

Reply of pre-bid queries related to empanelment of CIC & BIC

RFP Ref. No: HO/RM/RFP/BIR/02/2021 Dated 06.07.2021

RFP Ref. No: HO/RM/RFP/CIR/01/2021-22 Dated 06.07.2021

1. VISTRA (CIC)

Sl No.	Reference	RFP Clause	Clarification Sought	Our Reply
1	Page # 15, clause #6, Scope of Work, 1 st para	UCO Bank proposes to empanel the Credit Information Companies (CICs)/Bureau approved by RBI, for pulling of Credit Information Reports of Costumers.	We request to clarify whether as a part of eligibility, does the bidder required to be registered/approved by RBI. This condition is nowhere mentioned in eligibility criteria. Kindly clarify.	Yes, bidder should be approved by RBI.
2	Page #17, clause # 8, Eligibility criteria, point # 2	Bidder should have empaneled with minimum 3 Scheduled commercial Banks (SCBs) for providing consumer and commercial reports.	Since this RFP is for empanelment, we kindly request for waiver of this condition to promote a healthy and competitive bidding, otherwise it may act a limiting factor for bidders who have core and relative domain experience.	This is one of the eligibility criteria for participating in the bid.
3	Additional Point		Request to provide estimates in terms of number of Business Information Reports, no. of customers per month or quarter to be covered to enable us to arrive	Kindly refer Page-17 paragraph.

			at commercial and manpower requirements.	
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2. CRIF (CIC)

Sl No.	Reference	RFP Clause	Clarification Sought	Our Reply
1	Page-11 , Clause-3	All Annexures as per RFP should be on the Company's letter head with authorizing person's signature and company seal on all pages.	Kindly let us know if digital signature of the authorized signatory is acceptable	All Annexures as per RFP should be on the Company's letter head with authorizing person's physical signature and company seal on all pages. A certificate should also be submitted to the effect that the person signing the documents are authorized signatories of the company.
2	Page-45, Clause-7	ADDITIONAL DETAILS ABOUT THE COMPANIES AND REPORT-Additional details (not mentioned anywhere) about the companies and each report which will help Bank's Internal Evaluation Committee in evaluation of companies and reports. This can be given an annexure	Kindly clarify with respect to which companies are being referred to here, is it about our company- "CRIF" or companies for which we will provide sample report	Yes, it is about your company.

3	Page-16 & 55, Point 6 and Annexure-8	Pg 16, point 6-The empanelled bidders have to provide the facility of pulling Business information Reports to all its branches/offices. Bank has not committed for any minimum number of Business information reports to be pulled and hence empanelment process will be based on pricing of first slab mentioned under commercial Bid. Annexure VIII - Sl. No; Type of Reports; Volume Slab(Reports per month); Price per enquiry	Kindly clarify "hence empanelment process will be based on pricing of first slab mentioned under commercial Bid"- what does first slab mean. Also kindly let us know if the pricing is supposed to be slab wise as mentioned in Annexure VIII or if the pricing is supposed to be per report, as in CRIF we follow price per report	Please refer to ANNEXURE VIII of RFP document. Kindly provide information as sought in the Annexure-VIII.
4	Page-19	Please note that the evaluation will be done for each report separately and accordingly Final empanelment for each report will be done.	Kindly let us know how many sample reports are to be submitted	Reports will be Consumer Reports with score, Commercial Reports with Rank, Reports for opening Current Account and any other reports provided by your company. One report on each category.
5	Page-45 , Clause-8	Samples of each type of reports made available by them both domestic and overseas. A copy of sample reports should be made available in pre-bid meeting.	Kindly let us know if the requirement is for overseas and domestic. Also how many reports are needed to be submitted	Kindly give sample of each type of report of domestic only.
6	Page-15 , Clause-6	Scope of work	Kindly let us know if the requirement is for overseas and domestic or only domestic	CIR for domestic branches only.

7	Page-15 Clause-6	The empanelled companies/bidders have to provide supports for integration of their platform with Bank's internal platform like CBS, LMS, Collection System, etc, for pulling of reports or any other purposes	Currently all the banks that we are servicing, are in offline mode wherein requests are received and delivered via email. Kindly let us know if that is acceptable by the bank. Alternatively we can also look at integration via API depending on the service that the bank is looking for Domestic/Overseas reports	We are also looking at integration via API for Domestic reports.
8	Page-15	The empanelled companies/Bureaus/bidders have to provide training and guidance to users of Business information reports	Kindly confirm if the scope of training is limited to how to read the report and how to use the platform	Yes, training will be for evaluating the report and further how to use the platform
9	Page-16, Clause-6.13	Any other related information as when demanded from time to time.	Any additional information required should be mutually agreed between both the parties depending on the feasibility	All additional regulatory reports which may be required in future ,the bidders have to provide. Others should be mutually agreed between both the parties depending on the feasibility.
10	Page-16 Clause-6	The empanelled bidders have to provide the facility of pulling Business information Reports to all its branches/offices	Kindly let us know if the login ids are be issued to only hubs or all the branches, just to understand how many ids would be required	It will be for all the branches/Hubs/offices.

11	Page-16, Clause-7	UCO Bank may, subject to the general terms of this RFP, include additional scope elements in the report based on the additional compliance requirements by MoF/RBI/ICAI/SEBI or any other regulator of institutions	It has to be mutually agreed by both the parties, kindly confirm the same	No change in RFP clause.
12	Page-10, Clause-3.7	Submission of Proposal	<p>request for clarification required for envelopes:</p> <p>ENVELOPE 1- ANNEXURE I TO IV ENVELOPE 2- ANNEXURE VIII</p> <p>However kindly clarify the envelopes for the below mentioned documents:</p> <p>- Annexure V -Annexure VI -Annexure XI -RFP Copy -Audited financial documents, ITR copies, any other certificates -Empanelment letters with other banks - DD</p>	<p>Please put</p> <p>-Annexure-V -Annexure-VI -Annexure-XI -RFP Copy -Audited financial documents, ITR copies, any other certificates -Empanelment letters with other banks - DD</p> <p>In the third envelope.</p>
13	Page-46, Clause-8 (Annexure-1)	Sample Reports	Bank asked for the sample report in pre-bid meeting. But in RFP pre-bid meeting schedule	It can be shared at the time Of presentation.

			is not mentioned	
14	Page-53, (Annexure-v)	Particulars in respect for Empanelment of a Credit Information Company	What kind of details needed in Annexure V. Need some more clarity	You have to share your empanelment details with other clients.
15	Page-58, (Annexure-ix)	PRE-CONTRACT INTEGRITY PACT	Annexure IX will be submitted at the time of technical bid or post selection?	Pre Contract Integrity Pact should be submitted along with Technical Bid documents, please refer 4.1.1 for details.

3. Equifax (CIC)

Sl No.	Reference	RFP Clause	Clarification Sought	
1	Page 16 of 63; Clause-1	Costumer details(Address, Contact no, mail id, Pan Card, Aadhaar, EPIC, Passport, Driving License, Employment details, Change in address and Mob number , etc.)	These are details submitted by members and some fields are optional. Hence for the optional fields, data shall be provided as per submissions done to the CIC	All available details should appear in the customer details.
2	Page 16 of 63; Clause-3	CIR Scoring Factors, weightage ratio & Methodology	CIR Score and Scoring Factors are provided in the real-time pull. However, scoring factors and methodology do not change for every CIR pull and hence can be provided offline one-time. Will this meet the requirement? Else, kindly let us know if the same is needed in every CIR pull?	It can be provided one time and also as and when if there is any changes in the scoring factors and methodology.
3	Page 16 of 63	Consumer's portfolio wise	Would an offline	Portfolio wise PD should be

	; Clause-5	Probability of Default	submission of score band and associated portfolio wise PD suffice? Or is the expectation to have portfolio wise PD in the CIR Report itself?	CIR report itself.
4	Page 16 of 63 ; Clause-3	Commercial Reports Scoring Factors, weightage & Methodology	Similar to consumer, can scoring factors, weightage methodology be provided offline?	It can be provided one time and also as and when if there is any changes in the scoring factors and methodology.
5	Page 16 of 63 ; Clause-5	Borrower's portfolio wise Probability of Default	Portfolio in commercial can be grouped into product categories. (Working capital, Term Loans, Funded, Non-funded, Forex and Others). Will a PD for these product categories provided one-time offline suffice?	It should be in line with the regulatory as well as bank requirement.
6	Page 17 of 6 ; Clause-6	Guarantor wise Credit portfolio	Equifax Commercial CIR does include details of Guarantor, and any credit negative behavior on Guarantors trade. Does this suffice or the requirement is for a full credit report of the guarantor too?	Our requirement is for a full credit report of the guarantor also.
7	Page 17 of 63 , Clause-11	Business Risk Indicator	Commercial entities Rank is a risk indicator in terms of credit. Is the requirement for any other type of risk	Business Risk Indicators is dynamic in nature and requirement of Risk assessment should also be extensive as per the industry requirement.

			assessment here? Please clarify what needs to be provided here	
8	Page 20 of 63 , Present Empanelment Evaluation Criteria	20 Marks – if the bidder is empaneled for ≥ 10 Banks/FI in the last 5 years.	While PSUs provide empanelment letter/certificate, private scheduled commercial banks do not provide a separate empanelment letter/certificate. Does commercial agreement (without disclosing the commercials) suffice in such cases? Will help if empanelment definitions can be provided.	It should be supported with documentary evidence to the satisfaction of our bank.
9	Page 46 of 63 ; Clause-6	Particulars of Professional staff strength	Can you elaborate which team details are needed here? We have seen promoters, directors in the prior sections. However, professional staff can go into hundreds and hence will help if you can provide the definition for the same.	Provide details of Key professional staffs managing key departments
10	Page 46 of 63 ; Clause-8	Sample Reports	A real-time report of the borrower/consumer details provided at pre-bid meeting is to be submitted during the	It can be shared at the time Of presentation, date of which will be shared in due course.

			presentation? When is the pre-bid meeting expected?	
11	Page 46 of 63 ; Clause-9	Probability of default study for consumer and commercial reports. Probability of default study may be given for Home loan, Vehicle Loan, Vehicle – CICs get submissions on Two-wheeler, Auto, Commercial Vehicle, Use car. PD needed for all these or any few of them? MSME loan – Is this for Business Loan Priority Sector MSME on consumer or the commercial rank Personal loan, Education loan, MSME loan, etc. of 1year PD and lifetime PD.	Vehicle – CICs get submissions on Two-wheeler, Auto, Commercial Vehicle, Use car. PD needed for all these or any few of them? MSME loan – Is this for Business Loan Priority Sector MSME on consumer or the commercial rank PDs for MSME borrowers?	Our requirement is Probability of Default for Home loan, Vehicle Loan, Personal loan, Education loan, Two-wheeler, Auto, Commercial Vehicle, Used car, MSME loan- Priority Sector MSME on consumer and the commercial rank PDs for MSME borrowers. The requirement is for 1year PD and lifetime PD.
12	Page 53 of 63 ; Annexure-V	Particulars in respect for empanelment of a CIC	Are we required to fill the empanelment details with other Banks here? As private scheduled commercial banks (SCBs) do not follow "empanelment process" similar to that of PSUs, can the table be filled with major large commercial agreements signed by these SCBs with CIC	Fill the details of empanelment other than bank/FI. It should be supported with documentary evidence to the satisfaction of our Bank.

4. EXPERIAN (CIC)

Sl No.	Reference	RFP Clause	Clarification Sought	
1	Page-10 ; Clause - 3.7	Sealed envelope	Can the submission done in soft copies	Please submit the bid in hard copies in sealed envelope.
2	Page-11, Clause-3	All Annexures as per RFP should be on letter head with auth person's sign. and company seal on all pages.	Can the submission done in soft copies, as our offices are yet to open to get submission printed, signed and marked with comp seal	Please submit the bid in hard copies.
3	Page-15, Clause-d	All letters must be addressed to the RFP Co-ordinator	Please mention RFP co ordinator and contact details	Mr. S K Jha Tel –(033)44558438
4	Page-15, Clause-6	Reports for opening Current Account	Is there any specified format of report	No particular format.
5	Page-16, Clause-3	CIR Scoring Factors, weightage ratio & Methodology	Scoring factors can be provided, but not weightage ratio and methodology.	It can be provided one time and also as and when if there is any changes in the scoring factors and methodology.
6	Page-16, Clause-5	Consumer's portfolio wise Probability of Default	Probability of Default is not included in report, it can be provided separately as a presentation	Clause will remain as per RFP.
7	Page-17, Clause-11	Business risk indicator	Kindly elaborate	Business Risk Indicators is dynamic in nature and requirement of Risk assessment should also be extensive as per the industry requirement.
8	Page-18, Clause-2	Copy of Empanelment	Which all	It should be supported

		order/letter issued by Scheduled commercial Banks	document can be submitted, since we have agreement specific to each client, don't get empanelment order	with documentary evidence to the satisfaction of our bank.
9	Page-18, Clause-8 , sl. No-2	Bidder should have positive net-worth in last Financial Year.	Request the Bank to waive this condition off	It is one of the eligibility criteria.
10	Page-19, Clause-2	Experience of the bidders in providing services to Banks/FIs as on date of RFP	Which all services are included here, which document would be required	Services for which we have floated the RFP
11	Page-24, Clause-14.1	14.1 General Terms The Applicants who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP.	Request that the clause be amended to state that: "The Applicants who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP and any deviations that may be agreed by the Bank.	It stands as per RFP.
12	Page-30, Clause-14.14	14.14 Termination: UCO BANK reserves the right to cancel the work order or terminate the Agreement by giving Thirty (30) days' prior notice in writing and recover damages, costs and expenses	We request that the notice period should be amended to 90 days instead of 30 days.	Clause will remain as per RFP.

			etc., incurred by the Bank under the following circumstances		
13	Page-31, 14.16	Clause-	14.14 Termination: UCO BANK reserves the right to cancel the work order or terminate the Agreement by giving Thirty (30) days' prior notice in writing and recover damages, costs and expenses etc., incurred by the Bank under the following circumstances	We request that the notice period should be amended to 90 days instead of 30 days.	Clause will remain as per RFP.
14	Page-32, 14.18	Clause-	14.18 Termination for Default: The Bank, without prejudice to any other remedy for breach of Contract, by giving thirty (30) days written notice of default to the Bidder, may terminate this Contract in whole or in part, if the Bidder fails to perform any obligation(s) under the Contract.	This should be a mutual right. Experian to have a right to terminate on breach by Bank as well.	Clause will remain as per RFP.
15	Page-32, 14.19	Clause-	14.19 Order Cancellation & Realisation of Penalty/Compensation. Further the UCO BANK reserves the right to cancel the empanelment of the Applicant and recover expenditure incurred by the Bank in the event of any of the	7 days is a very short notice period. Request the bank to revise this to 28 days period for rectification.	Clause will remain as per RFP.

		defaults occur and the same is not rectified within 7 days from the date of receipt of intimation from the Bank with respect of occurrence of such default in case of:		
16	Page-33, Clause-14.20	Indemnities	Assuming that such indemnity shall be capped to the total contract value as provided for in clause 14.29 (i). Bank to clarify. An uncapped indemnity is not acceptable.	Already mentioned in clause 14.29.
17	Page-34, Clause-14.24	14.24 Execution of a Service-Level Agreement/Non-Disclosure Agreement/Deed of Indemnity.	UCO Bank and Experian have signed an agreement for bureau services last year dated 05.02.2020. This agreement was negotiated in detail with between the UCO Bank and Experian legal teams. Request the Bank if this agreement can be considered as the base document and parties can sign an addendum/ work order to such agreement	This agreement will be separate one.

			and incorporate any additional terms and conditions as the bank may require after mutual agreement.	
18	Page-41, Clause-14.37	Confidentiality and Secrecy	Please note that the obligations under confidentiality should be mutual as Experian will also be sharing a lot of confidential information with the Bank which should be protected.	As per RFP.
19	Page-45,	Particulars of Capital/ Shares held	Upto what %age	Factual position.
20	Page-45, Clause-4	LIST OF EMPANELLED BANKS	Upto how many Bank/FI's	All empanelled Banks/FI.
21	Page-45, Annexure-1	ii) Income Tax clearance Certificate	Please confirm the requirement here, which document	Income Tax Assessment Certificate.
22	Page-45, Annexure-1	Particulars of income during last 3 year	We are providing details from FY 17-FY 20 here since FY21 is unaudited. Please confirm if that's ok	Ok.
23	Page-46, Annexure-6	PARTICULARS OF PROFESSIONAL STAFF STRENGTH:	Up to how many and which staffs	Provide details of Key professional staffs managing key departments.
24	Page-53, Annexure-V	List of empanelment of CIC	Upto how many Bank/FI's,	Give information of empanelment with all Banks/FI .

25	Page-53, Annexure-V	List of empanelment of CIC	How this and page 45 empanelment list are different	This is apart from BANKS/FIs.
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5. Probe Information (BIC)

Sl No.	Reference	RFP Clause	Clarification Sought	Our Reply
1	Page-15, Clause-6	12 Components under Scope of Work	We can provide most of the components, few components we can't provide. Kindly confirm if we can still participate in the bidding.	We require all components mentioned under scope of work.
2	Page-17, Clause-8.2	Eligibility: The bidder should have empanelled with minimum 3 Scheduled commercial Banks (SCBs) for providing Business Information Reports. Copy of Empanelment order/letter issued by Scheduled commercial Banks (SCBs) or any	Client agreements are confidential and hence won't be able to share with the bank. As per the clause other documents to satisfaction of Banks are also accepted. Can you please let us know few such document types. Alternatively can we provide a self declaration in our letterhead with names 3 SCB customers of us.	Clause stands as per RFP.

		other documents to the satisfaction of Bank.		
3	Page-52 , Annexure-V	Particulars in respect for Empanelment of a Business Information Company	The annexure requires the names of some companies and their financial, contractual and contact details. Is the requirement here to mention the names of our clients(Banks where we are empanelled) or is it something else? Please clarify so we can respond accordingly. If yes, please note that the contractual information are all confidential. If there is a way to provide minimal information while not breaching confidentiality of our contracts with such clients, please let us know.	Yes, Banks as well other clients where you are empanelled

6. Informist Data and Analytics Pvt Limited (BIC)

SI No.	Reference	RFP Clause	Clarification Sought	Our Reply
1	Page-15, Clause-6	UCO Bank proposes to empanel the Business Information Companies (BICs)/Bureau approved by RBI, for pulling of Business Information Reports of Costumers.	It states here, BICs "approved by RBI". Please let us know the exact requirement as we do not have any accreditation from RBI	Clause stands as per RFP.

2	Page-15, Clause-6	The empanelled companies/bidders have to provide supports for integration of their platform with Bank's internal platform like CBS, LMS, Collection System, etc, for pulling of reports or any other purposes.	Is the bank looking for Data feed as well?	RFP clause is self-explanatory.
3	Page-16, Clause-6	Bank has not committed for any minimum number of Business information reports to be pulled and hence empanelment process will be based on pricing of first slab mentioned under commercial Bid.	Is the bank asking for Slab based pricing basis the number of reports taken by the bank per month/per annum?	Empanelment process will be based on first slab of pricing if there is more than one slab. Reports shall be on the basis of per annum.
4	Page-17 Clause-7	The bidder should have empanelled with minimum 3 Scheduled commercial Banks (SCBs) for providing Business Information Reports. - Copy of Empanelment order/letter issued by Scheduled commercial Banks (SCBs) or any other documents to the satisfaction of Bank.	Please refer to our letter requesting some relaxation on eligibility criteria due to the change in ownership at our end	As per eligibility clause of RFP.

5	Page-18	<p>Bidder should have positive net-worth as on the date of issue of RFP. - Copies of latest Audited Financial Statements or any other documents to the satisfaction of the Bank.</p>	<p>Cogencis Information Services Limited has undergone restructuring and the Credit Data and Analytics segment has been transferred to Informist Data and Analytics Private Limited. Informist has commenced operations in 2020-21. The Credit Data & Analytics business has been transferred to Informist from Cogencis in January 2021 and the full impact of transfer of business will be reflected on the Balance Sheet in FY 2021-22. Cogencis had entered into contract with its Customers to provide its Credit Standard - Large Corporate Mid-Corporate (CS - LCMC) services since Feb 2019. Now Informist caters to many leading banks of India to provide for their Credit and Data Analytics requirements.</p>	<p>As per eligibility criteria of RFP.</p>
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6	Page-18, Clause-9	<p>Experience: Experience of the bidders in providing services to Banks as on 31.12.2020. -15 marks- if the experience is for \geq 10 Years.</p> <p>Present Empanelment: Empanelment of bidders with the Banks/FI for Business Information Reports. Number of Banks/FIs which are pulling reports from the bidders. Any other documents to the satisfaction of Bank.- 20 Marks – if the bidder is empanelled for \geq 10 Banks/FI in the last 5 years</p> <p>Company/ Firm should have positive net-worth in the last Financial years -15 marks for the Company/ Firm having positive net-worth.</p>	Please refer to point number 5 above and request you to provide a waiver or an alternate solution to the same	As per eligibility clause of RFP.
7	Page-19, Clause-9	<p>Presentation, sample reports, and any other qualitative aspects of the reports and feedback.</p> <p>Non-compliance of any point in scope of</p>		No clarification sought.

		work and technical requirements will lead to rejection from the further bidding process. After technical evaluation commercial bids of only technically qualified bidders will be opened.		
8	Page-25, Clause-14.5	The Bidder shall indemnify UCO Bank and keep indemnified against any lessor damage that UCO Bank may sustain on account of any violation of patents, trademark etc. by the Bidder in respect of the products supplied/services offered.	Request clarification for the term "lessor damage" used in the Clause.	The clause stands modified as "The Bidder shall indemnify UCO Bank and keep indemnified against any loss or damage that UCO Bank may sustain on account of any violation of patents, trademark etc. by the Bidder in respect of the products supplied/services offered".
9	Page-29, Clause-14.14	UCO BANK reserves the right to cancel the work order or terminate the Agreement by giving Thirty (30) days' prior notice in writing and recovers damages, costs and expenses etc., incurred by the Bank under the following circumstances: - The selected bidder violates the Laws, Rules, Regulations, Bye-Laws, Guidelines,	If there is an inadvertent violation, the Company will apply to the requisite authority to regularize the compliance. Request for reconsideration of this clause, as termination on these grounds seems like an extreme measure.	Clause will remain as per RFP.

		and Notifications etc.		
10	Page-30, Clause-14.14	UCO BANK reserves the right to recover any dues payable by the selected Bidder from any amount outstanding to the credit of the selected bidder, including the adjustment of pending bills and/or invoking the Performance Bank Guarantee under this contract.		No clarification sought
11	Page-33, Clause-14.14	The successful Applicant shall execute (a) Service Level Agreement (SLA), as the case may be which would include all the services and terms and conditions of the services to be extended as detailed herein and any other conditions as may be prescribed by the Bank; and (b) Non-Disclosure Agreement (NDA) (as per annexure – XIII). The costs and expenditure should be borne by the Applicant. The Applicant shall execute the prescribed	NDA is one sided and protects only the interest of the Bank and not the vendor. Request to please re-visit the format and make necessary changes to take care of vendor interest as well	Terms and condition will remain as per RFP.

		<p>agreement within one month from the date of acceptance of work order. The Agreement/Non-Disclosure Agreement/Deed of Indemnity shall be executed by the authorized signatory of the successful Applicant.</p>		
12	Page-43, Annexure-I	<p>i) Copies of Audited statements/Annual Reports of last Financial statements in the absence of Audited Accounts should be enclosed</p> <p>ii) Income Tax clearance Certificate (To be enclosed)</p> <p>Particulars of income during last 3 years</p> <p>Client details- Reports generated, Date of Contract, Number of reports provided in a year.</p>	As mentioned in point No. 8 above, request the bank to relax this criteria for us or suggest an alternate solution	Terms and condition will remain as per RFP.
13	Page-47, Annexure-II	<p>Annual Turnover and Net Profit (In INR)</p> <p>Names of the Banks/ Organizations for which similar work had been undertaken</p>	<p>As mentioned in point No. 5 above, request the bank to relax this criteria for us or suggest an alternate solution.</p> <p>We can provide the names of</p>	Terms and condition will remain as per RFP.

			Banks/organizations which are our customers	
14	Page-52 , Annexure-V	Balance sheet size / Turnover of the Company/ies during the period of contract (Rs. Crore)	As mentioned in point No. 5 above, request the bank to relax this criteria for us or suggest an alternate solution as we would not be able to meet the turnover/ balance sheet criteria.	Terms and condition will remain as per RFP.

7. DUN and BRADSTREET (BIC)

Sl N o.	Reference	RFP Clause	Clarification Sought	Our Reply
1	Page-15, Clause-6	The empanelled companies/ Bidders have to provide supports for integration of their platform with Bank's internal platform like CBS, LMS, Collection System, etc, for pulling of report other purposes.	Noted. 1. However, will the bank be looking at an integrable solution only or will the bank be open to explore a standalone UI interface as well? 2. In	1&2.Query is not admissible, please refer relevant clauses of RFP for details. 3. Current contract With International Business Division of our Bank will continue till the pre purchased reports/units are used and exhausted. This will be separate

			<p>case of API solution i.e. integrable solution, seeking clarity on who will be responsible for the technical integration? D&B shall provide all the support required to the banks technical / IT team for the integration. 3. Currently D&B has a contract with the international business division of UCO bank for interface solution i.e. D&B credit portal, seeking clarity if this will still stand as a separate engagement or will form part of the current RFP. 4. Does this RFP pertains to the risk management</p>	<p>from the present RPF. 4. Services of empanelled BIC may be used by different departments/Hubs/ Offices.</p>
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			vertical alone or is it applicable for usage across different departments?	
2	Page-15, Clause-6	The Credit Information Reports Consumer Reports with Commercial Reports with Rank, Reports for opening Current Account and any other reports provided by CICs.	D&B only provides Commercial reports on companies. In this scenario, will the bidder be eligible?	Two separate Bids have been floated 1. BIC 2. CIC Bidder can apply for any or both of the above.
3	Page-17, Clause-6	The empanelled bidders have to provide the facility of pulling Consumer and Commercial Report to all its branches/offices.	Will the request for the reports would be centralized from a hub or will it be decentralized from the branches?	It will be decentralized.
4	Page-27, Clause-14.7	This Request for Proposal (RFP) is not transferable. Only the bidder who has purchased this document in its name or submitted the necessary RFP price (for downloaded RFP) will be eligible for participation in the evaluation process. There will not be any type of outsourcing.	Seeking clarity whether the sub-contracting is permitted? If permitted, will the bidder need prior approval from the bank?	This Request for Proposal (RFP) is not transferable and sub-contracting is also not allowed.
5	Page-35, Clause-14.27	The Applicant should adhere to laws of the land and rules, regulations and guidelines issued by the various regulatory,	Seeking clarity whether RBI registration is necessary to be	Bidder should ensure that they have complied with all required legal

		statutory and Government authorities. It should also ensure that it has complied with all required legal compliances and it also has the necessary permission and licenses to do the job as Credit Information Company.	an eligible bidder. D&B does not have any RBI registration in this regard	compliances and it also have the necessary permissions and licenses to do the job as Consultancy Services.
6	Page-40, Clause-14.35	The selected bidder shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/officers/staff/personnel/representatives/agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from	Seeking clarity as to what exactly is to be notified pursuant to this clause and when is the notification required to be provided.	The clause stands as per RFP.