RFP for Lead Management Application Solution (Re-Tendering)
RFP Ref. No. HO/DIT/BPR&BTD/OA/2043/2020-21 dated 22/10/2020
Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) Amendments, Addendums and Corrigendums

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Subject/ Description	Query Sought/Suggestions of the Bidder	Bank's Response
1.	46	NA	PBG	9. Performance Bank Guarantee The selected Bidder shall, within a period of fifteen (15) days from the date of Letter of Intent (LOI)/Purchase Order (PO) have to furnish a Performance Bank Guarantee, format as per Annexure –IV issued by any scheduled commercial bank (other than UCO Bank) equivalent to 10% of the project cost/Total Cost of Ownership (TCO) valid for a period of 39 months (36 months + a claim period of three (3) months) from the date of Letter of Intent (LOI)/Purchase Order (PO) for indemnifying any loss to the Bank.	Provided the Bank fulfils the pre-requisites on time	Clause Stands as per RFP.
2.	NA	General	NA	Assume the entire project can be delivered from Offshore/Offsite considering the COVID situation. Please confirm.	-	UAT and project testing can be done offsite, but selected bidder have to attend meetings and other requirement at Bank's decided location.

3.	36	XXIX	B. INFRASTRUCTURE REQUIREMENTS – HARDWARE / NETWORK / SECURITY	· Responsibilities for data and application privacy and confidentiality · Responsibilities on system and software access control and administration · Custodial responsibilities for data, software, hardware and other assets of the Bank being managed by or assigned to the Selected bidder	Request you to give expectations and elaboration on the points.	Expectation as per industry standards.
4.	40	E	Training	vi. Training of 1st batch of 100 officers is to be conducted at Bank's training centre, rest training can be given by video conference. Rest details can be discussed during implementation phase.	Please provide details in how many batches per officer the onsite training is to be provided. And, expected day/s for training?	Please refer clause for clarification.
5.	67	48	Order Cancellation	(iv) An attachment is levied or continues to be levied for a period of 7 days upon the effects of the order. (v) The progress regarding execution of the order accepted made by the vendor is found to be unsatisfactory. (vi) If deductions on account of liquidated damages exceed more than 10% of the total order price. (vii) In case the bidder fails to deliver the quantity as stipulated in the delivery schedule, the Bank reserves the right to procure the same or similar materials from alternate sources at the risk, cost and responsibility of the selected bidder.	We request you to delete the mentioned clauses, as these very prohibitive.	Clause stands as per RFP.
6.	50	13	Inspections & Tests	The Bank's right to inspect, test and, where necessary, reject the software after the software delivery shall in no	This is detrimental to service provider Interest where the bank can reject the earlier tested &	Clause stands as per RFP.

				way be limited or waived by reason of the software having previously been inspected, tested and passed by the Bank.	accepted deliverable. Please consider removing this sub-clause.	
7.	51	15	Change Orders	The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following : a. the place of implementation; and / or b. the Services to be provided by the bidder;	Please clarify the clause on point a. & b. The impact on service changes required.	No basic changes in service requirement. There may be value addition in Modules implemented and/ or addition of some modules may be done.
8.	51	17	Backup and Archiving	The selected vendor should provide support to bank after completion of project for at least 1 year for retrieval/access of the stored data without any cost to bank.	What is the expected deliverables beyond project completion on Backup & Archiving?	No deliverables is required. The selected vendor should provide support to the Bank as per clause.
9.	53	22	Terms of Payment	a. One time Implementation charges will be paid as per schedule mentioned below: I. After successful completion of pilot run, 100% payment of Implementation Cost will be paid. ii. User licence cost will be paid on quarterly arrear basis on actual numbers of licences used.	We request you to consider the following: 1. Advance of 50% of the Implementation cost upon acceptance. 2. Monthly Arrear basis on actual number of licenses used.	Clause stands as per RFP.
10.	54-56	26	26. Penalty	Ø The sum total of penalties will not exceed 10% of the Total Cost of Ownership (TCO) within the contract period. Thereafter, the contract/purchase order may be	Please clarify to total capping on the penalty on account of Downtime and Guarantees on Response Errors. Is it sum total of	Total capping on the penalty on account of Downtime and Guarantees on response errors is 10% of TCO.

				cancelled and Performance Bank Guarantee may be revoked. AND, Maximum penalty for non-conformance would be capped at the 10% of cost of the project.	10% of Cost of Project. Kindly clarify	
11.	57	31	Liquidated Damages	If the Successful Bidder fails to meet the requirements under Service Level Agreement like delays / or defaults / deficiency of services in delivery / installation / replacement / repair of any or all of the Systems and equipments mentioned in the Purchase order (PO), Bank shall, without prejudice to its other rights and remedies under and in accordance with the Contract, deduct from the Contract price, as liquidated damages, not construed as penalty, a sum equivalent to 0.5% per week or part thereof of the value of P.O. subject to maximum deduction of 10% (ten percent) of the P.O. value.	Kindly clarify, whether the LD capping of 10% is over and above the Penalty OR within penalty capping.	Within penalty capping.
12.	58	29	Contract Period	The tenure of the Contract will be for a period of 3 (Three) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation thereof. However, after	Bank had the right to terminate the contract at convenience with 90 days notice & will not pay any cost or compensation. We suggest that bank should pay all the cost incurred till the termination.	The Bank will arrange payment of all legitimate dues and cost incurred upto termination notice for the satisfactory deliverables.

				the completion of initial period of 3 (Three) years, the contract may be extended/renewed for such further period and on such terms and conditions as would be decided by the Bank on mutual understanding basis.			
13.	61	37		37. Exit Option And Contract Re Negotiatio n	The Bank reserves the right to cancel the contract in the event of happening one or more of the following Conditions: § Delay in offering; § Delay in completing commissioning / implementation and acceptance tests / checks beyond the specified periods; In addition to the cancellation of purchase contract, Bank reserves the right to appropriate the damages through encashment of Bid Security / Performance Guarantee given by the Selected Bidder. The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Selected Bidder at more favorable terms in case such terms are offered in the industry at that time for projects of similar and comparable size, scope and quality. The Bank shall have the option of purchasing the solution from third-party suppliers, in case such solution is	We request you to remove the clauses including re-negotiation as the Acceptance tests are dependent on Officer's prerogatives. We request you to remove the clause or purchasing from 3rd party supplier in case of lower price, as this will be very risky proposition for a service provider to downsize the contract, and since organizations are different, and hence their cost of operations, emoluments for the resources are different. Kindly consider	Clause stands as per RFP.

				available at a lower price and the Selected Bidder"s offer does not match such lower price. Notwithstanding the foregoing, the Selected Bidder shall continue to have the same obligations as contained in this scope document in relation to such solution procured from third-party suppliers. As aforesaid the Bank would procure the solution from the third party only in the event that the equipment was available at more favorable terms in the industry, and secondly, The solution procured here from third parties is functionally similar, so that the Selected Bidder can maintain such solution.		
14.	57	28	28. Force Majeure	Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics,	We request you to add COVID-19 Lockdown also to be considered under the Force Majeure clause.	Yes. COVID-19 severe impact.
15.	62	38	Termination	d) An attachment is levied or continues to be levied for a period of seven days upon effects of the bid. e) The selected bidder fails to complete the assignment as per the time lines prescribed in the Work Order/SLA and the extension, if any allowed. f) Deductions on account of liquidated damages exceed more than 10% of the total work order. g) In case the selected bidder fails to deliver the resources as stipulated in the delivery schedule, UCO BANK reserves	We request you to remove the risk purchase clause. Also, remove the sub points d & e, which can be mutually agreed.	Clause stands as per RFP.

				the right to procure the same or similar resources from alternate sources at the risk, cost and responsibility of the selected bidder. h) After award of the contract, if the selected bidder does not perform satisfactorily or delays execution of the contract, UCO BANK reserves the right to get the balance contract executed by another party of its choice by giving one month"s notice for the same. In this event, the selected bidder is bound to make good the additional expenditure, which UCO BANK may have to incur in executing the balance contract. This clause is applicable, if the contract is cancelled for any reason, whatsoever. i) 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.		
16.	63	39	Termination For Convenience	The Bank, by written notice sent to the vendor, may terminate the Contract, in whole or in part, at any time for its convenience.	This is one sided, and should be available to the bidders also. Kindly consider.	Clause stands as per RFP. No changes in the clause
17.	64	43	Dispute Resolution Mechanism		About Arbritrator: Will the arbitrator be mutually selected?	The clause is defined in the RFP. Please refer clause for clarification.

18.	67	48	Order Cancellation	In case of cancellation of the Order/Service Level Agreement due to the above stated situations, the following consequences will entail: I) In case the selected bidder 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 deliverable from alternate sources at the risk, cost and responsibility of the selected bidder with the capping of 125% of the original quoted cost for such deliverable as per commercial bid. II) If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving 30 days" notice for the same. In this event the bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable as per commercial bid, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled. V) Vendor should be liable under this section if the contract/ purchase order has been cancelled in case sum total of penalties and deliveries exceeds 10% of the TCO.	125% is unjustified, and request you to remove the sub-clauses mentioned.	Clause stands as per RFP.

19.	68	49	Indemnity	ii. Vendor"s liability in case of claims against the Bank resulting from Wilful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	Unlimited capping is unjustified. Request you to amend the same to the Contract value.	Clause stands as per RFP.
20.	72	55	Limitation Of Liability	1) For breach of any obligation mentioned in this document, subject to point no. iii, in no event selected bidder shall be liable for damages to the Bank arising under or in connection with this agreement for an amount exceeding the total project cost/contract value. 2) Service Provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss cause. 3) The limitations set forth in point no. 1 shall not apply with respect to: a) claims that are the subject of indemnification pursuant to Intellectual Property Rights and Ownership. b) damages occasioned by the gross negligence or willful misconduct of Service Provider. c) damages occasioned by Service Provider for breach of confidentiality obligations.	Limitation of liability for all possibilities may kindly be capped to the level of 100% of the contract value only. Also, Please clarify iii, of point 1)	iii)Refers to point no-3 of clause-55 on page- 72- 73.

				d) Regulatory or statutory fines imposed by the Government or Regulatory agency or non-compliance of statutory or regulatory guidelines applicable to the project.		
21.	117	Annexure –XXI	DEED OF INDEMNITY	As per the indemnity deed we need to provide a guarantee for non-performance. However, we are already providing performance guarantee to the Bank. Technically, there is no need for this Indemnity Bond.		Please refer corrigendum: "Revised Deed of Indemnity"
22.	----	----	Non solicitation clause	Non Solicitation clause required to be added to prevent solicitation of our employees.		Not considered for Updation.
23.	68	49	Indemnity	Selected bidder shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from a) An act or omission of the service provider and /or its employees, agents, sub-contractors in performance of the obligations under this RFP; and/or b) Material breach of any of the terms of this RFP or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the service provider under this RFP; and/or, c) Bank"s authorized/ bona-fide use of the deliverables and/or the services	We need to indemnify from direct and indirectly loss arising from breach of terms, IPR infringement & damage to property. We suggest we should be liable only for direct loss. We suggest the following exclusion for indemnity Bidder in case of i. Gross negligence for acts or omission, wilful misconduct, fraudulent activities by the UCO Bank ii. any product or IP provided by Bank infringes third party IPR or Bank or its representative makes any modification in the Deliverable provided by Bidder which results into third party claim. iii. The Deliverables should be used	Clause stands as per RFP. Not considered for updation.

| | | | | | provided by the service provider under this RFP; and/or
d) Infringement of any patent, trademarks, copyrights etc. Or such other statutory infringements in respect of all components provided to fulfill the scope of this project. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, solely attributable, due to the acts of the Vendor"s employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however,
i. the Bank notify the vendor in writing immediately on becoming aware of such claim,
ii. the Vendor has sole control of defence and all related settlement negotiations,
iii. the Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and
iv. The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, | by Bank for the stated purpose only. | |

				except under due process of law or order of the court.		
24.	102	Clause No. 12(G)	NDA	(g) Two original sets of Non-Disclosure Agreement are executed and retained by either parties, Bank and M/s Enstage Software Pvt. Limited	Please provide clarity on the entity M/s Enstage Software Pvt. Limited as the NDA is executed between UCO & service provider	Please ignore name of Enstage Software Pvt ltd. in NDA (it should be treated as blank) and input name of your firm instead.
25.	32	5	Hosting of proposed solution on Bank's existing Oracle® Cloud	This clause limits the bidders to select Oracle cloud and since the Oracle Cloud Infrastructure costing is not a part of the overall commercial TCO , it puts any bidder selecting non Oracle cloud solution at a great disadvantage . Since it's a Managed lead management Application, there are no integration dependencies as well. Also as per Gartners Magic quadrant for Public Cloud 2020, the Oracle cloud is neither in Leaders nor in challengers. So in the intrest of best techno commercial solution for UCO Bank , request you to remove clauses that force bidders to choose one particular Public cloud Vendor.	Suggestion – request you to remove clauses that force bidders to choose one particular Public cloud Vendor. Please let the bidder choose the cloud provider and let the bidding process happen on overall TCO.	Clause stands as per RFP.
26.	36	34.0 B. Sub point - i	INFRASTRUCTURE REQUIREMENTS – HARDWARE / NETWORK / SECURITY	The bidder to provide all required facilities for deploying the proposed application in Data Centre and Disaster Recovery Site.	We request bank to provide the hardware. We will give the requisite details for hardware.	Bidder has to provide details of hardware in technical bill of material. Bank will provide all hardware if Oracle Cloud is used else will have to share cloud hardware to the bank.

27.	29	Part IV A1.2		Location history of marketing officers (Minimum 1 year and 3 months)	Do we need to store Location history of MOs based on GPS tracking or the locations which MOs marked as client visit location. And is there any max. duration limit?	Please refer full clause for clarification. Defined in the RFP.
28.	29	Part IV A1.4		Marketing officers login and activity reports	From MOs login and activity reports we are considering the action performed by MOs on the application. Kindly confirm,	The activity does not refer to login log. It is related to different functions (visits, call completion etc. done) performed in field.
29.	29	Part IV A1.5		Assignment and tracking of visits to marketing officer	For tracking to visit we need to implement Google Maps? Kindly confirm.	Yes, Not only Google map, but any Map services can be used which is accurate and compatible to the solution, OS and Devices used.
30.	Page 30	Part IV A2.2		Mentioning/tagging the visit/ referrals location/prospective clientele	Visit Management--> For tagging the visit/referrals location, is it compulsory that the MO should be at the same location or S(he) can mark the location by pointing a marker from any other location?	Both, but original location and method while marking the location must be recorded. Also actual log of tracking must be there, to check to ensure MO visit to the place.
31.	Page 30	Part IV A2.4		Capturing the nearby location (college, shops, offices) details for prospects. (2km. Vendor will bear the cost of Google API)	Visit Management --> Here from data enhancement and cleansing means the data captured of nearby locations using Google API.	Yes. (The data captured from Google map must be stored, edited and reused in future)
32.	Page 34	Part IV A 3.4		3.4. The repository can be enriched from the leads from HRMS, website, IVR, bulk upload (xls, csv, FTP, XML), manual entry, social media, blogs, chats, polls, research, survey, campaigns and to provide single view of customers and work. At present there is no web API	Lead Management --> There is not any options for MOs to add the lead. They can only view the list of leads which are already added by different sources as HRMS, IVR, website campaign etc.. Kindly	Leads will be added by MOs, but it can also be enriched by leads from HRMS etc. as mentioned in clause.

				batch file is in place. For HRMS, API can be provided.	confirm.	
33.	Pag e 30	Part IV A 3.4		3.4. The repository can be enriched from the leads from HRMS, website, IVR, bulk upload (xls, csv, FTP, XML), manual entry, social media, blogs, chats, polls, research, survey, campaigns and to provide single view of customers and work. At present there is no web API batch file is in place. For HRMS, API can be provided.	Lead Management--> Do UCO bank provide API for other lead sources later or bidder have to create those API? Other sources includes IVR, website, Campaign, bulk uploads, manual entry, social media, blogs, chats, polls, research, surveys.	Selected bidder has to create API in collaboration of the Bank's team. However existing API can be shared for using/ or enhancement.
34.	Pag e 31	Part IV A 3.14		3.14. The solution should have option to store the Basic customer profile/ details. These details will be provided by the bank's internal systems and the upload can be done by below methods:	How scheduler-based and manual upload will work to store the basic customer details from the internal system of the bank?	Through Batch file, where needed.
35.	NA	NA		NA	Is there any option to use multiple accounts in a single devide by MOs? OR MOs can login in multiple device with single device?	Single device and single account for single MOs.
36.	Pag e 32	Part IV A 4.2		4.2.Client details conversion/mapping to lead details. Fetch the details to and from Lead management module.	How client details will be mapped from lead details? Do we need to map it using mobile number/email id/address or combination of multiple fields?	Details to be shared with successful bidder.
37.	Pag e 32	Part IV A 4.7		4.7. Target vs. achievement report	Who will be uploading the targets for the MOs? Will each MO be having same targets or it will be	Target will be assigned by respective level authority. Targets will be different for different MOS depending

						upon branch of posting/ location and field area.
					different for each MO? Do MOs can acheive any lead outside this app? If yes, then how we will get that data with in the application? So that we can compare target and acheivement report.	
38.	Pag e 32	A 6.9		4.9.Performance reports, conversion rate related report and analytics		Do we also need to represent cohort graph for the performace Analytics	Yes can be added.
39.	pag e 32	Part IV A 6.4		6.2There will be escalation matrix, based on which the solution will trigger the communication (SMS/email reminder or alerts etc.) as per pendency and status of the lead (SMS and e-Mail cost to be borne by Bank).		For the escalation matrix, will the admin be defining the hierarchy for each MOs? What platforms will the other stakeholders be having? Will the communication be handled outside the platform or we need to have in app communication as well?	In app communication will also be needed and appreciated. This will be required for tracking/monitoring/referen ce and deciding further course of action.
40.	NA	NA	NA			UCO bank will provide any replica or dev server of internal system to the Bidder during the development?	UAT Cloud server can be provided to selected bidder if proposes Oracle cloud services provided by Bank.
41.	34	Part IV A 25		Bidder should quote for all the required OS, DB, middleware, and any other software licenses.		Do we need to integrate with any middleware as well for the current data sets?	Any Integration with middleware if required will be done by the selected bidder.
42.	7	----	Bid Control sheet	Last Date and Time for receipt of tender bids		Considering the Covid-19 situation, we request UCO Bank to extend the timeline by at-least 3 weeks so that all Bidders get adequate time for Bid submission	Please refer corrigendum.

43.	22	31	Submission of Offer	Hard Copy Submission	Considering the Covid-19 situation where travelling is restricted, We request UCO Bank to accept the Bid through Softcopy submission only as we are not in a position to submit the Bid in Hard copy. OR Bank can allow us to submit the soft copy by due date and give additional 10 working days (over and above last date of Soft copy submission) for hard copy submission	Bid must be deposited at the location mentioned in Bid sheet by hand or by courier/post to reach bank well before closing of bid submission of time.
44.	46	----	Performance Bank Guarantee	Bank Guarantee	Requesting bank to waive-off submission of Bank Guarantee for MSME Bidders.	Please refer clause 14 at page 20 of RFP.
45.	31	4	Analytics, dashboard and reports	Analytics	Need Clarity/ explanation in terms of what kind of analytics Bank is seeking. Please share some models/examples.	Please refer Bank's RFP in detail for clarification. Details can be shared with the selected bidder.
46.	32	5	Hosting of proposed solution on Bank's existing Oracle® Cloud	Oracle Cloud	Choice of Cloud service should be given to the bidder. Scope of Deployment is agreeable; however, support & maintenance is not considered.	Choice is **open with participating bidder**. Refer commercial annexure for TCO.
47.	32	6	Integration of the solution with the current	Integration	Names of the systems and no. of integration touch points to be shared by the Bank. UCO Bank must also specify the availability of an ESB at their end.	Maximum details is available in the RFP. Rest will be shared with selected bidder.

			systems of the bank.		UCO Bank must also confirm that the API readiness of the systems that are proposed to be integrated with proposed Lead Management system	
48.	33	9	POC	Bidder will be required to demonstrate the features of the proposed solution as part of solution walkthrough or during reference site visit phase of technical evaluation.	Presentation-cum-demo of specific scenario, should have at least 10 working days of notice, for preparation. Demo's to be conducted virtually only.	Presentation is integral part of Bid evaluation. Bidder must make preparation for the same in advance. Proper time will be given before presentation. Please also refer XXIII of RFP.
49.	34	25	Other software licenses	Bidder to give required OS, middleware, and any other software licenses	Is Bank expecting Bidder to offer a complete SaaS offering? If yes then Oracle cloud cannot be mandatory. In case Bank is expecting Bidder to own the solution only and deploy it at their data center or their preferred Cloud (Oracle) partner, then Bank needs to provide licenses for OS, middleware, database etc. apart from hardware, etc.	Choice is **open with participating bidder**. Refer commercial annexure for TCO.
50.	33	12	Offline mode	The availability of the application will be both the online and offline mode.	RBI doesn't permit offline mode. Thus requesting Bank to drop this functionality.	Clause Stands as per RFP. (Offline mode means Lead data and other details entered in the App will be stored and Updated as soon as device enters online mode.)
51.	35	30	Perpetual Enterprise wide	Requirement of Licenses	Request Bank to consider subscription model which is more beneficial and cost saving?	We seek for a perpetual access, hence license model preferred.

			License			
52.	36	VI a. b. & c.	Infrastructure Specifications	The solution should be proposed for 1500 Marketing Officers.	Is 1500 the minimum number of committed users for the Proposed solution starting from Day 1? The TCO sheet says 1000 users? Kindly note that the discounts are more for higher user count? Thus we request UCO Bank to share the year wise User count.	Please refer clause B. Vi (a) at page 36 of RFP for clarification.
53.	38	C	Customization	Man day rate	We would like to quote on project basis rather than man day basis.	Clause stands as per RFP.
54.	53	22	Terms of Payment	Implementation & Licences	Implementation cost to be split into 25% contract signing, 25% requirement sign-off, 25% UAT sign-off and 25% production movement. Request UC0 Bank to make the Payment on Annual Basis (in advance at the start of subscription period) for Cloud Charges including Application & other related infrastructure	Clause stands as per RFP.
55.	31	3.14	Lead Management	The solution should have option to store the Basic customer profile/ details. These details will be provided by the bank's internal systems	Can you name the Different systems from which the customer details will come to the Proposed solution	As per RFP. Further details will be shared with selected bidder

56.	43	Point #3 Schedule # XXII	Schedule of Implementation	Implementation Schedule	Relaxation required for Implementation. Min. 6-8months.	Clause stands as per RFP
57.	----	----	General		Web Portal – What functionalities are required in it? Can you share the wire frames?	As per RFP. Further details will be shared with selected bidder
58.	37	----	General		Please share data volumes in attached Hardware sizing sheet.	Not above 2 TB.
59.	55 & 56, 67	26	Penalty		These Penalty clauses are very stringent & are not acceptable. We suggest Penalty clauses to be discussed & agreed by both the parties during the Contract discussion & signing stage.	Clause stands as per RFP.
60.	----	----	General		Please share Purging policy percentage for volume data at the end of each year.	Bank is having purging policy which will be shared with the selected bidder.
61.	10	----	Eligibility Criteria	The bidder should be an OSD or their authorized representative in India. In case OSD participate in the tender process directly, authorized representative will not be permitted to participate in the same tender process.	Please clarify, if a Bidder is not an OSD, can they participate?	The bidder should be an OSD or their authorized representative in India.
62.	10	----	Eligibility Criteria	The bidder/OSD should be in business of providing similar application/solution with similar modules for at least 1 year and any one scheduled commercial banks /	Does it mean all modules as defined in scope or work or any one of the module can be considered in single working application provided to	Basically "Lead Management Module"

				BFSI in India as on date of submission of bid.	commercial banks/BFSI.	
63.	10	----	Eligibility Criteria	In the proposed solution, at least lead management module must be running /used satisfactorily in at least one scheduled commercial banks / BFSI in India in last one year as on date of submission of bid.	Please clarify, would it be okay, if the similar solution is provided to some Public/ Private or Gov agency instead just keeping it bank and BFSI as specific.Also Elaborate lead management as such?, as we have developed many applications which manages overall project and workflow will that be applicable here (instead calling it as pure lead management)?	In the proposed solution, at least lead management module must be running /used satisfactorily in at least one scheduled commercial banks / BFSI/ **Government organisation** in India in last one year as on date of submission of bid.
64.	106	----	Security Specifications and compliance to scope of work	The solution should support multifactor authentication namely what you know and what you have.	The mobile platform includes the android and IOS operating system platform both (Assuming all stakeholders will be using same app with per role based access)?	Understanding is fine.
65.	106	----	Security Specifications and compliance to scope of work	Device Binding/SIM Binding 3.1. This is critical feature envisaged by the bank where the solution should be able to assign a unique identity to each registered user using the registered SIM for accessing its enterprise resources in terms of application, data or interfaces.	In case any third party API involved here, we are assuming UCO Department will bear the costing for same.	All cost is to be borne by selected bidder.
66.	108	----	Technical Specifications	The Solution should be available for different platform like Android, iOS, Windows and any other Upcoming trending OS devices.	Whether Native Applications to be developed or Hybrid would also run, We will suggest Hybrid Mobile Application development as	Solution is bidder dependent.

					effective and cheaper solution	
67.	109	----	Technical Specifications	The solution should be working on SIM binding to authenticate the authenticity of user for installation of the solution on mobile device.	Who will be responsible for purchasing SMS package? How many SMS are expected per month/year?	SMS aggregator and services will be provided by Bank.
68.		----		Sending SMS, email, messages to the prospective contacts along with the bank's concerned authorities (Marketing officers, relationship executives, branches, offices).	Who will be responsible for purchasing Email gateway?	e-mail gateway will be provided by Bank.
69.		----			Is an existing SMS gateway already in use? If yes, kindly share the details. If not, then kindly share information around which SMS gateway is preferred.	Details will be shared with successful bidder.
70.	29	----	A. Functional Requirement:	Real time (GPS) tracking of marketing officers	GPS/GIS tracking using Google Map Integration or Open street Maps? If yes who will bear the cost of Google Map API?	Preferably "Google maps". All cost to be borne by the selected bidder.
71.	31	----	3. Lead Management	The lead can be pushed to other system (Finacle, LOS) to process further on daily basis.	Please Elaborate ?	Lead generated/ captured in Officer device is to be forwarded to Bank's internal system.
72.	13	----	1. Invitation for Bids	The solution will have Lead repository for the leads obtained from different sources (HRMS, Website, Chats, IVR, Calls, Bulk Upload, campaigns) and further the lead management thereof	So leads to be Obtained from mentioned sources automatically or manually User will input? Will you provide API's readily available if any for auto lead fetching?	Leads to be pulled automatically, but, there must be option to upload leads manually by Backend as well as the user.

73.	34	----	8. Integration of the solution with the current systems of the bank.	The proposed solution should comply with bank Information Security Policy, KYC/AML policy and regulatory guidelines (as specified by RBI, NPCI etc.). Information Security Policy, KYC/AML policy will be provided to selected bidder.	Please provide more information on same?	Details will be shared with selected bidder.
74.	35	----	Integration of the solution with the current systems of the bank.	27. The successful bidder is required to facilitate the bank in audits of the same.	Please Elaborate?	This is as per industry standards. And details and bank policy can be shared with the selected bidder.
75.	36	----	B. INFRASTRU CTURE REQUIREM ENTS – HARDWAR E / NETWORK / SECURITY	The bidder to provide BCP/DRP as per IT Security policy and BCP of the Bank.	Please Elaborate in detail?	This is as per industry standards. And details and bank policy can be shared with the selected bidder.
76.	37	----	B. INFRASTRU CTURE REQUIREM ENTS – HARDWAR E / NETWORK /	xvii. Security Audit of the application and VA & PT will be carried out by the Bank at regular intervals and the Observations / recommendations need to be complied within the time limit as advised by the Bank.	For security audits (STQC) kind share the below information: 2.1. Who will bear the charges of Security Audit? 2.2. Number of Security audits need to be performed and at what interval? 2.3. We assume that STQC and Cert-in empanelled vendor can	Charges at the Bank's site will be borne by the Bank. However, the selected bidder has to facilitate for the smooth conducting of audit. Audit will be conducted as and when required as per Bank's requirement.

			SECURITY		perform the security audits. Please confirm.	
77.	40	----	E. Training	E. Training	Please share training locations for all of your offices. How many training session are require for each location?	Centrally at KOLKATA. For details refer Clause- "E-vi" at page 40
78.	----	----	----	----	How many officials would be there for the training?	For details refer Clause- "E" at page 40
79.	----	----	----	----	If the training sessions have to be online/via video conferencing - How many employees will join video conference in each session?	For details refer Clause- "E" at page 40
80.	51	----	17. Backup and Archiving	The selected vendor should provide support to bank after completion of project for at least 3 years for retrieval/access of the stored data without any cost to bank.	Whether Backup and retrieval is needed for 3 years, as support and warranty is only for 1 year after project go live? please elaborate?	Please refer mentioned clause for clarification.
81.	General		General	General	Website language will be English only? Please suggest	Website should be bilingual. However other language support for communication (with customers) should be supported for sending SMS, email etc.
82.	General		General	General	Is there any payment gateway present? Or is any payment gateway envisaged? If yes whose responsibility would it be to procure the same? How many PG's are envisaged?	Please refer RFP clauses.
83.	General		General	General	For security is SSL envisaged? If yes does bidder have it? Or it will be procured by vendor ? Which type	SSL certificate will be procured by the Bank.

				of SSL is expected? Wild card, Extended or Single domain?	
84.	General	General	General	Should the website be compatible with any version of IE/Chrome/ Firefox/ Opera/etc.?	Website should be compatible with any version of IE/Chrome/Firefox/Opera/etc.
85.	General	General	General	How many third party applications would be required to be integrated with the new web portal / website? And who will bear its costing.	Will be shared with the selected bidder. Any cost to be incurred towards integration will be borne by the selected bidder.
86.	General	General	General	Do you need Cloudflare for enhanced protection against DDOS? Paid or free version?	Bidder has to ensure that the proposed solution should have high level, industry standard security features.
87.	General	General	General	Do you need Web application firewall?	**Bank will provide web Application Firewall**.
88.	General	General	General	What kind of tools expected to automate the MIS application process?	The bidder need to provide the reports
89.	General	General	General	Are the resources required to be deployed during the project life cycle? Or are they required to be deployed post go-live during the AMC period?	Selected bidder has to provide resource for implementation of the solution and have to provide resource to provide support service during ATS/AMC.
90.	General	General	General	Please share the total number of resources need to be deployed onsite along with the list of location. For support,	Please refer query above.

					development and maintenance.	
91.	General		General	General	Do you want us to maintain or renew any of your domains?	No.
92.	General		General	General	What level of SEO is being expected? Do you need basic SEO or detailed SEO (Google Analytics) ?	Bank needs Basic SEO.
93.	43	3	Schedule of Implement ation	The total time for full Marketing Officer Application Solution implementation (Supply, Customization and Deployment, go live) will be 12 weeks from the effective date of the Contract Agreement (between Bank and selected L1 bidder).	Looking in to the scope of work, we request bank to extend the timelines from 12 weeks to 24 Weeks, as this includes lot of testing and integrations which will need time.	Clause stands as per RFP.
94.	53	22	Terms of Payment	Licenses and Implementation	Request bank to revise the payment terms. We suggest the following payment terms for License and Implementation: - Advance - 30% - On UAT Completion – 50% - On Go-Live – 20%	Clause stands as per RFP.
95.	55	26	Penalty - Penalty Calculatio n Matrix	If the solution, or any of its components behaves erroneously which results in monetary or business loss to the Bank, then the entire amount of such loss shall be recovered from the bidder on actual basis.	This being a support tool for internal bank Marketing and Sales team and internal usage only, which is being acceptance through rigorous UAT processes. This is not being business solution, putting such clause looks irrelevant may consider deleting.	Clause stands as per RFP.
96.	76	Annexur e II	General Details of the Bidder / Sub	Enclosed copies of Purchase Orders should be in name of the bidder only as references. Bank reserves the right to verify the authenticity of the reference	Since this section ask for the general details of the Bidders/Sub Contractor request Bank to modify the clause as "Enclosed copies of	Clause stands as per RFP.

			Contractor	document enclosed with the bid document. In case found not in order, the bid submitted by the bidder shall be rejected summarily.	Purchase Orders should be in name of the **bidder /Sub Contractor** as references. Bank reserves the right to verify the authenticity of the reference document enclosed with the bid document. In case found not in order, the bid submitted by the bidder shall be rejected summarily."	
97.	113 & 114	Annexure – XX (i) & (ii) – Sec. 1.3	Format of Masked Commercial & Format of Commercial	Database license charge (if other than Oracle® is proposed) is to be quoted	Request Bank to keep the Database out of TCO computation. Because if the application works on other Databases then the commercial has to be quoted for database but if the application works on Oracle then the commercial will not be required. This will create a disparity while computing the TCO, using different databases.	Clause stands as per RFP.
98.	10	6	Eligibility Criteria	The bidder/OSD should be in business of providing similar application/solution with similar modules for at least 1 year and any one scheduled commercial banks / BFSI in India as on date of submission of bid.	We are providing similar application/ solution with similar modules to other private organizations and government sectors. We request you to amend this clause and allow submitting the similar experience from others as well except commercial banks/ BFSI. It will draw attention of other bidders too and will lead to a healthy competition.	Clause modified as: "The bidder/OSD should be in business of providing similar application/solution with similar modules for at least 1 year and any one scheduled commercial banks / BFSI/ **Government Organisation** in India as on date of submission of bid."
99.	7	Bid control sheet	Last Date and Time for receipt of tender		Request bid submission to be extended by 2 weeks	Clause stands as per RFP.

			bids			
100.	7	Bid control sheet	Opening of Indicative Commercial Bid and Reverse Auction.		Request Bank to consider Quality cum Cost based selection process rather than L1/reverse auctions.	Clause stands as per RFP.
101.	29	Scope of Work	----	Mobile App	Please elaborate. only Android App is required ?	Please refer page 108 of RFP for clarification.
102.	29	Scope of Work	----	Mobile App/Web portal	Which functional requirements are needed on Mobile App and which are on Web portal ?	Please refer RFP for details.
103.	----	----	----	Bidder has to ensure that the proposed solution has high level, industry standard security features like application level encryption	Please elaborate the security features.	Please refer technical sheet and Annexure XVIII of RFP for details.
104.	29	1.2	----	Managing the tracking and reporting of Marketing Officers Location history of marketing officers (Minimum 1 year and 3 months)	Data older than 1 year 3 month will be deleted. Is our understanding correct? Please confirm.	Yes. (Location history data will be deleted.)
105.	30	Point 2.4	----	Capturing the nearby location (college, shops, offices) details for prospects. (2km. *Vendor will bear the cost of Google API*)	May we know on an average how many visits to prospects in a day is done by the Marketing Officer.	Approximately 10 locations per marketing offices.
106.	30	Point 2.8	----	Sending SMS, email, messages to the prospective contacts along with the bank's concerned authorities	Does all the messages need to be sent out all the contacts at all the steps i.e. to Marketing officers,	No. Depending on the message and target audience and will be rule based, analytics based,

				(Marketing officers, relationship executives, branches, offices).	relationship executives, branches, offices	manual, or combination of these.
107.	30	Point 3.2.1.3	----	The solution must trigger the SMS/email on status change to the customer, authorities (branches, offices, relationship executives, marketing officers etc.). The triggering of SMS, email will be rule based, analytics based, manual, or combination of these.	Can you please elaborate on the analytics part?	No. Depending on the message and target audience and will be rule based, analytics based, manual, or combination of these.
108.	31	Point 3.7	----	Lead status change (rule based, batch run or manual, or analytics based)	Can you please elaborate on the analytics part?	Lead status based on the response of the customer, age of the lead and outcome (result of the Lead) etc. further details can be discussed with the selected bidder.
109.	31	4.1	Analytics, dashboard and reports	The solution must be able to provide the different analytics, reports and dashboard based on lead status.	Please provide number of reports and dashboard required.	Numbers cannot be fixed as of now. This will be based on solution provided and structure of the reports and analytics given.
110.	31	----	Hosting of proposed solution on Bank's existing Oracle® Cloud	Bidder should be capable of migrating the proposed solution to different cloud/ platform as per Bank's requirement in future without any extra cost to Bank.	Please elaborate, what are the different cloud/ platform?	This capability must be with the vendor in case of future requirement.
111.	32	Point 13	----	The solution will be available in the form of Mobile application and Web Version. The mobile platform includes the android and IOS operating system platform. The web version must be	What is the minimum version of iOS or Android the system should be compatible with?	Must be compatible with recent versions (From Last one year). (Very old versions compatibility not required)

				compatible to all available major web browsers		
112.	32	6.1	Number of integrations are indefinite	Upload/download and integration with bank's internal systems (e.g. HRMS, SSO, CBS, email, SMS, LOS etc.) for leads, their status. Most of the applications are standalone in nature, integration required peer to peer.	Can the number of integration points be made definite?	The systems mentioned are just indicative, however integration will be as per bank's requirement.
113.	33	8	----	The successful bidder must ensure that the solution does not affect the performance of any of the Bank's systems, databases or channels.	Please elaborate this point? How can we know the capacity of other systems or channel? It may require to increase the capacity of existing system or channels based on the need.	The details can be discussed with the selected bidder. However this point means not affecting the other system performance adversely due to any integration.
114.	33	----	----	The solution will be available in the form of Mobile application and Web Version. The mobile platform includes the android and IOS operating system platform. The web version must be compatible to all available major web browsers.	Can we have the list of major browsers?	Internet Explorer, Edge, Chrome, Chromium, Firefox, Safari etc.
115.	34	18	----	The bidder should regularly track alerts generated by system as well as global feeds and accordingly advise the Bank about global security threats and vulnerabilities. Bidder should advise the bank for upgrades /changes in the security infrastructure of the Bank against evolving threats and responsibilities.	Do we need to deploy operational team to monitor and track system and alerts?	**Clause stands DELETED.**

				The proposed solution must be capable of handling the vulnerabilities and cyber-attacks.	Who will be responsible for VAPT? Bank or Vendor.	It is Bidders responsibility.
116.	33	20		The proposed solution must be capable of handling the vulnerabilities and cyber-attacks.	Who will be responsible for VAPT? Bank or Vendor.	It is Bidders responsibility.
117.	34	25	----	The successful bidder is required to provide comprehensive setup and quote for all the required OS, middleware, and any other software licenses.	Bank will provide the OS, Please confirm.	Please refer Clause 5 at page 32 of RFP.
118.	36	----	INFRASTRUCTURE REQUIREMENTS – HARDWARE / NETWORK / SECURITY	The proposed bidder and solution must be capable of integrating with available APIs of the Banks system. However, in case of non-availability of API, API development capability must be available with the bidder.	Any additional API development is not part of the scope for costing. Costing will be done on need basis if required. Please confirm.	Existing API will be shared by the bank with the vendor (customisation can be done). No provision for extra cost in the current RFP.
119.	36	----	API development capability must be available with the bidder.	The proposed bidder and solution must be capable of integrating with available APIs of the Banks system. However, in case of non-availability of API, API development capability must be available with the bidder.	Our solution is API friendly & we support both SOAP & Rest based APIs. Bank should provide the standard APIs of the systems which needs to be integrated with.	Existing API will be shared by the bank with the vendor (customisation can be done).
120.	38	xxv	----	To encrypt data at rest and encrypt data in transit.	Please elaborate.	Data stored/transmitted should be in secured and encrypted manner
121.	38	xxviii	----	SSL Cost, Domain Cost, Hosting Cost (static IP cost) etc. must be borne by the solution Provider.	Is these this will get procured by vendor?	Bank will provide only requisite hardware and Oracle cloud service with Oracle Database for hosting of solution, Rest all cost is to be borne by the selected

						bidder.
122.	40	----	----	There should be following environments: Test & Development and production. Each environment must be configured on a separate server/node/resource. The bidder has to provide Hardware and Software sizing for Test and development environments also.	Is all this environment is on Oracle Cloud ?	Yes.
123.	40	----	----	UAT Environment will be used as Pre-Production environment by the bank.	Is this environment different from Dev and test environment?	UAT environment is same as Test environment.
124.	49	----	Warranty and ATS	The selected bidder must support and maintain the solution implemented (including App/ webpage and supporting software and others) under the contract for the Lead Management Application Solution under the warranty support till one year from go-live and AMC/ATS for two years post warranty. The AMC/ATS can be further extended by the Bank for further two years on mutual agreed terms and conditions.	Is application servers remote access available for support and maintenance. Or support person should be present in Banks premises to get access of server for support activity?	Basically On-site support is to be provided as per RFP in case to case basis. Facility management services is not required.
125.	52	19	----	The selected L1 bidder will be offered Letter of Intent (LOI) along with request for Proof of Concept (POC) on pilot basis for 30 days without any cost to the Bank	Can we request the bank to reimburse the cost undertaken to conduct the POC?	Clause stands as per RFP.
126.	53	22	----	a. One time Implementation charges will be paid as per schedule mentioned below: I. After successful completion of pilot run, 100% payment of Implementation Cost will be paid.	Request Bank to consider below: I. After successful completion of pilot run, 100% payment of Implementation Cost will be paid with purchase order. ii. User license cost will be paid on	Clause stands as per RFP.

#	Page	Clause	Heading	RFP Clause	Query / Suggestion	Bank Response
				ii. User license cost will be paid on quarterly arrear basis on actual numbers of licenses used.	monthly arrear basis on actual numbers of licenses used.	
127.	54	26	----	Inability of the proposed solution to deliver the required functionality at performance levels expected at 99.95% on monthly basis would result in breach of contract and would invoke the penalty clause	Penalty to be charged on the Vendor under the clauses for the inability occasioned, if such inability is due to reasons entirely attributable to the Vendor.	Clause stands as per RFP.
128.	55	26	----	The selected Bidder agrees 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 claim for infringement of intellectual property rights.	The selected bidder will indemnify & keep indemnified the Bank only against direct losses	Clause stands as per RFP.
129.	56	----	Guarantees On Response To Errors		Can the bank consider the below proposed SLA	Clause stands as per RFP.
130.	114	Annexure XX(ii)	Middleware charges		Do we have to provide just the specification of the Middleware or the pricing as well? Also, the pricing has to be provided for DC or DR as well	Middleware pricing is also to be quoted. Pricing has to be provided for DC only.

131.	114	Annexure XX(ii)	Application Charges (Per user per month X 36 months) X 1000 (number of licenses)	vi. The proposed solution should support a. At the start of Solution 500 licenses will be used, after one month next 500 licenses will be used, and there after one month 500 license can be purchased. b. 1500 Concurrent Users with scalability to 3000 Concurrent Users for Mobile App and c. 100 Concurrent Users with Scalability to 1000 concurrent users on web app. Bank reserves the right to purchase additional number of license at the same cost during the contract period.	While the costing is being calculated basis 1000 users the user count in the RFP (Pg 36) is 4000.	Please refer point 6 of commercial format. Point 6 of commercial is **modified as:** "6. Total number of licenses is taken as 1000 to arrive at TCO only, however the amount will be paid for actual numbers of licenses used."
132.	119	Annexure XXII	Implementation schedule	Implementation schedule	Request Bank to relax overall delivery timelines by 6 weeks	Clause stands as per RFP.
133.	120	Annexure XXIII	----	Experience of implementing Lead Management solution as per the terms & conditions specified in the RFP.	1. Can International implementations in Banks/Financial institutions also be considered for scoring purpose? 2. Would you be fine with the references of either bidder/OSD?	For Qualification cannot be considered. However for scoring purpose yes.
134.	----	----	----	Eligibility criteria clause no. The bidder/OSD should be in business of providing similar application/solution with similar modules for at least 1 year and any one scheduled commercial banks / BFSI in India as on date of submission of bid.	We greatly appreciate the Bank's understanding towards being flexible towards start-up companies for this clause. However, we request the bank to provide the same flexibility to reputed OSD who have recently set-up their Data Center in India. Since Banking is a highly regulated	Clause stands as per RFP

				industry in India especially with respect to data, it will be difficult for market leaders like us to satisfy this clause as we have recently set-up our DC in India and are currently have active engagements with several BFSI customers for which projects has not been awarded yet.	
135.	----	----	----	In the proposed solution, at least lead management module must be running /used satisfactorily in at least one scheduled commercial banks / BFSI in India in last one year as on date of submission of bid.	Request Bank to relax this clause to include related SaaS solutions such as campaign management and policy management.	Clause stands as per RFP.
136.	10	2	Eligibility Criteria Sl. No. 6 in the Table	The bidder/OSD should be in business of providing similar application/solution with similar modules for at least 1 year and any one scheduled commercial banks / BFSI in India as on date of submission of bid.	Request you to kindly clarify, projects executed for co-operative banks will be considered for qualification purpose.	Yes.
137.	10	2	Eligibility Criteria Sl. No. 7 in the Table	In the proposed solution, at least lead management module must be running /used satisfactorily in at least one scheduled commercial banks / BFSI in India in last one year as on date of submission of bid.	Request you to kindly clarify, projects executed for co-operative banks will be considered for qualification purpose.	Yes
138.	120	Annexure-XXIII	Technical Evaluation Sheet	Individual scoring given for each evaluation criteria.	While summing-up the total marks given for each of the criteria, the total is adding up-to 95 only.	Please refer corrigendum for "Revised Annexure XXIII"

					Kindly clarify.	
139.	120	Annexure-XXIII	Technical Evaluation Sheet	1. Experience of implementing Lead Management solution as per the terms & conditions specified in the RFP – Max Marks = 20 2. Experience in integrating the Lead Management Solution with Bank's internal systems like CBS, LOS, HRMS, Website etc. – Max Marks = 10 3. Experience in implementing the module requested as per scope of work – Max Marks = 5	It has been mentioned that start-up companies are exempted from meeting the prior experience/similar project experience criteria as part of the pre-qualification. When it comes to technical evaluation, nearly 35 marks are given for prior experience/similar project experience and nearly about 60 marks are given for support system and presentation. Further it is mentioned that minimum of 70% marks is required to qualify for commercial bid opening. Our submission for clarification is that, in the absence of any previous experience/similar project experience, how a start-up company will be able to qualify the technical evaluation criteria? The maximum marks the start-up may get is only 60 (for support system and presentation) whereas the minimum mark required is 70%. Kindly clarify.	Scoring will be based on % marks. The marks for criteria dropped for evaluation will be removed from total also for such cases.
140.	43	3. Schedule Of Implementation	----	The total time for full Lead Management Application Solution implementation (Supply, Customization and Deployment, go live) **will be 12 weeks from the effective date of the Contract Agreement** (between Bank and	**The total time for implementaiton to be started from the date of PO acceptance** by selected bidder.	Clause stands as per RFP.

				selected L1 bidder).		
141.	50	13. Inspections And Tests	----	The Bank or its representative(s) shall have the right to visit and /or inspect any of the Bidder's premises to ensure that data provided by the Bank is not misused. The Bank shall notify the bidder in writing, in a timely manner, of the identity of any representatives retained for these purposes.	Our understanding that such inspection and tests activity will be only once in a year with minimum 30 days written notice. Please confirm.	Inspection and test activity will be conducted twice a year, which may increase/decrease as per Bank's decision. Notice will be given to prospective bidder fair ahead of inspection.
142.	51	15. Change Orders	----	The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following : a. the place of implementation; and / or b. the Services to be provided by the bidder;	Such change shall be mutually discussed and agreed on schedule and cost before placing a written order.	Clause stands as per RFP.
143.	51	18. Delivery And Installation	----	18.1 The selected bidder shall ensure commissioning of proposed solutions including Key Management application tested with the client application in different mobile devices and web portal within **12 weeks of date of issuance of Purchase Order.**	start of 12 weeks period mentioned in this clasue (18.1) is conflict with the clasue 3. Schedule of Implementation. Hence **consider 12 weeks of total time for implementations to be started from the date of PO acceptance .**	Clause stands as per RFP.
144.	51	18. Delivery And Installati on	----	18.1 The selected bidder shall ensure commissioning of proposed solutions including Key Management application **tested with the client application in**	Kindly confirm the number of different devices (company and models) on which client	Devices company and models can be any (generic) with the given. (e.g. different models are

		on		different mobile devices and web portal within 12 weeks of date of issuance of Purchase Order.	application to be tested.	being used by prospective users of this applicaiton)
145.	52	21. Price Validity	----	The selected bidder will be required to keep the price valid for a period of 01 year (12 months) from the date of issuance of 1st Purchase Order. There shall be no increase in price for any reason whatsoever during the period of contract	No OEM or product vendor provides price validity more than 90 days. Hence consider modifying the price validity for a period of 90 day from the date of issuance of the 1st purchase order. And after 90 day price will be mutually discussed and agreed asp er market prevailing rate at the time of requirement.	Clause stands as per RFP.
146.	56	26. Penalty	----	The sum total of penalties will not exceed 10% of the Total Cost of Ownership (TCO) within the contract period.	Over all Penalties to be capped to maximum 5% of the Implementaion cost during the warranty period. And 5% of yearly AMC cost during the AMC period.	Clause stands as per RFP.
147.	56	Guarantees On Response To Errors	----	Maximum penalty for non-conformance would be capped at the 10% of cost of the project.	Over all Penalties to be capped to maximum 5% of the Implementaion cost during the warranty period. And 5% of yearly AMC cost during the AMC period.	Clause stands as per RFP.
148.	57	27. Liquidated Damages	----	Bank shall, without prejudice to its other rights and remedies under and in accordance with the Contract, deduct from the Contract price, as liquidated damages, not construed as penalty, a sum equivalent to 0.5% per week or part thereof of the value of P.O. subject to maximum deduction of 10% (ten	In such case liquidated damages to be caluclated 0.5% per week or part thereof of the value of such undelivered product / services and shall be capped to 5% of the value of the suhc undelivered product/services.	Clause stands as per RFP.

				percent) of the P.O. value.		
149.	58	29. Contract Period	----	The tenure of the Contract will be for a period of 3 (Three) years effective from the **date of execution of the Service Level Agreement (SLA)**	consider changing the clasue as "The tenure of the Contract will be for a period of 3 (Three) years effective from the **date of acceptance of Purhcase Order**"	Clause stands as per RFP.
150.	58	29. Contract Period	----	The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract at its sole discretion by giving 90 days' notice without assigning any reasons and without any cost or compensation thereof.	In case of termination for convenience or without any reasons, Bank to make full payment to the selected bidder for the products and services delivered till the date of termination and including termination fees agreed by the parties	Clause stands as per RFP.
151.	59	32. Indemnity	----	All indemnities shall survive notwithstanding expiry or termination of Service Level Agreement and the Vendor shall continue to be liable under the indemnities.	All indemnities shall survive one year after cancellation / termination or expiry of the Service Level Agreement.	Clause stands as per RFP.
152.	63	39. Termination For Convenience	----	The Bank, by written notice sent to the vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes	Bank shall provide 90 days of written notice period before termination for convenience and bank to pay to the successful bidder for the product and services delivered till the date of Termination and including termination fees agreed by the parties.	Clause stands as per RFP.

				effective.		
153.	67	48. Order Cancellation	----	I) In case the selected bidder 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 deliverable from alternate sources at the risk, cost and responsibility of the selected bidder with the capping of 125% of the original quoted cost for such deliverable as per commercial bid.**	In suhc case the **capping of the cost shall be 110% of the original quoted cost for such deliverable as per commercial bid.**	Clause stands as per RFP.
154.	67	48. Order Cancellation	----	II) If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving 30 days' notice for the same. In this event the bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable as per commercial bid, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.	Request to remove this clasue.	Clause stands as per RFP.
155.	68	48. Order Cancellation	----	IV) In case of cancellation of order, any advance payments (except payment against ATS) made by the Bank to the Vendor for implementation of project, would necessarily have to be returned to the Bank, if bidder fail to return such payment within 30 days.	Only proportionate advance amount of the undelivered product or services will be returned to the Bank.	Clause stands as per RFP.

156.	68	48. Order Cancell ation	----	IV) In case of cancellation of order, any advance payments (except payment against ATS) made by the Bank to the Vendor for implementation of project, would necessarily have to be returned to the Bank, if bidder fail to return such payment within 30 days, **then vendor have to be returned amount to the Bank with interest @ 15% per annum , further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid.**	Request to remove the clause statement **"then vendor have to be returned amount to the Bank with interest @ 15% per annum , further the Vendor would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/ purchase order and any additional expenditure to be incurred by the Bank to appoint any other Vendor. This is after repaying the original amount paid."**	Clause stands as per RFP.
157.	68	49. Indemni ty	----	Selected bidder shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly **or indirectly** from	Kindly remove the word " or indirectly" from the clause statement.	Clause stands as per RFP.
158.	86	Annexur e –X Underta king for Price Validity & Accept ance of all terms &	----	We shall keep the **price valid for the entire contract period** from the date of issuance of the first Work order.	No Oem or product vendor provides price validity more than 90 days. Hence consider modifying the price validity for a period of 90 day from the date of issuance of the 1st work order. And after 90 day price will be mutually discussed and agreed as per market prevailing rate at the time	Clause stands as per RFP.

		conditions of RFP			of requirement.	
159.	119	Annexure XXII	----	Sr. No. 6 of above mentioned implementation schedule	There is no Sr No 6 in the Implementation schedule.	Please read clause as: "*Analytics, dashboard and reports (Basic level) to be provided with the respective modules, which will help to track, and evaluate the implementation effectiveness of the module. However, this module should be enhanced, finalized and delivered as last stage (Sr. No. 3 of above mentioned implementation schedule)"
160.	119	Annexure XXII	----	Modules No. of A. Functional Requirement - Part of the Implementation schedule	What is the significance of the numbers 1-4? There is no reference to that in the write-up below	These are module numbers as described on page 29 onwards.
161.	7	Cost of Tender Document	Rs.10,000/- (Rupees Ten Thousand Only) + Applicable GST (18%)	Cost of Tender Document	For Bidders who have already paid this amount to the bank, This fee may be waived off. We may be allowed to submit the remittance challan details for this iteration of the Marketing Officer RFP.	Fresh Tender document fees is to paid for participation in fresh tendering process.
162.	7	Tender submission	Last Date and Time for receipt of tender bids – 24th Nov	Tender submission mode	We request bank to consider online submission mode such that we can avoid courier delays and others administrative elements. This will help the bank in speeding up the process	Clause stands as per RFP.

163.	27	2.i Shortlisting	Shortlisting	i. The optimized TCO identified in the commercial bid would be the basis of the entire outflow of the Bank for undertaking the scope of work. The Bank will consider the TCO over a Five-year period starting from the date of going live in production…	Should it be 3-year period? Given the TCO consideration is 3 years only in the commercial proposal and annexure.	3 years
164.	18	17.b	Cancellation of Tender Process	The vendor 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 vendor in respect of the products supplied / services offered.	Please clarify that this is in line with the indemnity clause and total cap is there for this item also.	RFP clause is self-explanatory.
165.	40	E.vi	Training	Training of 1st batch of 100 officers is to be conducted at Bank's training centre, rest training can be given by video conference. Rest details can be discussed during implementation phase.	- Training for the first 100 officers can be considered in TCO. - Any additional training for subsequent batches needs to be separate as we cannot estimate the quantum of effort at this point in time. - We request bank to consider additional training requirement at extra cost depending on class-room (or) online training	RFP clause is self-explanatory.
166.	42	I.ii	Other Conditions	Bank reserves the right to change the Vendor with one month's notice to the concerned person.	The term Vendor is not defined anywhere in the RFP and there is a separate termination clause in the RFP. Moreover, this termination looks like being for convenience and therefore this should be with 90 days' notice. **There is a need to have all terminations with 90 days' notice.**	Selected Bidder is called Vendor.

					Please make it consistent across the RFP	
167.	51	15	Change Orders	The Bank may at any time, by a written order given to the bidder make changes within the general scope of the Contract in any one or more of the following : a. the place of implementation; and / or b. the Services to be provided by the bidder;	If the changes will cause additional cost to the Vendor, will the Vendor get to charge additional fee? **This may be considered under change management man-days /customization.**	Clause stands as per RFP.
168.	53	22 Terms of Payment	Implementation and License costs	Payment lead time	**There is no mention of within how many days will the Bank pay the Vendor** after the Bank receives the invoices. **Please include all invoices will be paid within 30 days of receipt of invoices**	Standard is within 30 days
169.	54	25	Compliance with Laws 4th paragraph	If at any time during the term of this Agreement, if UCO Bank is informed or information comes to its attention that the selected bidder is or may be in violation of any terms and conditions mutually agreed between the UCO Bank and the bidder, which proves to be unsatisfactory to the UCO Bank, then the UCO Bank shall be entitled to terminate this Agreement by giving not less than one-month notice in writing.	The termination clause is not clear in some places termination is with one-month notice others 90 day. **All places it should be with 90 days prior notice with or without convenience**	Please refer respective RFP clause for clarification.

170.	54	25.	Complianc e with Laws 5th paragraph	Any regulatory changes which are necessitated in the services offered due to changes in the law or provisions or directions introduced/ issued by Government of India, State Governments, other governmental authorities, Reserve Bank of India, NPCI, UIDAI other regulatory authorities or due to industry level changes is to be promptly provided/updated by the selected bidder to the Bank during the contracted period at no extra cost to the bank.	The resulting additional products/services should be covered under change control process as additional scope and at an additional cost. **Changes may go through the same process of change management/customization as they need to be validated/ implemented to UCO bank context.** Vendor shall apply the man-days customization to arrive the cost and additional PO may be issued.	Clause stand as per RFP.
171.	55	26	Penalty	Downtime %= (Scheduled uptime – calculated downtime)*100)/Scheduled uptime	Should this be Downtime %= 1 - (Scheduled uptime – calculated downtime)*100)/Scheduled uptime	Clause stands as per RFP.
172.	55	26	Penalty	Penalty Calculation Matrix	Whether it's Penalty or Liquidated Damages or their amount are completely at the Bank's discretion without specific rules? **Please include that penalty calculation will be mutually discussed with project teams before application of the same.**	Rules and penalty or LD amount is already mentioned in respective clauses of RFP. Please refer same for further clarification.
173.	56	26	Penalty	A penalty of Rs. 2,500/- shall be charged per hour for non-conformance with the aforementioned table. Maximum penalty for non-conformance would be capped at the 10% of cost of the project.	Is the cap in this clause same as the cap mentioned under "Penalty Calculation Matrix" on page 55?	Total cap of penalty is 10% of TCO unless it is mentioned in RFP.

174.	57	27	Liquidated Damages 3rd paragraph	The Bank may without prejudice to its right to effect recovery by any other method, deduct the amount of liquidated damages from any money belonging to the Bidder in its hands (which includes the Bank's right to claim such amount against Bidder's performance Guarantee) or which may become due to the Bidder. Any such recovery or liquidated damage shall not in any way relieve the Bidder from any of its obligations to complete the works / Services or from any other obligations and liabilities under the Contract.	How will the Liquidated Damages be determined under this clause 27?	Please refer "liquidity Damage" clause for clarification.
175.	58	29	Contract Period 1st paragraph	"…The tenure of the Contract will be for a period of 3 (Three) years effective from the date of execution of the Service Level Agreement (SLA) unless terminated earlier by the Bank by serving 90 days prior notice in writing to the selected bidder at its own convenience without assigning any reason…"	The tenure of the Contract shall include the implementation period, so it shall be more than 3 years. Please clarify that on such termination for convenience, **the payment has to be made for the work done till the date of such termination.**	Contract period starts after SLA Execution.
176.	59	31	Acceptance Testing	" The provisioned items will be deemed accepted only on successful acceptance of those products and the vendor would need to provision insurance of those items till successful acceptance."	**Deemed acceptance criteria** should be defined if the bank does not respond to the submissions made by the Bidder within a particular period then it should be deemed accepted. In the RFP, although there is a reference to deemed acceptance no such criteria has been defined. **Items are deemed accepted when one of the following occurs:**	Clause stands as per RFP

				1-UCO Bank provides acceptance; **2-items are used for operations; or** **3-10 days after the bidder requests for acceptance test and UCO Bank does not respond to bidder's request stating the acceptance test has been passed or not.**	
177.	59	32	Indemnity 4th paragraph	All indemnities shall survive notwithstanding expiry or termination of Service Level Agreement and the Vendor shall continue to be liable under the indemnities. Selected Bidder is required to furnish a separate Letter of Indemnity (Format whereof to be supplied by the Bank) in Bank's favour in this respect before or at the time of execution of the Service Level Agreement.	All indemnity obligations anywhere in the contract for services and deficiencies in services should be **limited to the TCO**. **Clause 49 is also Indemnity, which one shall control?**	Clause 32 at page 59 stands **DELETED**
178.	61	37	Exit Option and Contract Renegotiation 3rd paragraph	The Bank will reserve a right to re-negotiate the price and terms of the entire contract with the Selected Bidder at more favourable terms in case such terms are offered in the industry at that time for projects of similar and comparable size, scope and quality.	Bank to clarify to when is this re-negotiation applicable, once bid is submitted we cannot change the price for the same scope.	Re-negotiation is effective after EXIT option or after termination of existing contract.
179.	61	37	Exit Option and Contract Renegotiation 4th	The Bank shall have the option of purchasing the solution from third-party suppliers, in case such solution is available at a lower price and the Selected Bidder's offer does not match such lower price. Notwithstanding the	There is no clarity in the language when this clause kicks in although it is in Exit Clause. How can a bidder agree to this	If the bidder fails to perform as per Scope of Work of RFP and breaches any conditions as mentioned in RFP and SLA, and for Business continuity if Bank decides to obtain the

			paragraph	foregoing, the Selected Bidder shall continue to have the same obligations as contained in this scope document in relation to such solution procured from third-party Suppliers.	clause when giving a fixed pricing during the bid process? Please remove this clause, rather bank consider procure the 3rd party application directly.	solution from other vendor.
180.	62	37	Exit Option and Contract Renegotiation Last paragraph	In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Successful bidder shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.	Exit management should be at additional cost. **We can consider some man-days** as per customization to complete the same	Clause stands as per RFP. Selected bidder will have to provide services without any additional cost to the Bank.
181.	63	39	Termination for Convenience	The Bank, by written notice sent to the vendor, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Bank's convenience, the extent to which performance of work under the Contract is terminated and the date upon which such termination becomes effective.	This termination for convenience should also with 90 days prior notice.

The **payment has to be made for the work done till the date of such termination** | On termination of convenience, all payments for service availed till actual termination will be paid. |
| 182. | 63 & 64 | 42 | Consequences of Termination 1st paragraph | In the event of termination of the Contract due to any cause whatsoever, (whether consequent to the stipulated term of the Contract or otherwise),UCO Bank shall be entitled to impose any such obligations and conditions and issue any clarifications as may be | The Exit management plan should be at additional cost please check and clarify this. We can consider customization man-days mutually agreed | Clause stands as per RFP. "Effective transition is venders responsibility and should be rendered to bank without any cost" |

				necessary to ensure an efficient transition and effective business continuity of the Service(s) which the Vendor shall be obliged to comply with and take all available steps to minimize loss resulting from that termination/breach, and further allow the next successor Vendor to take over the obligations of the erstwhile Vendor in relation to the execution / continued execution of the scope of the Contract.		
183.	64	42	Consequences of Termination 4th paragraph	The termination hereof shall not affect any accrued right or liability of either Party nor affect the operation of the provisions of the Contract that are expressly or by implication intended to come into or continue in force on or after such termination.	Please clarify that at termination all accrued liability includes for services rendered and cost of assets etc. till such date of termination.	Clause is self explanatory.
184.	67 & 68	48	Order Cancellation	I) In case the selected bidder 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 deliverable from alternate sources at the risk, cost and responsibility of the selected bidder with the capping of 125% of the original quoted cost for such deliverable as per commercial bid.

II) If the bidder does not perform satisfactorily or delays execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice by giving 30 | The Limitation of Liability is capped at the TCO but 125% is the cap here. Is the Bank suggesting that there is an increase in the liability? Please clarify this.

Please clarify that Limitation of Liability is capped at the TCO for this item also. | Please refer clause for clarification.

This cap is for cost of portion of deliverable which selected bidder failed to provide to bank. |

				days' notice for the same. In this event the bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable as per commercial bid, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.		
185.	70	49	Indemnity	i. Vendor's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.	Is this Total Contract Value considered same as the TCO during service level agreement? Please clarify. **Clause 32 is also Indemnity, which one shall control?**	Yes, Clause 32 Stands **DELETED**
186.	70	49	Indemnity	ii. Vendor's liability in case of claims against the Bank resulting from Wilful Misconduct or Gross Negligence of Bidder, its employees and Subcontractors Or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.	There should be a cap for this liability also. Please confirm liability capped under the TCO.	Clause stand as per RFP.
187.	70 & 71	49	Indemnity Last paragraph	Indemnity would be limited to court; tribunal or arbitrator awarded damages and shall exclude indirect, consequential and incidental damages. However Indemnity would cover damages, loss or liabilities suffered by	The last part of the clause where the Bank can claim due to claims of regulatory authorities clarify this claim for damages and such claim may be indirect damages which is	Clause stands as per RFP.

				the Bank arising out of claims made by its customers and/or regulatory authorities. The vendor shall not indemnify the Bank for i. Any loss of profits, revenue, contracts, or anticipated savings or ii. Any consequential or indirect loss or damage however caused, provided that indemnity would cover damages, loss or liabilities suffered by the Bank arising out of Claim made by Regulatory Authorities for reasons attributable to breach of services provided/ obligation under this document and by the Service Provider."	not payable.	
188.	73	55	Limitation of Liability	3) The limitations set forth in point no. 1 shall not apply with respect to: a) claims that are the subject of indemnification pursuant to Intellectual Property Rights and Ownership. b) Damages occasioned by the gross negligence or wilful misconduct of Service Provider. c) Damages occasioned by Service Provider for breach of confidentiality obligations. d) Regulatory or statutory fines imposed by the Government or Regulatory agency or non-compliance of statutory or regulatory guidelines applicable to	There should be a cap on liability for item no. b and d of this clause. Please confirm liability capped under the TCO	Clause stands as per RFP.

				the project.		
189.	----	1.8	Scope of Work	User sol/location change (as per HRMS of the Bank). Here real time integration is not needed. However forced update must be reflected	Can this requirement be elaborated what needs to be achieved with respect to location change as per HRMS? Is this location change of the user updating basis HRMS by bank or user based self driven? Please clarify.	It will be based on the solution provided. The details can be discussed with the selected bidder.
190.	----	1.9	Scope of Work	Target (visit/ lead/business/ activity) management (centrally or on the basis of parameters and attributes).	Please explain this feature and functionality	Explained in earlier point.
191.	----	2.5	Scope of Work	Entered data enrichment/enhancement and data cleansing	Please elaborate this requirement. Which data is referred here and enrichment and cleansing of the data means what needs to be achieved here?	Entered records different fields updation, comparison, filtering etc. the details can be discussed with the selected vendor.
192.	----	3.3	Scope of Work	Classification, filtering, shorting, junk, DND marking and junk removal of leads. (Industry standards)	Please specify the parameters or variables to do classification, filtering, sorting, junk, DND marking and junk removal of leads.	This is self-explanatory.
193.	----	3.4	Scope of Work	The repository can be enriched from the leads from HRMS, website, IVR, bulk upload (.xls, csv, FTP, XML), manual entry, social media, blogs, chats, polls, research, survey, campaigns and to provide single view of customers and work. At present there is no web API batch file is in place. For HRMS, API can	Please elaborate this requirement in detail. Please share additional details to estimate this requirement for implementation.	The records will have different features and attributes, which will come from the different sources and channels. Further details can be discussed with the selected bidder.

				be provided.		
194.	----	6.1	Scope of Work	Upload/download and integration with bank's internal systems (e.g. HRMS, SSO, CBS, email, SMS, LOS etc.) for leads, their status. Most of the applications are standalone in nature, integration required peer to peer. Solution must support both API as well as ISO based integration. Bank's SSO is software base portal not linked to Active Directory.	Please confirm the bank's internal systems to be interfaced & product name like CBS - Finacle. Please mention for LOS, HRMS, SSO, etc. Please name the bank's total internal and external applications if any to be integrated for this solution under scope **Does the bank has technology Middleware available for interfacing with banks internal systems if yes please name**	
195.	32	5	Functional requirement	Hosting of proposed solution on Bank's existing Oracle® Cloud	Why is bank requesting for Oracle cloud a**nd then asking bidder should be capable** of migrating the proposed solution to different cloud/ platform as per Bank's requirement in future without any extra cost to Bank. **We request Bank to procure the bidder recommended cloud platform. Keep the cloud platform open to bidder while provisioning Oracle DB licenses for which UCO bank may have enterprise agreements**	Replied earlier. (Sr. no. 48)

196.	32	5	Functional requirement.	Hosting of proposed solution on Bank's existing Oracle® Cloud	Bank should be able to provide the best cloud services as per the application vendor given the costs of infrastructure across all the cloud platform is almost similar. Hardly any difference in costs Please consider Azure/ AWS - other leading cloud platforms	Replied earlier. (Sr. No. 48)
197.	8	PART-I Introductions	PART-I Introductions	The proposed mobile application should be made available to Bank apart from being available in Google drive.	Apart from being available in Google drive, how do you expect the mobile application installation file to be available for the Bank?	Ok with drive. And additionally manual, job card/functionality description etc. related documents exclusively to bank (not on drive)
198.	32	PART-IVScope of Work	5. Hosting of proposed solution on Bank's existing Oracle® Cloud	5.Hosting of proposed solution on Bank's existing Oracle® Cloud Bank is having agreement of cloud service with Oracle®and have Oracle® Database licenses. Bank will provide required Hardware(servers with latest versions of Windows® Server OS or Oracle® Linux OS)for hosting the proposed application in Bank's Oracle® cloud. Bank will provide selected bidder with the required server and DB in the cloud and selected bidder will have to host the application on Bank's cloud and integrate it with different applications as per scope of work of RFP. Also, Bank may provide Oracle® Database licenses to the bidder as per requirement of the proposed solution. However, bidders who proposes solution with non-Oracle database,	Proposed Solution from Zoho would be hosted on Zoho Cloud. Is it mandated to host on Oracle Cloud?	Explained earlier(Sr. No. 48)

				will have to supply the same. Bidder should be capable of migrating the proposed solution to different cloud/ platform as per Bank's requirement in future without any extra cost to Bank		
199.	29	PART-IVScope of Work	PART-IVScope of Work	The solution will have Lead repository for the leads obtained from different sources (HRMS, Website, Chats, IVR, Calls, Bulk Upload, campaigns) and further the lead management thereof	What is the current Lead Management system & Campaign Management system used today? Does Call Centers are In-House or Vendor managed? If managed by vendor - How many vendors? What are the different telephony systems used in call centers - On Premise or Cloud? What is current mail service provider & which client used by UCO Bank?	The details can be shared with selected vendor.
200.	29	PART-IVScope of Work	A. Functional Requireme nt 1. Managing the tracking and reporting of Marketing Officers	1.8.User sol/location change (as per HRMS of the Bankto depict employee's transfer/ posting to other branch/office). Here real time integration is Not needed. However,forced update must be reflected to Reporting authority management	Batch update from HRMS needed for User location change and do we need automation/workflows for reassigning the tasks? What is the expected behaviour after this batch update?	Explained earlier. Also the details can be explained to successful bidder.

201.	31	PART-IVScope of Work	A. Functional Requirement 3. Lead Management	3.9.Data Cleansing, de-duplicate and enrichment of leads	Do we require Data Cleansing for the existing data?	Yes. (Data of around approx. 20000 leads presently available)
202.	34	PART-IVScope of Work	A. Functional Requirement	20.The proposed solution must be capable of handling the vulnerabilities and cyber-attacks.The required capability and related certificate (Industry standard preferably ISO/IEC 27000:2018, ISO/IEC 27001:2013) will be provided by the bidder/OSD. Also updates by vendor as per the new threats shall be done.	Zoho has earned ISO/IEC 27001:2013 certification for Applications, Systems, People, Technology, and Processes	Please submit the details in format mentioned in RFP.
203.	35	PART-IVScope of Work	A. Functional Requirement	26.Compliance to standards like ISO 27001:2013, ISO 22301 etc., should be ensured by the successful Bidder	https://www.zoho.com/compliance.html	Please submit the details in format mentioned in RFP.
204.	29	PART-IVScope of Work	A. Functional Requirement 1. Managing the tracking and reporting of Marketing	1.1. Real time (GPS) tracking of marketing officers	Geo Tracking of marketing officers can be built with custom mobile application for marketing officers and a widget in web application for the admin team to check on the location of the marketing officers. Need more details on this requirement.	Clause is self-explanatory and Details can be discussed with the selected bidder

				Officers			
205.	30	PART-IVScope of Work	A. Functional Requirement 2. Visit (or the Prospective Clientele) Management	2.4 Capturing the nearby location (college, shops, offices) details for prospects. (2km. Vendor will bear the cost of Google API)	Need more use case clarity. Google API cost will be an additional cost for the prospect.	Will be borne by the selected bidder	
206.	31	PART-IVScope of Work	A. Functional Requirement 3. Lead Management	3.11. The lead can be pushed to other system (Finacle, LOS) to process further on daily basis.	REST API available for LOS and Finacle for integration?	ReST API is available for Finacle and LOS.	
207.	32	PART-IVScope of Work	A. Functional Requirement 6. Integration of the solution with the current systems of the bank.	6.1. Upload/download and integration with bank's internal systems (e.g. HRMS, SSO, CBS, email, SMS, LOS etc.) for leads, their status. Most of the applications are standalone in nature, integration required peer to peer. Solution must support both API as well as ISO based integration. Bank's SSO is software base portal not linked to Active Directory.	Need more details on ISO based integration.	Details can be shred with the selected bidder.	

208.	36	PART-IVScope of Work	B. INFRASTRUCTURE REQUIREMENTS – HARDWARE / NETWORK / SECURITY	v. The proposed bidder and solution must be capable of integrating with available APIs of the Banks system. However, in case of non-availability of API, API development capability must be available with the bidder.	Open APIs are available for Zoho applications. API integration can be done with third party applications, provided if they support and provide ReST APIs.	Clause as per RFP. Details can be discussed with the selected vendor.
209.	38	PART-IVScope of Work	B. INFRASTRUCTURE REQUIREMENTS – HARDWARE / NETWORK / SECURITY	xxvii. The application should be hosted on static IP.	We have a pool of IP's which we use for our services and if there are any changes(additions) we can communicate.	Clause stands as per RFP. In detail can be discussed with selected bidder.
210.	41	PART-IVScope of Work	F. Reporting	viii. Change in the MO (Management Organization) structure of the bank from time to time to be incorporated in the Marketing Officers Application solution, for the reporting/escalation purposes, during the period of support coverage by the selected bidder without any extra cost.	Need more use case clarity on the automation that has to be performed in Zoho CRM(lead management tool).	.e.g. reporting authority change.
211.	109	Annexure – XVIII – Security Specifications and complia	Technical Specifications	The solution should combine multiple factors of authentication - known device based on device fingerprinting (possession factor), authenticated user based on user choice of biometric(inherent factor) or password/PIN (knowledge based	Different modes like biometric Touch ID or Face ID, Push Notification, QR code, and Time-based OTP are supported. YubiKey authentication is supported in Zoho as a part of our MFA types. There should be a	Details can be discussed with selected bidder.

			factor), cryptographic identity (based on individualized keys).	YubiKey hardware at your end to connect it to the system for log-in. Please check on the provide help document and let us know if you have further requirements for YubiKey log-in.	
212.	109	Annexure – XVIII - Security Specifications and compliance to scope of work.	Technical Specifications	The solution should be working on SIM binding to authenticate the authenticity of user for installation of the solution on mobile device.	Please provide us more details on the pattern of authentication for SIM Binding. Based on that we will be able to confirm its feasibility.	Please refer industry standards implementations
213.	106	Annexure – XVIII - Security Specifications and compliance to scope of work.	Identity Protection (Mobile application)	Solution should support multilevel authentication (e.g. user id/ password, Challenge/ Response etc)	Need more use case clarity for Challege/Response based authentication.	Please refer industry standards implementations.
214.	108	Annexure – XVIII - Security Specifications and compliance to scope	Administration	Solution should be able to produce various event based reports such as Lead location, Movement Register of MOs, logins, Lead Details etc.	Need more use case clarity for the movement register of MOs report.	Please understand this with visit records with geo/location tracking.

		of work.		
215.	40	E- iV Training	The bidder is required to provide all trainees with detailed training material and additional copies to the bank for the solution as per the scope of work of the bank. This training material should cover installation, operation, integration, maintenance, troubleshooting, and other necessary areas for each solution.	There are three types of training, Sales/Marketing Representative training, Manager Training and Admin Training,Please let us know the numbers to arrive the training estimation.	Details can be provided with the selected bidder. However at present there are approx. 100 Marketing officers available.

PROFORMA FOR DEED OF INDEMNITY

(To be stamped as per the Stamp Law of the Respective State)

This Deed of Indemnity executed at ……….. On the _____ day of _____ by M/s _____(hereinafter referred to as "the Obligor" which expression shall unless it be repugnant to the context, subject or meaning thereof, shall be deemed to mean and include successors and permitted assigns);

IN FAVOUR OF

UCO Bank a body corporate constituted under the Banking Companies (Acquisition and transfer of undertakings) Act, 1970, having its Head Office at No. 10, BTM Sarani, Kolkata-700001(hereinafter referred to as "UCO Bank", which expression unless expressly excluded or repugnant to the context shall also include its successor, assigns, attorneys, agents, representatives, authorized officer and all and any such officer having the power and authority to represent the Bank)

WHEREAS

The Obligor has

A. offered to providing Lead Management Solution Services as prescribed in the Agreement / Contract dated _____ during the period of one year from the date of acceptance of the purchase orders issued by the Bank from time to time. For providing Building Management System for Bank Data Centre by the obligor is herein after referred to as "**Supply**".

B. Agreed to install and provide comprehensive maintenance for the Equipments, material used and workmanship by them in terms of the Agreement / Contract dated _____ and respective Purchase Orders issued from time to time during the warranty period of 36 months and during the post warranty period if required at the discretion of UCO BANK. (The installation and maintenance are herein after collectively referred to as "**Service/s**").

C. Represented and warranted that they have all permissions, consents, approvals from all authorities, both regulatory and non-regulatory, for

providing Lead Management Solution Services for Bank and provide other Service/s to UCO BANK.

D. Represented and warranted that the aforesaid supply/services offered to UCO BANK do not violate any provisions of the applicable laws, regulations or guidelines including legal and environmental. In case there is any violation of any law, rules or regulation, which is capable of being remedied, the same will be got remedied immediately during the installation, maintenance and contract period to the satisfaction of UCO BANK.

E. Represented and warranted that they are authorized and legally eligible and otherwise entitled and competent to enter into such Contract/ Agreement with UCO BANK.

2. One of the conditions of the aforesaid Agreement is that the Obligor is required to furnish an indemnity in favour of UCO BANK indemnifying the latter against any claims, losses, costs, actions, suits, damages and / or otherwise arising due to or on account of Obligor's violations of any trademarks, patents, copyrights and licenses, the applicable laws, regulations, guidelines during the Supply / Services to UCO BANK as also for breach committed by the Obligor on account of misconduct, omission and negligence by the Obligor.

3. In pursuance thereof, the Obligor has agreed to furnish an indemnity in the form and manner and to the satisfaction of UCO BANK as hereinafter appearing;

NOW THIS DEED WITNESSETH AS UNDER:-

In consideration of UCO BANK having agreed to award the aforesaid contract to the Obligor, more particularly described and stated in the aforesaid Agreement/Contract, the Obligor do hereby agree and undertake that:-

(1) the Obligor shall, at all times hereinafter, save and keep harmless and indemnified UCO BANK, including its respective directors, officers, and employees and keep them indemnified from and against any claim, demand, losses, liabilities or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said contract and any damage caused from and against all suits and other actions that may be instituted taken or preferred against UCO BANK by whomsoever and all

losses, damages, costs, charges and expenses that UCO BANK may incur by reason of any claim made by any claimant for any reason whatsoever or by anybody claiming under them or otherwise for any losses, damages or claims arising out of all kinds of accidents, destruction, deliberate or otherwise, direct or indirect, from those arising out of violation of applicable laws, regulations, guidelines and also from the environmental damages, if any, which may occur during the contract period.

(2) The Obligor further agrees and undertakes that the Obligor shall, during the contract period, ensure that all the permissions, authorizations, consents are obtained from the local and/or municipal and/or governmental authorities, as may be required under the applicable laws, regulations, guidelines, orders framed or issued by any appropriate authorities.

(3) The Obligor further agrees to provide complete documentation of all Equipments/accessories/and other software, they are having. The Obligor shall also indemnify and keep indemnified UCO BANK against any levies/penalties/claims/demands, litigations, suits, actions, judgments, in this regard.

(4) If any additional approval, consent or permission is required by the Obligor to execute and perform the contract during the currency of the contract, they shall procure the same and/or comply with the conditions stipulated by the concerned authorities without any delay.

(5) The obligations of the Obligor herein are irrevocable, absolute and unconditional, in each case irrespective of the value, genuineness, validity, regularity or enforceability of the aforesaid Agreement/Contract or the insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of UCO BANK or Obligor or any other circumstance whatsoever which might otherwise constitute a discharge or defence of an indemnifier.

(6) The obligations of the Obligor under this deed shall not be affected by any act, omission, matter or thing which, would reduce, release or prejudice the Obligor from any of the indemnified obligations under this indemnity or prejudice or diminish the indemnified obligations in whole or in part, including in law, equity or contract (whether or not known to it, or to UCO BANK).

(7) This indemnity shall survive the aforesaid Agreement.

(8) Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either party at the address stated in the aforesaid Agreement and or as stated above.

(9) This indemnity shall be governed by, and construed in accordance with, the laws of India. The Obligor irrevocably agrees that any legal action, suit or proceedings arising out of or relating to this indemnity may be brought in the Courts/Tribunals at Kolkata. Final judgment against the Obligor in any such action, suit or proceeding shall be conclusive and may be enforced in any other jurisdiction, by suit on the judgment, a certified copy of which shall be conclusive evidence of the judgment, or in any other manner provided by law. By the execution of this indemnity, the Obligor irrevocably submits to the exclusive jurisdiction of such Court/Tribunal in any such action, suit or proceeding.

(10) UCO BANK may assign or transfer all or any part of its interest herein to any other person. Obligor shall not assign or transfer any of its rights or obligations under this indemnity, except with the prior written consent of UCO BANK

IN WITNESS WHEREOF the Obligor has signed these presents on the day, month and year first above written.

Signed and Delivered on behalf of   (_____)
By the hand of (_____)   the authorized official of the

Technical Evaluation Sheet

Sr No	Point	Marking System	Marks Scored by bidder (Self-Assessment)
1	Experience of implementing Lead Management solution as per the terms & conditions specified in the RFP.	20 marks: More than 4 and above Banks/BFSI 15 marks: 2 to 3 banks/BFSI 10 marks: 1 to 2 banks/BFSI	
2	Experience in integrating the Lead Management Solution with Bank's internal systems like CBS, LOS, HRMS, Website etc.	10 marks: More than 3 systems 8 marks: 2 to 3 systems 5 marks: 1 system	
3	Experience in implementing the module requested as per scope of work	5 Marks - Lead Management 3 Marks - Tracking 2 Marks - Analytics Module	
4	Dedicated support system for bank through various channels such as Helpdesk, IVR, Email, WhatsApp, SMS	15 marks: All 4 channels 7 marks: 2 to 3 channels 5 marks: 1channels	
5	Presentation on the proposed solution by bidder	Maximum 50 marks	
	Total	**100 Marks**	

*Startups are advised to design presentation to display their capabilities as per criteria mentioned in eligibility clauses of score sheet.

Minimum 70% marks is required for qualifying for Commercial bid opening

Marks of presentation will be decided base on following points (but not limited to):

Porotype, Relevance, Market Analysis, Future scalability, Integration capability, Organisation and team structure of the bidder, Understanding of project in Bank's prospective, Availability of existing solution, customisation capabilities. Bidders have to give live demonstrations of proposed solution.

Bid Submission date:

Existing Bid Submission date	New Bid Submission date
24/11/2020	30/11/2020