UCO BANK

Department of Information Technology

Request for Proposal (RFP) For "Selection of Vendor for Implementation of National Electronic Toll Collection (NETC)"

For Issuer & Acquirer on OPEX Model

RFP REF NO: DIT/BPR & BTD/OA/618/2017-18 Date: 07/06/2017"

Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s), Amendments, Addendums and Corrigendum's

SL No	Page no	Section/Clause No.	Description	Description of Query/ Clarification sought by Bidder	Bank Response
1	8	Part – 1 3. Eligibility Criteria	**Point no. 2** The Bidder should have a minimum annual turnover of Rs 5 Crore per year during last three financial year's i.e., 2013-14, 2014-15 and 2015-16.	Can you please revise the minimum annual turnover of Rs 5 Crore to Rs 2 Crore during the last three Financial Year.	The minimum annual turnover of Rs. 2 Crore during the last three Financial Year.
2	20	Part – IV Scope of Work – Issuer on OPEX Model 2. Functional Requirements	**Point no. 2** The selected bidder to set up, solution for Point of Sales (POS) kiosks at various locations such as Toll plazas, Fuel stations, State entry check posts, Automobile shops, Roadside amenities, etc.	1. Man Power will be provided by bank or bidder. 2. Need specification of POS(kiosk) 3. Whether bidder is involving in setting up POS at Toll plazas, Fuel stations, State entry check posts, Automobile shops, Roadside amenities, etc.	Man power to be provided by the selected bidder though if POS or any other mechanism is developed for issuance/Marketing of RFID Tag at Bank's premises, assistance may be provided by the Bank. Yes, bidder must take all necessary technological steps to popularize the products like setting up of POS and other such mechanism at potential places.
3	20	Part – IV Scope of Work –	**Point no.4** If inventory is to be bidder's responsibility, the selected bidder	In which scenario this becomes issuer and	At any point of time, sufficient stock of tags is to be maintained by the bidder to avoid any

		Issuer on OPEX Model 2. Functional Requirements	should maintain sufficient stocks/inventory level of RFID tags, life cycle management of RFID tags including inventory	acquirer bidders responsibility	inconvenience. Distribution of RFID Tags will be responsible by the bidder.
4	20	Part – IV Scope of Work – Issuer on OPEX Model 2. Functional Requirements	**Point no.5** Distribution of RFID tags to the proposed commercial, private vehicle users, verification of requisite documents i.e., KYC of the customer, vehicle details etc. and keeping a copy of the document. These KYC documents are to be provided to the Bank by the bidder (Bank will inform the location based on its feasibility it may be either centralized or decentralized)	1. Whether KYC provided to bank by the bidder will be the soft copy or hard copy. 2. If it is hard copy, how issuer and acquirer bidder will be responsible for the same.	1. Bidder will be responsible for KYC verification of the consumer. Hard copy of KYC documents to be handed over safely to the Bank. 2. Soft copy to be preserved by the bidder.
5	21	Part – IV Scope of Work – Issuer on OPEX Model 2. Functional Requirements	**Point no.9** On the successful registration of the customer, capture fixing up the RFID tag on the exact place of the vehicle as prescribed by IHMCL (Indian highway Management Company Ltd).	How issuer and acquirer bidder will be responsible for fixing up the RFID tag	After verification of KYC documents and issuance of RFID Tags, bidder will ensure to get RFID tag affixed as per the regulatory guidelines.
6	21	Part – IV Scope of Work – Issuer on OPEX Model 2. Functional Requirements	**Point no.10** Capture the responsibility of affixing the appropriate RFID tag as per the vehicle type/class. All tags shall be stored along with vehicle class in the centralized business rule engine for computation.	How issuer and acquirer bidder will be responsible for fixing up the appropriate RFID tag	After verification of KYC documents and issuance of RFID Tags, bidder will ensure to get RFID tag affixed as per the regulatory guidelines.
7	21	Part – IV Scope of Work – Issuer on OPEX Model 2. Functional Requirements	**Point no.14** Help Desk (Setting of Centralized Call Centre).	Whether setting up a call center location will be a bidder choice or banker choice.	As per Bidder's choice
8	21	Part – IV Scope of Work – Issuer on OPEX Model 2. Functional Requirements	**Point no.15** **Web portal for managing the following** b) To develop a seat service portal for management of account details for bulk customer. h) Bank may decide to host e-Portal in its own premises or outsource to the successful vendor, which will be discussed & addressed separately after award of contract. i) The bank will not provide the hardware, operating systems, database including other necessary systems for hosting the solution. However, if required / necessary from regulatory prospective, Bank will provide the infrastructure to host such system in its premises	Does it means self-service portal Whether e-portal refers to entire solution or web interface 1. If it is the case then bidder can host entire solution in the data center. 2. If it is in bank premises,	Yes, it is Self Service Portal. Yes, e-portal refers to entire solution. 1. Yes, bidder is to host entire solution in its data center. 2. Yes, if the solution is hosted in Bank's premises (that too on regulatory obligation only) leased line to NPCI will be provided (In such case Annual Network fee and space charge to be borne by the selected bidder). All the relevant DC charges is to

				will bank provide the lease line to NPCI	be borned by the selected bidder.
9	22	Part – IV Scope of Work – Issuer on OPEX Model Distribution of RFID Tags	Bidder has to have the tie-up with NPCI authorized RFID tag manufacturer. Bidder will be solely responsible for issuance of RFID Tag. At no point of time the cost of RFID tags to the customer will cross Rs. 150/- without prior approval of the Bank. Bidder has to pay Rs. 60/- per RFID tag to Bank in case of issuance and Rs. 40/- in case of renewal. This will apply for both the cases issuance as well as Re-issuance	1) Whether we can participate as a issuer and acquirer bidder only(not selling RFID tags to the customer) 2) Bank will allow the bidder to sell the RFID tags to the customer at any cost. 3) There is any possibility for the bank to reduce the charge - Rs.60 for new tag and Rs. 40 of renewal.	1. Bidder will have to participate for entire RFP (issuer and acquirer) as per given scope of work 2. Ceiling price for selling RFID tags have been mentioned in RFP. 3. RFP clause stands unchanged.
10	22	Part – IV Scope of Work – Issuer on OPEX Model Distribution of RFID Tags	ii) The selected bidder to provide solution for customer touch points which will act as Point of Sales for Tag Issuance. E.g. Large merchants, Petrol pumps, vehicle dealers etc.,	1) Whether Bank will involve in acquiring point of sale. 2) If it is the case, for e.g. Large merchants or petrol pumps will not have a proper infrastructure in place, then how the issue can be addressed.	1. Acquiring point of sale will be bidder's responsibility. Bank may help in providing leads. 2. Bidder to take up the issue with individual merchants for making necessary arrangements.
11	31	Part – IV Scope of Work – Acquirer on OPEX Model Acquirer Module	**Point no.1** Acquire a toll plaza.	1) Whether bidder has to acquire the toll plaza. 2) If so bank will support in acquiring toll plaza.	1. Bank will acquire the Toll plaza but selected bidder may help the Bank in lead generation or acquisition of new Toll plaza apart from providing acquirer solution as per scope of work.
12	37	Part – V 11. Penalty	**Point no.4** | Physical verification, image Capturing, affixing of the RFID Tag to the appropriate vehicle	Incorrect Physical verification	5 times of the disputed toll amount for the entire period.
	Incorrect image capturing	
	Improper affixing of the RFID tag			What does entire period refers to	**The modified Clause to be read as under:** | Physical verification, image Capturing, affixing of the RFID Tag	Incorrect Physical verification	**5 times of the disputed toll amount.**
	Incorrect image capturing		

| | | | | | to the appropriate vehicle | Improper affixing of the RFID tag | |

| | | | 5 times of the disputed toll amount for the entire period. | | | | |

13	20,24,28-29,35-36	General	Service Provider definition	On the RFP document, the Vendor is mainly called "BIDDER". There is another actor on the RFP document that is the "service provider". Is it correct to consider that in the RFP when it's written "service provider" it means "BIDDER"?	Yes, "service provider" to be referred as "BIDDER".
14	20,24,28-29,35-36	General	Service Provider definition	If "Bidder" and "service provider" has the same meaning, can you confirm that the requirements relative to the service provide are to be included on the Commercial offer?	Yes, "service provider" to be referred as "BIDDER".
15	34	Part – V 6. Payment Terms (Both for Issuer and Acquirer)	(see table below)	"Customization and Integration cost if any (to meet the scope of the RFP)" The customization cost is not present on tables A and B of "Annexure H", where is it supposed to be considered?	Please refer the corrigendum on commercial format.

Table within row 15:

Project Milestones	Payment to be released
ETC end-to-end solution cost including licenses (unlimited users/licenses on perpetual basis) for issuance for Bank including 1 year warranty period for the solution.	100% payment will be done on monthly basis after getting reconciled report from the select bidder.
Customization and Integration cost if any (to meet the scope of the RFP)	Post completion of the project as per NPCI standards and acceptance by Bank after running successfully for 1 month.
Any other cost	As per the commercial bid.

16	58-59	Annexure G and Annexure H	Annexure – G: Bill of Material (Commercial Format) Annexure – H: Commercial Format	"Annexure G" and "Annexure H" include same elements to be quoted. Is there a difference that has to be considered for these 2 annexures?	Please refer the corrigendum.
17	58-60	Annexure G and Annexure H	Annexure – G: Bill of Material (Commercial Format) Annexure – H: Commercial Format	For the Commercial offer, for acquirer part, can you give bidders some facts or assumptions concerning the number of Concessionaire/Plaza to be connected to the system?	Please refer the corrigendum on commercial aspect.
18	22	Part – V Scope of Work – (Issuer) on OPEX Model	**2.Functional Requirements / Distribution of RFID Tags** Bidder has to have the tie-up with NPCI authorized RFID tag manufacturer. Bidder will be solely responsible for issuance of RFID Tag. At no point of time the cost of RFID tags to the customer will cross Rs. 150/- without prior approval of the Bank. Bidder has to pay Rs. 60/- per RFID tag to Bank in case of issuance and Rs. 40/- in case of renewal. This will apply for both the cases issuance as well as Re-issuance	Can you confirm that following sentences are correct: The Bidder will buy tags and pay tags manufacturer. The customer will pay the cost of RFID tag to the Bidder. The bidder will pay part of this cost to the bank (Rs. 60 or Rs. 40).	Yes. Selected Bidder has to tie-up with NPCI authorized RFID tag manufacturer. Bidder will be solely responsible for issuance of RFID Tag. The reconciliation may happen between Bank and the selected bidder on mutual terms for receipt of payment on account of RFID Tag issuance.
19	51	Annexure – C Techno functional specification	**Point no.11** To assist/settle the disputes raised by tag holder.	Annexure C: Techno-Functional Specification No 11 "To assist/settle the disputes raised by tag holder" The disputes raised by tag holder are managed by bidder employees. Is that correct?	Yes. Selected bidder will be responsible for settlement of disputes raised by tag holders.
20	51	Annexure – C Techno functional specification	**Point no.130** Marketing & issuance of RFID Tags. (The selected bidder to be equipped with relevant infrastructure & organized team for issuance & marketing of RFID Tags supplied by Bank/Tag	Annexure C: Techno-Functional Specification No 13" of RFID tags supplied by Bank/Tag	Selected Bidder has to tie-up with NPCI authorized RFID tag manufacturer. Bidder will be solely responsible for

			Manufacturer)	manufacturer" Are tags bought by the Bank to the tag manufacturer?	procurement of RFID Tag.
21	33	Part – V 5. Delivery, Installation and commissioning	**Point no.5.1** Selected bidder shall complete implementation of the Application software along with necessary infrastructure for Tag distribution as mentioned in the Scope of Work within Six weeks from the date of issue of Purchase Order	Will the Bank access directly the "Application software" to use part of its functions or will the "Application software" only be used by bidder employees, bidder partners (point of sales) and customers?	Desired Solution will be on OPEX/Hosted MODEL.
22	52	Annexure – C Techno functional specification	**Point no.23** Notifications (a) SMS/E-Mail/Both/Any other **Point no.28** Notifications 1. SMS 2. E-Mail 3. Both	Annexure C: Techno-Functional Specification Requirements no.23 and 28 seems to be identical. Is that correct?	Yes, both are same.
23	52	Annexure – C Techno functional specification	**Point no.21** RFID Tag holder portal (a) User interface of the app, Availability on mobile, web, app, etc. Uninterrupted 24*7 availability on different OS, Complaint management and resolution through portal **Point no.29** RFID tag holder portal 1. User Interface of the app 2. Availability on mobile, web, app etc. 3. uninterrupted 24x7 availability on different OS 4. Complaint Management and resolution through portal	Annexure C: Techno-Functional Specification Requirements no.21 and 29 seems to be identical. Is that correct?	Yes, both are same.
24	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.15** Web portal for managing the following f) To develop an approval module to ensure all valid transactions before pasting in the bank server.	Requirement - Part IV, s.xv.f - Can you please clarify the requirement for 'To develop an approval module to ensure all valid transactions before pasting in the bank server.'? Is the operator / bank expected to approve every transaction before it is posted to the	Yes.

				customer account?	
25	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**bank data center**	What are the data center capabilities of the bank premises? What is the network connectivity and data center server room space availability?	Selected bidder has to host the solution in its premise. In case network connectivity with NPCI is to be provided by the Bank then the selected bidder has to bear the Annual Network charge. Bank's data centre is of Level 3 category.
26	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.15** Web portal for managing the following c) To develop issuance client for bank branches integrating to e-portal & through middle man validating an existing UCO Bank customer. This is done to avoid KYC process of customer again	Can you please clarify the requirement: "To develop issuance client for bank branches integrating to e-portal & through middle man validating an existing UCO Bank customer. This is done to avoid KYC process of customer again."	To reduce tag issuance time, Bank branches may verify existing UCO Bank customers by accessing the e-portal, if proper KYC details are already available with the branch.
27	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no. 12** Blacklist, grey-list and hotlist Management in case the money in the RFID tag account goes below the minimum prescribed level. RFID tag account to be recharged automatically by debiting linked Bank account, once money in the tag account falls below minimum prescribed level.	For grey list and hot lists, currently NPCI sends all the blacklisted/grey listed tags in a single data interface (one for init and one for incremental). What are hotlists? How does UCO bank envision the hotlist information to be exchanged?	Blocked RFID Tags are referred as HOTLIST.
28	24-25	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Dashboards** Following is the tentative list of dashboards to be provided by the service provider: i. POS Activity: POS activities performed by POS User like Issuance, Recharge, Closure and other related activities. ii. Payment History: Payment history shows old POS transaction details and also enables to reprint the receipt on demand. iii. And other such dashboards as decided by the Bank	Dashboards: And any such dashboards as decided by the Bank - As dashboards can get complex with number of gadgets/features added to the dashboard, it is difficult to price such requirement. Does UCO Bank expect to treat	Dashboard is to be provided in web portal as well in app for different mobile platforms like android, iOS.

				such requirements to be part of enhancements that are priced separately?	
29	29	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**MIS Report Generation requirement** f) any other report required by the Bank	"Any other report required by the Bank" This seems to be ambiguous, as it cannot be priced precisely. Does the Bank expect such additional report requirements to be priced as enhancements/change requests which are priced separately?	All the standard and regulatory reports for data analysis.
30	14	Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS	**21. Escrow Mechanism** The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the source code for the **Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model** supplied / procured by the vendor to the Bank for its branches in order to protect its interests in an eventual situation. For the operations it will continue unchanged. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor. As a part of the escrow arrangement, the final selected vendor is also expected to provide a detailed code documentation for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model which has been duly reviewed by an external independent organization.	We request bank to clarify the objective of providing the source code	Please refer to the corrigendum.
31	32	**Part – V** 2. Schedule of Implementation	The selected bidder to ensure of end to end completion of issuer and acquirer functionalities of the system for NETC as per the 'Broad Scope of Work' mentioned herein above within Six weeks from the date of issuance of Purchase	We request bank to provide at least 12 weeks' time for completion of issuer and acquirer functionalities from the date of issuance of Purchase Order	'Broad Scope of Work' mentioned in the RFP within Eight weeks from the date of issuance of Purchase order/ LOI.

32	36	**Part – V** 11. Penalty	Bank will have right to recover any opportunity loss or monetary loss incurred by the Bank due to malfunction of software/application faults/ system failure / negligence of bidder etc. The penalty may be recovered from project cost/AMC cost/BG as per discretion of the Bank. (see penalty table below)	We request bank to reconsider and reduce Penalties, more over there are multiply penalties in this project. We hope bank will relook into this and reduce penalties to a reasonable extend.	Refer to corrigendum.

Penalty table (inside cell 32/36):

Sl. No	Description of Work	Turn Around time (TAT)/Service Level	Penalty
1	Project Execution/ implementation	Project implementation time: 6 Weeks:	1% of total cost for delay in project implementation/execution per week
			Maximum penalty applicable 10% of the total project cost.
2	Uptime requirement	99.99% monthly basis	99% to 99.99% Rs.5Lakhs
			98% to 98.99% Rs.10 Lakhs
			97% to 97.99% Rs.20 Lakhs
			96% to 96.99% rs.30 Lakhs (The penalty will be calculated on monthly basis), if the uptime falls below 96%, the contract may be terminated.

33	37	**Part – V** 12. Liquidated Damage	Notwithstanding The Bank's right to cancel the order, liquidated damages at 0.5% (Half percent) of the contract price per week will be charged for every week's delay in the specified delivery schedule. The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost. The Bank reserves its right to recover these amounts by any mode including adjusting from any payments to be made by the Bank to the Bidder	We request to keep the Maximum cap to 2.5 % of the undelivered portion of the contract value.	Refer to corrigendum.
34	58	**Annexure – G** ETC end-to-end solution cost for Issuer On OPEX Model	**Sl.No. 2** Please quote the value while keeping 3,00,000 transactions in 5 years and Rs. 50 as per transaction cost.	We request bank to clarify if 3 lakhs transaction is the actual transaction that will happen over period of 5 years. We request for minimum transaction commitment	Refer to corrigendum.

35	58	**Annexure – G** ETC end-to-end solution cost for Acquirer On OPEX Model	Please quote the value while keeping 10,00,000 transactions in 5 years and Rs. 50 as per transaction cost.	We request bank to clarify if 10 lakhs transaction is the actual transaction that will happen over period of 5 years. We request for minimum transaction commitment	Refer to corrigendum.
36	14	**Part –II:** INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS	**21. Escrow Mechanism** The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the source code for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model supplied / procured by the vendor to the Bank for its branches in order to protect its interests in an eventual situation.	The operating model being OPEX in nature (and not software licensing), request bank to relax the escrow requirements for solution source code.	Refer to corrigendum.
37	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.2** The selected bidder to set up, solution for Point of Sales (POS) kiosks at various locations such as Toll plazas, Fuel stations, State entry check posts, Automobile shops, Roadside amenities, etc.	Request bank to specify the number of POS touch points bank is looking to set up through the contract period	POS or any other Alternate delivery mechanism for issuance of RFID tags must be in range of 5000-7000 on incremental basis seeing the business opportunity but at least 2500 in first year itself.
38	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.3** For issuance of RFID tags to commercial and private vehicle owners. The selected bidder should have the solution to issuance of the tags making it ubiquitous - anywhere, anytime, also image capturing of the vehicles, physical verification of vehicle, properly affixing of the tags to the appropriate vehicle should be ensured by the service provider in any condition.	Can this be made a joint responsibility between bank and the bidder?	RFP clause stands though Bank may assist wherever it will be feasible.
39	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.4** If inventory is to be bidder‛s responsibility, the selected bidder should maintain sufficient stocks/inventory level of RFID tags, life cycle management of RFID tags including inventory	Request bank to clarify if inventory management would be the responsibility of bank or the bidder? Inventory management being a cost item, request bank to make this clarification at this stage.	Inventory Management is selected bidder's responsibility. Distribution of RFID tags will be responsible by the bidder.
40	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.5** Distribution of RFID tags to the proposed commercial, private vehicle users, verification of requisite documents i.e., KYC of the customer, vehicle details etc. and keeping a copy of the document. These KYC documents are to be provided to the Bank by the bidder (Bank will inform the location based on its	For bidder to be able to collect, manage and store KYC documents, will bank appoint the bidder as a business correspondent?	RFP clause stands.

			feasibility it may be either centralised or decentralised).		
41	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.6** Providing facilities for recharge/ topping up of RFID accounts of the vehicle User at POS kiosks. Creating and providing an efficient issuing/top up infrastructure for RFID tags viz. Cash, bank Account, Credit card, debit card, internet banking, mobile banking, UCO Bank wallet using UCO BANK.	Request bank to clarify if integrations with bank's internet banking, mobile banking and wallet systems are envisaged to meet this requirement	Yes as per the requirement/need basis.
42	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.14** Help Desk (Setting of Centralized Call Centre).	Request bank to confirm, if it will be at vendor's premise and approx. number of calls to handled and no. of agents required.	It will be on vendor's premises with standard norms of the call centre like recording of call records, call resolution time etc. Number of agents must be sufficient enough to handle the business volume without attracting any customer grievance.
43	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no. 15: Web portal for managing the following** c) To develop issuance client for bank branches integrating to e-portal & through middle man validating an existing UCO Bank customer. This is done to avoid KYC process of customer again.	Request bank to clarify if integration with bank's branch portal is required to be done. Bank to make available interface specifications as required for this activity.	RFP clause stands.
44	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no. 15: Web portal for managing the following** g) To host issuer framework/solution in the bank's premises.	Given this is a hosted service offering, request bank to permit the solution to be hosted at the bidder's premises for better cost and solution management.	Yes. Bank agrees with this.
45	21	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.16** To develop & host issuer framework in secured infrastructure as per the standard set by the NPCI & other regulatory bodies in time to time.	Request bank to clarify the hosting requirements for all of components of the ETC solution.	RFP clause stands.
46	22	Part – IV Scope of Work (Issuer) on OPEX	**Point no.21** To securely transmit to any other parties through the necessary cryptographic keys needed for the correct operation of the	The necessary cryptographic keys will be made available by	Bank will not provide any keys.

		Model 2. Functional Requirements	system.	bank. Please clarify.	
47	24	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**F-Key elements in issuing:** **Point no. 3** Customization of Products for fleet and retail customers	Request bank to give details of the customizations required	Application module must be flexible enough to handle specific requirements.
48	24	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	Development of Road User Portal a. Automated User account registration b. Authorization using OTP or manual authorization c. Notifications to road user at each event d. Support Payment gateway for Top-Up	Request bank to clarify if this portal is for end user customers. Else, who would be the users for this Portal?	Yes facility is meant for the customers.
49	24	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	Fee Structure - Various Charges like Issuance Charges and Reissuance Fees	Request bank to clarify who would be deciding this fee structure.	RFP clause stands. Any regulatory / Bank's guidelines from time to time will be conveyed.
50	28	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Marketing and Branding** Selected bidder to do the necessary marketing preferably by using technology based methods like mobile applications etc.	Given the bank's brand visibility, request bank to consider taking this up as a joint activity between bank and bidder.	Bank may assist but the core requirement is to be fulfilled by the bidder. To make the business grow Bank will utilise its network of branches and other modes.
51	29	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Hosting** The whole solution should be hosted with proper high availability and 100% DR replica	Request bank to clarify if the complete solution will be hosted at the bank premises or bidder's premises	Solution to be hosted at bidder's premises.
52	30	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Regulatory/Compliance Requirements** d) The Service Provider should send the transaction alert (SMS and E-Mail) to the tag holder post transaction processing. It should contain details of Toll Plaza, Toll Fare Amount and Date & Time, Balance left in the Tag etc.	Should vendor connect to bank's gateway vendor or use own gateway vendor	It's Bidder's choice. Although, Bank will prefer the services of Bank's existing SMS vendor's gateway.
53	31	Part – IV Scope of Work (Acquirer) on OPEX Model	**Acquirer model**	Request bank to clarify if the acquirer services are mandatory or optional for the purpose of this	Mandatory

				RFP	
54	31	Part – IV Scope of Work (Acquirer) on OPEX Model	**Acquirer model** **Point no.1** Acquire a toll plaza.	Request bank to confirm the no. of toll plazas required to be acquired, no. of lanes per plaza for the complete contract period	Bank will try to acquire as many toll plazas as possible. Bank may seek the help of the selected bidder also in acquiring the Toll plaza.
55	32	Part – V **2. Schedule of implementation**	The selected bidder to ensure of end to end completion of issuer and acquirer functionalities of the system for NETC as per the 'Broad Scope of Work' mentioned herein above within Six weeks from the date of issuance of Purchase Order.	ETC being a complex system, request bank to modify the implementation schedule to 12 weeks instead of 6 weeks	'Broad Scope of Work' mentioned in the RFP within Eight weeks from the date of issuance of Purchase order/ LOI.
56	32	Part – V **3.Compliance with all applicable laws**	All the employees/operator deployed by the vendor for the digitization activity must comply with government's rules and regulations like minimum wages act, Provident fund and ESIC facility standard. (Proof of compliance and labour license needs to be submitted along with the quotation).	Request bank to clarify if there is a fixed no. of operators that bank is looking at deployment across various toll plazas	Number of operators deployed by selected bidder must be sufficient enough to maintain decent level of customer service and successful operation of the project.
57	35	Part – V **9. Uptime**	Service Providers should maintain round-the-clock connectivity of the issuing host network and related things etc. for ETC services, users of RFID tag, NPCI etc. with an up-time of 99.99% of their Host systems	Request bank to relax the uptime requirement to 99% as the ETC solution has multiple external components connected to it	RFP clause stands.
58	51	Annexure – C Techno functional specification	**Point no.3** The solution should offer a wallet facility to the vehicle owners for top up recharge.	Will it be a separate mobile app or just the back end	Bank has its own wallet, its integration with the solution is desired.
59	51	Annexure – C Techno functional specification	**Point no.13** Marketing & issuance of RFID Tags. (The selected bidder to be equipped with relevant infrastructure & organized team for issuance & marketing of RFID Tags supplied by Bank/Tag Manufacturer)	Suggest bank to consider joint marketing for RFID tags	RFP clause stands. Bank may assist to promote the product.
60	58	Annexure – G Bill of Material (Commercial Format)	Bill of Material	The current taxation system being unclear and changes to GST structure due, request bank to accept pricing as exclusive of taxes. All applicable taxes can be	Refer to the corrigendum.

							calculated based on the prevalent tax requirements at the time of solution implementation and ETC operations.	
61		General					Please clarify if MSME /NSIC exemption will be given.	Yes, MSME /NSIC exemption will be given.

62	36	Part – V 11. Penalty	Sl. No	Description of Work	Turn Around time (TAT)/Service Level	Penalty	Point 3. Transition requirement does not imply here; please clarify.	
			3.	Transition requirement	Full support by the vendor within the specified time defined by the Bank	Rs. 25,00,000/- (Twenty five lakhs)		Please refer corrigendum.

63	37	Part – V 11. Penalty	Sl. No	Description of Work	Turn Around time (TAT)/Service Level	Penalty	Penalty clause point no.4, physical verification improper affixing of the RFID TAG should be free replacable by vendor.	
			4	Physical verification, image Capturing, affixing of the RFID Tag to the appropriate vehicle	Incorrect Physical verification	5 times of the disputed toll amount for the entire period.		Please refer corrigendum.
					Incorrect image capturing	5 times of the disputed toll amount for the entire period.		
					Improper affixing of the RFID tag	5 times of the disputed toll amount for the entire period.		

64	22	Part – IV Scope of Work (Issuer) on OPEX	**Distribution of RFID Tag** Bidder has to have the tie-up with NPCI authorized RFID tag manufacturer. Bidder will be solely responsible for issuance of				Please clarify what is Rs.40/- in case of renewal.to be paid to	In case of reissuance/renewal Bank will demand Rs. 40 for each RFID tag.

		Model 2. Functional Requirements	RFID Tag. At no point of time the cost of RFID tags to the customer will cross Rs. 150/- without prior approval of the Bank. Bidder has to pay Rs. 60/- per RFID tag to Bank in case of issuance and Rs. 40/- in case of renewal. This will apply for both the cases issuance as well as Re-issuance.	bank.	
65	14	Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS	**21. Escrow Mechanism** The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the source code for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model supplied / procured by the vendor to the Bank for its branches in order to protect its interests in an eventual situation. For the operations it will continue unchanged. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor. As a part of the escrow arrangement, the final selected vendor is also expected to provide a detailed code documentation for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model which has been duly reviewed by an external independent organization.	Please give us a flexibility of appointing UCO bank as Escrow agent & charges for same to be borne by UCO bank.	Please refer corrigendum.
65	8	Part – I 2. Overview	Bidders who do not have a proven capability in NETC management solution in issuer and acquirer field need not apply.	Sir, We are a company specializing in providing solution in Transportation Domain and on date have presence at around 50 Toll Plazas in the country and providing Plaza Level ETC solution at over 16 Plazas. We are well aware of the complete processes, current and upcoming integration requirements for this industry like charge of penalty for Overload Vehicles in ETC Lanes etc. Our request is regarding confirmation if we can bid for the requirements	Please refer the Eligibility, Technical Criteria and RFP clause for participation in the RFP.

				and meet eligibility as per your expectations. Further request that this clause may be please dropped so that tendering competition can be increased.	
66	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no. 2** The selected bidder to set up, solution for Point of Sales (POS) kiosks at various locations such as Toll plazas, Fuel stations, State entry check posts, Automobile shops, Roadside amenities, etc..	Please confirm the no. of location where set-up is desired. Also confirm the scope for provision of set-up, like Place Rent, Electricity Charges, Internet Fees at the location etc. Further it seems that bank is interested in hiring a service provider, then kindly confirm that after the end of contract period who shall be owner of physical infra like kiosk machines etc been deployed at the said locations.	RFP clause stands. Post contract period the physical infra set by the bidder will be owned by them only.
67	28	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Marketing & Branding** Selected bidder to do the necessary marketing preferably by using technology based methods like mobile applications etc. NPCI operates the ETC Payment System. ETC Marks includes the NPCI Logo, Brand Name, Slogan and other ancillary marks. The service provider shall accept NPCI's ownership of ETC marks. The service provider agrees that it will not object or challenge or do anything adverse, either legally or publicly against the ETC marks. The service provider will not modify, adopt, register or attempt to modify, adopt or register, any names, trademarks, service marks, trade names, logos, or any word or symbol that is remotely similar to or bears any resemblance to NPCI marks, as a part of eth member's trade name, company name, product names, marks, copyright or otherwise.	Please clearly define the scope of Marketing & Branding. As per current understanding branding on Tags and recharging Website/ machines of recharge needs to be only done. If any other specific requirement is there, please confirm	RFP clause stands.

			All the participant's/service provider of ETC payment network must take prior approval from NPCI for printing the NPCI/IHMCL/NHAI logos on all the marketing material.		
68	49	Annexure – B Eligibility Criteria Compliance	**Point no.2** The Bidder should have a minimum annual turnover of Rs 5 Crores per year during last three financial years i.e 2013-14, 2014-15 and 2015-16. **Point no. 3** The Bidder should be a profit making entities (profit after tax) for the last three years i.e 2013-14, 2014-15 and 2015-16 Or Bidder should have maintained a positive net worth in the last three financial years (2013-14,2014-15 and 2015-16)	Turnover & Profit Making Criteria We request that credentials for FY 2014-15, 15 -16, and 16 -17 may be pleased considered for reference	The minimum annual turnover of Rs 2 Crore during the last three Financial Year.
69	10	Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS	**4. Earnest Money Deposit:** The Bidder(s) must submit Earnest Money Deposit in the form of Bank Guarantee valid for a period of 180 days in favour of UCO Bank payable at Kolkata for an amount mentioned hereunder:	Request the Bank to reduce the EMD amount to 2 Lakhs and also allow us to submit in other instruments like Demand Draft.	RFP clause stands.
70	14	Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS	**21. Escrow Mechanism** The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the source code for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model supplied / procured by the vendor to the Bank for its branches in order to protect its interests in an eventual situation.	As the solution offered is in OPEX model, Bank shall consider third party audit and the ownership of the source code should be with the service provider. Kindly consider.	Please refer corrigendum.
71	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no. 2** The selected bidder to set up, solution for Point of Sales (POS) kiosks at various locations such as Toll plazas, Fuel stations, State entry check posts, Automobile shops, Roadside amenities, etc.	While the service provider sets up the application on OPEX model setting up of POS & Kiosk requires a different skill set of procuring site, preparing site and setting up. We request the Bank to take up this procurement of hardware and setting up of the same. or Bank may suggest an expected number of such terminals in order to enable us to estimate the cost of the project	RFP clause stands. POS or any other Alternate delivery mechanism for issuance of RFID tags must be in range of 5000-7000 on incremental basis seeing the business opportunity but atleast 2500 in first year itself.

				year wise.	
72	20	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Point no.4** If is to be bidder's responsibility, the selected bidder should maintain sufficient stocks/inventory level of RFID tags, life cycle management of RFID tags including inventory.	UCO Bank branches shall be allowed to use as stockist points and branch managers as custodians.	RFP clause stands. Bank may assist the selected bidder wherever possible to grow the business.
73	38	Part – V 14. Contract Period	To plan migration from existing systems	Request Bank to quantify the estimated number of systems that require migrations required during the contract period.	All the related activity to run the product like data migration, record specification etc.
74	22	Part – IV Scope of Work (Issuer) on OPEX Model 2. Functional Requirements	**Distribution of RFID Tag** Bidder has to have the tie-up with NPCI authorized RFID tag manufacturer. Bidder will be solely responsible for issuance of RFID Tag. At no point of time the cost of RFID tags to the customer will cross Rs. 150/- without prior approval of the Bank. Bidder has to pay Rs. 60/- per RFID tag to Bank in case of issuance and Rs. 40/- in case of renewal. This will apply for both the cases issuance as well as Reissuance.	The ask rate by Bank in this point is very high. We should discuss this further and arrive at mutually agreeable number. Also the corporate loyalty, discounts provided on Tag sales shall be absorbed by Bank.	RFP clause stands.
75	31	Part – IV Scope of Work (Acquirer) on OPEX Model	Acquire a toll plaza	Acquiring a toll plaza and authorization of the service provider to set up the system is Banks activity as per the guidelines of NHAI. Please confirm	Yes. Bank request the selected bidder to assist in acquiring the Toll plaza.
76	32	Part – V 2. Schedule of Implementation	The selected bidder to ensure of end to end completion of issuer and acquirer functionalities of the system for NETC as per the 'Broad Scope of Work' mentioned herein above within Six weeks from the date of issuance of Purchase Order.	The time lines are very aggressive and the issuer activity shall be completed as per the availability of systems with NPCI etc.,	'Broad Scope of Work' mentioned in the RFP within Eight weeks from the date of issuance of Purchase order/ LOI.
77	34	Part – V 6. Payment Terms (Both for Issuer and Acquirer)	**Project Milestones** ETC end-to-end solution cost including licenses (unlimited users/licenses on perpetual basis) for issuance for Bank including 1 year warranty period for the solution	We assume the mile stone point is pertaining to only point 3 of commercial format one time setup charges if any in OPEX model. Please	RFP clause stands. Please refer to the corrigendum for commercial format.

			clarify.	
78	59	Annexure- H	Commercial format	
			Request the Bank to provide more detail of the elements of quotes to be provided. If possible with an example for each issuer and acquirer.	Please refer to the corrigendum for commercial format.

Corrigendum/Addendum

Corrigendum

Sl. No.	RFP Page no. / Clause No.	Existing RFP Clause	Modified Clause
1	58	**Annexure – G** Bill of Material	**This Annexure has been removed.**
2	38	**Part – V** **14. Contract Period** The Period of contract is initially for 5 years from the date of signing of contract which may be further extended at agreed prices based on the satisfactory performance of the Bidder at the sole discretion of the Bank. 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 Day"s notice without assigning any reasons. Any offer falling short of the contract validity period is liable for rejection. The contract also covers the clause that the Bank and the selected bidder may depart well before the agreed contract period of 5 years by giving advance notice of 6 months. The other party will provide the proper support in such move. The selected bidder is to provide all the support in case of such migration.	**The subject clause stands modified as under:** **Part – V** **14. Contract Period** The Period of contract is **initially for 3 years** from the date of signing of contract which may be further extended at agreed prices based on the satisfactory performance of the Bidder at the sole discretion of the Bank. 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 Day"s notice without assigning any reasons. Any offer falling short of the contract validity period is liable for rejection. The contract also covers the clause that the Bank and the selected bidder may depart well before the agreed **contract period of 3 years** by giving advance notice of 6 months. The other party will provide the proper support in such move. The selected bidder is to provide all the support in case of such migration.
3	37	**Part – V** **12. Liquidated Damage** Notwithstanding The Bank's right to cancel the order, liquidated damages at 0.5% (Half percent) of the contract price per week will	**The subject clause stands modified as under:** **Part – V** **12. Liquidated Damage** Notwithstanding The Bank's right to cancel the order, liquidated damages

		be charged for every week's delay in the specified delivery schedule. The Liquidated Damages including Service Level Penalties would be subject to a maximum of 10% of the total project cost. The Bank reserves its right to recover these amounts by any mode including adjusting from any payments to be made by the Bank to the Bidder	of **Rs. 75,000 per week** will be charged for every week's delay in the specified delivery schedule. The Liquidated Damages including Service Level Penalties would be subject to a **maximum of 10 Lacs**. The Bank reserves its right to recover these amounts by any mode including adjusting from any payments to be made by the Bank to the Bidder
4	36	**Part – V** **11. Penalty**	**The subject clause stands modified as under:** **Part – V** **11. Penalty**

Left column table (Part – V, 11. Penalty):

Sl. No	Description of Work	Turn Around time (TAT)/Service Level	Penalty
1	Project Execution/ implementation	Project implementation time: 6 Weeks:	1% of total cost for delay in project implementation/execution per week
			Maximum penalty applicable 10% of the total project cost.
2	Uptime requirement	99.99% monthly basis	99% to 99.99% Rs.5Lakhs
			98% to 98.99% Rs.10 Lakhs
			97% to 97.99% Rs.20 Lakhs
			96% to 96.99% Rs.30 Lakhs (The penalty will be calculated on monthly basis), if the uptime falls below 96%, the contract may be terminated.
3	Transition requirement	Full support by the vendor within the specified time defined by the Bank	Rs. 25,00,000/- (Twenty five lakhs)
4	Physical verification, image Capturing, affixing of the RFID Tag to the appropriate vehicle	Incorrect Physical verification	5 times of the disputed toll amount for the entire period.
		Incorrect image capturing	5 times of the disputed toll amount for the entire period.
		Improper affixing of the RFID tag	5 times of the disputed toll amount for the entire period.
5	Resolution of customer service complaints	Within the given time frame of 5 minutes	98.99% to 99.99% Rs.1 Lakh
			97.99% to 98.99% Rs.3 Lakh
			96.99% to 97.99% Rs.5 lakh
			95.99% to 96.99% Rs.10 Lakh (The penalty will be calculated on monthly

Right column table (Part – V, 11. Penalty):

Sl. No	Description of Work	Turn Around time (TAT)/Service Level	Penalty
1	Project Execution/ implementation	Project implementation time: **8 Weeks:**	**Rs. 75,000** for delay in project implementation/execution per week
			Maximum penalty applicable Rs. 10 Lacs.
2	Uptime requirement	99.99% monthly basis	99% to 99.99% **Rs. 2 Lakhs**
			98% to 98.99% **Rs. 5 Lakhs**
			97% to 97.99% **Rs. 7 Lakhs**
			96% to 96.99% **Rs. 10 Lakhs** (The penalty will be calculated on monthly basis), if the uptime falls below 96%, the contract may be terminated.
3	Transition requirement	**This Clause has been removed.**	
4	Physical verification, image Capturing, affixing of the RFID Tag to the appropriate vehicle	Incorrect Physical verification	5 times of the disputed toll amount for the entire period.
		Incorrect image capturing	5 times of the disputed toll amount for the entire period.
		Improper affixing of the RFID tag	5 times of the disputed toll amount for the entire period.
5	Resolution of customer service complaints	Within the given time frame of **10 minutes**	98.99% to 99.99% **Rs. 50,000**
			97.99% to 98.99% **Rs. 1 Lakh**
			96.99% to 97.99% **Rs. 2 lakh**
			95.99% to 96.99% **Rs. 4 Lakh** (The penalty will be calculated on monthly basis), if the uptime falls below 95.99%, the contract may be terminated
6	The service provider is responsible for the debit adjustment raised by the	As per applicable TAT defined by NPCI from time to time	10 times of debit adjustment amount per instance.

		basis), if the uptime falls below 95.99%, the contract may be terminated	acquirer
	6	The service provider is responsible for the debit adjustment raised by the acquirer	As per applicable TAT defined by NPCI from time to time	10 times of debit adjustment amount per instance.

5	14	**Part –II: INVITATION FOR BIDS AND INSTRUCTIONS TO BIDDERS** **21. Escrow Mechanism** The Bank and the Vendor shall agree to appoint an escrow agent to provide escrow mechanism for the source code for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model supplied / procured by the vendor to the Bank for its branches in order to protect its interests in an eventual situation. For the operations it will continue unchanged. The Bank and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the Vendor. As a part of the escrow arrangement, the final selected vendor is also expected to provide a detailed code documentation for the Implementation of National Electronic Toll Collection (NETC) for Issuer & Acquirer on OPEX Model which has been duly reviewed by an external independent organization.	**This Clause has been removed.**

6	34	**Part – V** **6. Payment Terms (Both for Issuer and Acquirer)**	**Part – V** **6. Payment Terms (Both for Issuer and Acquirer)**

Left table (row 6):

Project Milestones	Payment to be released
ETC end-to-end solution cost including licenses (unlimited users/licenses on perpetual basis) for issuance for Bank including 1 year warranty period for the solution.	100% payment will be done on monthly basis after getting reconciled report from the select bidder.
Customization and Integration cost if any (to	Post completion of the project as per NPCI standards

Right table (row 6):

Project Milestones	Payment to be released
ETC end-to-end solution cost including licenses (unlimited users/licenses on perpetual basis) for issuance for Bank including 1 year warranty period for the solution.	Settlement of Commission will be done on monthly basis after getting reconciled report from the select bidder.
Customization and Integration cost if any (to	Post completion of the project as per NPCI standards

								meet the scope of the RFP)	and acceptance by Bank after running successfully for 1 month.
meet the scope of the RFP)	and acceptance by Bank after running successfully for 1 month.				Any other cost	As per the commercial bid.
Any other cost	As per the commercial bid.					

7	6	**Bid Control Sheet** Last Date and Time for receipts of technical bids: 18/07/2017 at 03:00 PM	**Bid Control Sheet** Last Date and Time for receipts of technical bids: 25/07/2017 at 03:00 PM
8	6	**Bid Control Sheet** Last Date and Time for Opening of technical bids: 18/07/2017 at 03:30 PM	**Bid Control Sheet** Last Date and Time for Opening of technical bids: 25/07/2017 at 03:30 PM

Addendum

Scope of Work for the Implementation of National Electronic Toll Collection on OPEX Model

- ➢ Issuer and Acquirer model to be implemented should be aligned with the projects like "Smart City" – where RFID Tags will be capable enough for multipurpose usage, RFID Tag & solution should be capable enough to be utilized in parking lots and other similar activities.
- ➢ Local and other Discount to be part of the Acquirer Model also.

Corrigendum

Commercial Format

Sl. No	Description	Per Transaction % to be offered to Bank of Issuer & Acquirer portion	Switching Charges to be offered to Bank (1 Crore *50) 1 Crore=Transactions Rs. 50=Per Transaction Cost (inclusive of all taxes)
colspan	**Table – A (ETC end-to-end solution cost for Issuer and Acquirer on OPEX Model)**		
1	Per transaction switching charges of Issuer & Acquirer portion in %. This switching charges to be paid to the bank. Please quote the value while keeping (One) 1 Crore transaction in 3 years & Rs. 50 per transaction cost.		
Total Cost of Ownership in figures (in Rs.)			
Total Cost of Ownership in words (in Rs.)			

* 1 Crore transactions and Rs.50 per transaction is indicative only to derive the value.

Note:

1. The '**per transaction percentage cost**' quoted should be inclusive of all taxes.
2. L1 bidder / OEM will be selected based on the Total Cost of Ownership.
3. Bank may provide special discounts to the selected bidder if they on-borne toll plaza to UCO Bank.
4. In case there is any difference in rate quoted given in words and figures, the rate written in words shall be considered final and binding.
5. The payment to the selected bidder shall be paid as per the '**per transaction percentage cost**' multiplied by number of transactions after deducting penalty, Liquidated Damage (if any).
6. **The bidder/OEM has to provide the commercial in the revised format mentioned above.**
7. Selected Bidder has to pay Rs. 60/- per RFID tag to Bank in case of issuance and Rs. 40/- in case of renewal.

   A Masked Commercial as per above format to be submitted by the bidder in Technical Bid Document.

Place: **Authorised Signatory**

Date: **Name:**

                                                    Stamp:

RFP REF NO: DIT/BPR & BTD/OA/618/2017-18 Date: 07/06/2017