing of Loan Application under the current scope of EOI. |

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| 12 | Clause No. 5 Scope Of Work | Can the bank clarify if the tender is for build an application for loan sourcing or this is only for Fintech companies to participate for loan proposal sharing via integrations. | The EOI is broadly about technology enabled sourcing, qualitative analysis of applications, post sanction monitoring and recovery services in revenue sharing model. The shortlisted fin techs may have their own technology solution or may collaborate with other solution providers for providing the required services without any 3rd party recourse to the Bank. The Scope of work section of EOI document may be referred for further clarity. |
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Date: 21.01.2022