



**Department of Information Technology**

**Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-Tendering), RFP Ref No: UCO/DIT/2171/2022-23 dated 23/11/2022**  
**Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) uploaded on 24/02/2023**

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Query sought/ Suggestions of the Bidder	Bank's Reply
1.	71	86	Payment Terms	<p>We recommend UCO Bank to follow the industry practice and opt below payment schedule for Software to avoid selecting of any sub-optimal solution,</p> <p>A) License Fee</p> <p>I. Upfront 80% of license fees on Delivery of licenses</p> <p>ii. 10% on Successful installation and implementation of CRM Solution at pilot site and sign off from UCO Bank:</p> <p>iii. 10% on Successful Go-live of CRM solution and sign off from UCO Bank</p> <p>Implementation Services -</p> <p>I. 40% on Contract signing</p> <p>II. 25% on Implementation and customization of the solution completion</p>	Kindly refer corrigendum enclosed herewith

				<p>III. 25% on UAT Sign off</p> <p>IV. 10% on Go live or 30 days of UAT Sign off (whichever is earlier)</p> <p>Product AMC -</p> <p>Payable 100% annually in advance</p>	
2.	Refer to 'Revised Technical Evaluation' section on page 157 of query response document for details		Technical Scoring	<p>We understand that UCO Bank is seeking resolution towards multiple problem statements and weightage of scoring should be given to OEM who is able to address the multiple legs of the RFP which are OCRM, Digital On-boarding &amp; Analytics. Hence we would again recommend UCO Bank to change the Technical Scoring as per below,</p> <p>A) The proposed solution arrangement of RFP</p> <p>1. Single OEM platform addressing all component of RFP (Operational CRM, Digital On-boarding &amp; Analytics) – 5 Marks</p> <p>2. Two or Multiple OEM platform addressing all component of RFP (Operational CRM, Digital On-boarding &amp; Analytics) – 3 Marks</p> <p>3. Three or Multiple OEM platform addressing all component of RFP (Operational CRM, Digital On-boarding &amp; Analytics) – 1 Marks</p> <p>B) Implementation Execution of RFP</p> <p>1. OEM Implementing all component of RFP (Operational CRM, Digital On-boarding &amp; Analytics) – 5 Marks</p> <p>2. Partner Implementing one or all component of RFP (Operational CRM, Digital On-boarding &amp; Analytics) – 3 Marks</p>	Clause stands as per RFP

				<p>C) The bidder implementation experience in scheduled commercial Banks in India with more than 7000 named users</p> <p>1. 5 (Five) Scheduled commercial Banks in India with more than 7000 named users – 5 Marks  2. 3 (Three) Scheduled commercial Banks in India with more than 7000 named users –3 Marks  3. 1 (One) Scheduled commercial Banks in India with more than 7000 named users – 1 Marks</p> <p>D) The Enterprise CRM should be operational for minimum of 2 years in any scheduled commercial Bank having customer base of two Crore (2,00,00,000) or more, as on the date of bid submission</p> <p>1. 5 (Five) Scheduled commercial Banks in India having customer base of two Crore (2,00,00,000) or more – 5 Marks  2. 3 (Three) Scheduled commercial Banks in India having customer base of two Crore (2,00,00,000) or more – 3 Marks  3. 1 (One) Scheduled commercial Banks in India having customer base of two Crore (2,00,00,000) or more – 1 Marks</p>	
3.	99	4	The bidder/OSD (Original Solution Developer) should have implemented CRM solution in at least one (1) scheduled	We understand that UCO Bank here is referring to the overall ask of the RFP which comprises of Operational CRM, Digital Onboarding & Analytics. UCO Bank being a Public Sector Bank with 3000+ Branches, we would recommend that they seek for a solution from a OSD who has previous experience of providing overall	Clause stands as per RFP

			commercial Banks/NBFCs in India with more than 500 branches.	addressal of the RFP which comprises of Operational CRM, Digital Onboarding & Analytics in 1000 + Branches. Hence we would recommend that the criteria to be clear stating that, The bidder/OSD (Original Solution Developer) should have implemented OCRM, Digital Onboarding & Analytics in at least one (1) scheduled commercial Banks in India with more than 1000 branches.	
4.	66	84	Project Timeline	We understand that the RFP requires supplying of Hardware too. Looking at the market and our previous experience with Public Sector Banks and other Scheduled Commercial Banks, the timeline provisioned in the RFP is less. hence we would like to advice UCO bank, that a full-fledged CRM implementation take on an average 12 months for complete go-live which includes Digital onboarding journey as well as CRM. Requesting bank to revise the time lime.	Clause stands as per RFP
5.	12	6	Solution should be able to carry out customer risk profiling.	UCO Bank is seeking Customer Risk Profiling from the Bidder. Another bidder to provide the support here.	Bidder has to provide the said capability within the proposed solution.
6.	12	6	The platform should be capable to implement current & future requirements of the Bank with ability to handle at least 4000+ concurrent sessions without any data loss and with response time of less than 1 second.	We recommend UCO Bank to amend this requirement as below:  'The platform should provide with response time of 2 seconds supporting expected TPS stipulated by the bank'  However, the response time is dependent on other factors as well like infra, network, etc.	Clause stands as per RFP

7.	12	6	Successful bidder should be providing an uptime of 99.50% (24x7x365), calculated on a monthly basis. Any downtime due to Bank's dependency will not be considered as downtime	<p>We recommend UCO Bank to amend this requirement as below:</p> <p>'The platform should provide High Availability with a minimum uptime time of 95%'</p> <p>As deployment of High Availability with a minimum uptime time of 99.95% will be high costing.</p>	Clause stands as per RFP
8.	12	6	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank	<p>We recommend UCO Bank to dilute this clause as below,</p> <p>'The platform should provide High Availability with a minimum uptime time of 95% with response time of 2 seconds supporting expected TPS stipulated by the bank' As deployment of High Availability with a minimum uptime time of 95% will be high costing.</p>	Clause stands as per RFP
9.	12	6	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank	<p>We recommend UCO Bank to dilute this clause as below,</p> <p>'The platform should provide High Availability with a minimum uptime time of 95% with response time of 2 seconds supporting expected TPS stipulated by the bank' As deployment of High Availability with a minimum uptime time of 95% will be high costing.</p>	Clause stands as per RFP
10.	12	6	Solution should be able to carry out gap analysis in customer & making personalized	UCO Bank is seeking Gap Analysis from the Bidder. Another bidder to provide the support here.	Bidder has to provide the said capability within the proposed solution.

			product recommendations.		
11.	12	6	Social Media Integration (Facebook, Twitter, WhatsApp, Instagram etc.) Plugin for Lead, Customer Service & Customer 360 Module	Bidder will require other bidders support here for the required APIs to be developed as per the scope.	Bidder has to provide the said capability within the proposed solution.
12.	12	6	While designing any form for online and offline filling, Bidder must ensure a common form template is used. The same template should be used to generate both online and offline versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms and offline forms	<p>We recommend UCO Bank to amend this requirement as below:</p> <p>While designing any form for online filling, Bidder must ensure a common form template is used. The same template should be used to generate both online versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms.</p> <p>Since offline form filling is not recommended as per the best practice and seamless digital experience.</p>	Clause stands as per RFP
13.	12	6	Regional Languages	As part of the CRMNEXT multilingual capabilities, CRMNEXT will provide language support in English & Hindi. Any other language can be incorporated as part of change management	The base product should be ready in English & Hindi language. Gradually bidder has to enhance the other

					languages as per Bank's requirement in due course. It is noted that cost of such requirement should be factored in TCO. No additional charges will be paid by the Bank.
14.	12	6	BI Tool	Integration with existing Enterprise BI Tool of UCO bank	Bidder has to provide BI tool.
15.	12	6	System should have ability for query selection criteria to be named and saved for future use.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP
16.	12	6	System should have ability to utilize pivot tables in the reports.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands deleted.
17.	12	6	System should have the provision to support quick queries that can provide the user with the list of leads that are ready for reconciliation.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP
18.	12	6	System should have ability to allow formatting of data/columns on the report, such as numbers or decimals,	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP

			dates, column alignment, subtotal and totals, and highlight the results.		
19.	12	6	Digital Welcome Kit	<p>We recommend UCO Bank to amend this requirement as below:</p> <p>Generate Digital Welcome Kit via integration from UCO Bank's CBS/respective systems</p>	<p>Digital Welcome kit should include but not limited to:</p> <ol style="list-style-type: none"> <li>1. Welcome letter</li> <li>2. Product Feature</li> <li>3. Registration link of Bank's digital banking product</li> </ol>
20.	12	6	Online Income Tax return filing	We recommend UCO Bank to remove this requirement as this is not related to core CRM functionality	Clause stands deleted
21.	12	6	Ability to the bank's administrators to define the various profile completeness measures from time to time based on bank's marketing strategy.	We recommend UCO Bank to remove this requirement as this is not related to core CRM functionality however system has a strong Administration module with User and Role Management to govern such profile completeness manually	Clause stands as per RFP
22.	12	6	Connect with new customers by serving them in their channel of choice	We recommend UCO Bank to remove this requirement as this is not related to core CRM functionality however custom fields can be created for the subscription of communication channels of the customers	Clause stands as per RFP
23.	12	6	Provide interfaces required to integrate the solution with other banking systems and applications and	<p>We recommend UCO Bank to amend this requirement as below:</p> <p>Provide interfaces required to integrate the solution with other banking systems and</p>	Clause stands as per RFP



			provide complete testing and required training and provide hand-holding support during roll-out.	applications and provide complete testing and required training (Bidder shall facilitate Train-The-Trainer) and provide hand-holding support during roll-out (Bidder shall facilitate all the roll-out strategies/activities).	
24.	12	6	The platform should be able to support open source, server-side languages and client-side scripting/programming languages like Java scripts, ActiveX, etc.	We recommend UCO Bank to remove this requirement as the bidders platform is a single code based organically built platform which supports low-code, no-code capabilities	Clause stands as per RFP
25.	12	6	The application should be able to support open source, server-side languages and client-side scripting/programming languages.	We recommend UCO Bank to remove this requirement as the bidders platform is a single code based organically built platform which supports low-code, no-code capabilities	Clause stands as per RFP
26.	12	6	The platform should possess capability to obfuscate the application / code prior to release.	We recommend UCO Bank to remove this requirement as the bidders platform shall provide the necessary release notes well in advance if required	Clause stands as per RFP
27.	12	6	All services necessary to provide a seamless digital experience to the customer need to be developed, called and integrated for the front-end experience of the	Requesting UCO Bank to at least provide the services on a high level	Clause stands as per RFP

			user.		
28.	12	6	The platform should provide facility for seamless integration and on-boarding of third party financial products (Financial Marketplace) and non-financial lifestyle products & services (Lifestyle Marketplace). The bank will provide APIs through tie-up with third party aggregators / bank's partners.	Request a clarification here for a scope definition. Also, requesting bidder to support here.	Clause is self explanatory.
29.	12	6	Integration	Bidder will require other bidders support here for the required APIs to be developed as per the scope.	Kindly refer RFP document.
30.	70	85. Project Timeline	The complete solution should be ready for deployment within 18 weeks from the date of acceptance of the purchase order to the bidder.	We again Request bank to extend the Project Execution timeline at least to "28 Weeks from the receipt of Purchase Order" Considering the vast technological requirement, stated in the RFP (Mobile App, Web based Digital On-boarding, Lead Generation & Management System, Reporting-Dashboard Tool, CRM Application along with Customer Service Request & Complaint Management etc.)	Clause stands as per RFP
31.	70	85. Project Timeline	In case Bank confirms to not implement any specific module from Scope of RFP for the	We again Request bank to extend the individual module wise requirement to 8 Weeks. However, the timeline can be mutually discussed at the time of implementation	Kindly refer corrigendum enclosed herewith

			time being, the same needs to be implemented within 2 weeks of Bank's request.		
32.	147	1. Digital Onboarding	The platform should support either in-built AML capabilities or integration with Bank's AML Solution	As per the point.15 of revised Technical Compliance in Corrigendum, requirement given as follows "The platform should support either <b>in-built AML capabilities or integration with Bank's AML Solution</b> ", hence requesting bank again to please clarify that if the platform should support in-built AML capabilities or it can be integrated with Bank's existing AML solution.	It is clarified that the System should have readily available inbuilt AML tool as per scope however system should have future capabilities to integrate with Bank's existing AML solution.
33.	52	Technical Scoring Criteria (Technical Evaluation Matrix)	No. of Implementation of proposed solution done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded.	In corrigendum Bank has modified the Eligibility Criteria as below <b>"The bidder/OSD (Original Solution Developer)</b> should have implemented CRM solution in at least one (1) scheduled commercial Banks/NBFCs in India with more than 500 branches" hence we are requesting bank to modify the clause in Technical Evaluation sheet also as below <b>"No. of Implementation of proposed solution for digital on boarding module done by the bidder/OSD ((Original Solution Developer)</b> in last 5 financial years i.e. 2017-18, 2018- 19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded) ** "	Kindly refer corrigendum Enclosed herewith  It is clarified that in case if the CRM & Digital Onboarding was implemented by two different OSDs/OEMs, the same shall be considered for a full set of implementation (i.e. CRM & Digital Onboarding) on pro rata basis. For example: 1. if Company A has implemented CRM in 01 organisation and company B has implemented Digital

					<p>Onboarding in 02 organisations, total of 5 (for one set of implementation) marks will be awarded.</p> <p>2. if Company A has implemented CRM in 02 organisations and company B has implemented Digital Onboarding in 02 organisations, total of 10 (for two set of implementation) marks will be awarded.</p>
34.	146	Technical Specifications	"The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities."	We request Bank again to provide clarity on the impact of this requirement as it will impact overall solutioning of the bid. Please confirm is it a current requirement or future requirement.	It is clarified that It is future capabilities. Details will be shared with selected bidder in due course.
35.	27	System Architecture, Self Service & Assisted Channels	Bank wants to enable following channels for delivery of products and services to the customers, Mobile App including Lighter Version with limited functionalities for slow network speed. The platform	It is understood from the response that UCO Bank intends to have the Customer facing web portal only, <b>not Customer Facing Mobile App</b> . Proposed platform should support Omni-channel request initiation and should have the capability to integrate with Bank's existing Mobile Apps.	Web portal and App is one of the requirement of the RFP. Please refer page no-12 and 27 of RFP.

			should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.		
36.	27	System Architecture, Self Service & Assisted Channels	The proposed platform should be Big Data ready	As per our understanding, Big Data is related to analytics hence this is a requirement only for CRM Solution. Big Data is not required for Customer on boarding solution. <b>Please confirm the understanding.</b>	It is clarified that the proposed platform for CRM solution should be Big Data ready.
37.	71	Payment Terms	<p>For Software</p> <ul style="list-style-type: none"> <li>Along with PO - Nil</li> <li>Delivery for UAT - 10% (Software Charges)</li> <li>On UAT Sign off - 15% (Software Charges)</li> <li>On Go Live - 50% (Software Charges)</li> <li>One month of satisfactory working after Go live - 15% (Software Charges)</li> <li>3 months after go live - 10% (Software Charges)</li> </ul>	<p>We Request bank again to consider below payment terms for the purpose of cash flow to execute project .</p> <p>For Software</p> <ul style="list-style-type: none"> <li>Along with PO - Nil</li> <li>100% of Software Charges within 30 days of delivery of licenses.</li> </ul> <p>For Implementation</p> <p>SRS Sign off -20% (Implementation Charges)</p> <p>UAT Sign off - 30% (Implementation Charges)</p> <p>On Go Live - 30% (Implementation Charges)</p> <p>30 days of go live - 20%</p> <p><b>Justification:</b></p> <p>We are Original Solution/Software Developer and our partner will frontend our solution the cash flow is required for partner to pay back his all partners , hence the below request.</p>	Clause stands as per RFP
38.			Bid Submission Date	We request Bank to kindly give at least <b>2 weeks of</b> extension for bid submission, considering the vast technological requirement, stated in the	Kindly refer corrigendum enclosed herewith

				RFP, for which preparation of bid document requires more time.	
39.	66	84	Project Timeline	<p>We understand that the RFP requires supplying of Hardware too. Looking at the market and our previous experience with Public Sector Banks and other Scheduled Commercial Banks, the timeline provisioned in the RFP is less. hence we would like to advice UCO bank, that a full-fledged CRM implementation take on an average 12 months for complete go-live which includes Digital onboarding journey as well as CRM.</p> <p>Requesting bank to revise the timeline. The timeline given in RFP is not feasible.</p>	Clause stands as per RFP
40.	99	4	The bidder/OSD (Original Solution Developer) should have implemented CRM solution in at least one (1) scheduled commercial Banks/NBFCs in India with more than 500 branches.	NBFC requirements do not have any relevance for Digital Onboarding process and solution of Banks.	Clause stands as per RFP
41.				<p>MIS Reports - Please provide the number of Reports expected on a daily and monthly basis for each solution? Please provide details of the reports expected.</p> <p>Open ended requirement. It may impact the delivery timelines</p>	Details will be shared with selected bidder.

42.				We would request the Bank to share existing System architecture and other integration touch points. Open ended requirement. It may impact the delivery timelines	Details will be shared with selected bidder.
43.				We understand that the requirements of this RFP is only Retail Segment. Request bank to confirm the understanding. In case bank is also planning to cover other segments, kindly provide the projections of other customer segments as well. Open ended requirement. It may impact the delivery timelines	Kindly refer scope of work for clarification.
44.				Does UCO Bank require a Web Portal for Customers? Bank to provide details clearly	Kindly refer Sl. No 35.
45.				Risk profiling logic will be shared by UCO? Open ended requirement. It may impact the delivery timelines	Details will be shared with selected bidder.
46.				We assume that UCO Bank would be providing all necessary APIs of above mentioned systems. Any modification or customization required in API would also be taken care by Bank. Open ended requirement. It may impact the delivery timelines	Bidder has to provide necessary functionalities as per scope of work. However Bank will provide those APIs which are available with Bank.
47.				OCR/ICR capability with data entry options. --- Please share the list of documents to derive the implementation effort for OCR / ICR	Details will be shared with selected bidder.
48.				For OCR we assume the requirement is only to support English language. Please clarify if it has to support any other language	It is clarified that for OCR, all regional languages mentioned in the scope of work should be supported.
49.				Requesting to clarify below queries: 1. Does the	1. It is noted that 360-

				<p>360-degree customer profiling mentioned in the scope is applicable only for the New Customers or both NTB &amp; ETB Customers?</p> <p>2. Whether we need to provide a dedicated Mobile App for Agents/Business Correspondents as per the Customer On boarding scope ?</p>	<p>degree customer profiling mentioned in the scope is applicable for both new as well as existing customers.</p> <p>2. kindly refer scope of work.</p>
50.				<p>In reference to the mentioned statement, it's assumed that the proposed platform should support Omni-channel request initiation and should have the capability to integrate with Bank's Portal, Existing Mobile App etc. Please confirm the understanding.</p> <p>Bank to provide details clearly</p>	<p>Bidder's understanding is correct.</p>
51.				<p>Enable user to change language - how many language options to be provided</p>	<p>All the languages mentioned in the scope of RFP.</p>
52.				<p>Does developing VKYC solution part of scope of work or Bank already has a VKYC partner and integration with the solution is required. Please confirm</p> <p>Bank to provide details clearly. need scope clarity as in VKYC for which customer type as it shall impact overall timelines and cost as well</p>	<p>It is clarified that bidder has to develop VKYC solution.</p> <p>In case bidder wishes to integrate with Bank's existing VKYC solution, the bidder has to bear all the charges incurred for implementation, customisation, hardware enhancement if any.</p>
53.				<p>Which Fintech partner bidder is required to partner with? Please confirm</p> <p>Open ended requirement it may impact the delivery timelines</p>	<p>Bidder has to provide all the functionalities required in the RFP. If requires, bidder has to</p>



					partner with various Fintech companies. However Bank may also ask the bidder to integrate with Bank's empaneled Fintech companies. Details will be shared with selected bidder in due course.
54.				Please confirm if CRM & Banks enterprise DMS is support image/pdf & Video files to store. Bank to provide details clearly	It is noted that there is no CRM solution existing in the Bank and Banks enterprise DMS supports pdf only.
55.				Pls confirm bank is looking a complete VKYC or the bidder need to integrate with bank's existing VKYC solution. Please confirm as it will have commercial impact on the project value. Bank to provide details clearly	Kindly refer SL. No 52.
56.				Does the solution should have the CKYC ID Generation capability as well for a complete CKYC automation till CERSAI SFTP upload process ?	Yes, solution should have the CKYC ID Generation capability as well for a complete CKYC automation till CERSAI SFTP upload process.
57.				As per our understanding of UCO bank is looking for a solution which has an in-build AML Capability. Requesting bank to elaborate on how 'AML' is currently handled?	Kindly refer SI. No 32.
58.				As per our understanding, the APIs for geo tagging will be provided by bank. Bidder will integrate with said APIs.	The bidder will be responsible for this.

59.				As per our understanding, gap analysis will be managed in bank's existing DWH/BI tool. Bidder will integrate with required tool. Please confirm.	Bidder has to provide the required tool.
60.				We understand that the language pack for the required languages will be provided by bank to bidder	The bidder will be responsible for this.
61.				Can UCO Bank provide clarity on the impact of this requirement?	Details will be shared with selected bidder.
62.				Please confirm whether Bank will provide AML Solution or expecting from bidder to provide.	Kindly refer Sl. No 32.
63.				As per our understanding the proposed Digital On boarding solution will interface with Bank's existing AML solution over Web APIs. Please confirm if understanding is correct.	Kindly refer Sl. No 32.
64.				As per our past experiences, the Extract and Transform part is taken up by either bank or the partner whereas the Load part is taken up by us. Please confirm.	The bidder will be responsible for this.
65.				As per our understanding, Mobile App development and readiness will done by us however hosting the apps on Play Store/App Store will be done by UCO Bank with their own business/official accounts.  Bank to provide details clearly	Yes, Bidder understanding is correct.
66.				Requesting UCO Bank to please define the overall scope (e.g. Financial Marketplace is an ecommerce component and not a digital journey) as it will impact the overall TCO estimation.	RFP clause and scope of work is self explanatory.
67.				As per our understanding, UCO bank will be providing all APIs (OTP, As per our understanding,	Bank will share APIs to the bidder which is

				UCO bank will be providing all APIs (OTP, Biometric, IRIS Scan, Face ID, PKI etc.) and Bidder will be leveraging the same. Please confirm.	available with the Bank. Any other APIs has to be arranged by the bidder.
68.				Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution	Bank has back end system for CBS and other ancillary system.
69.				We understand that bank already has an Analytical Tool. Bidder will integrate with said tool to measure the profitability and lifetime value of every customer	Currently Bank does not have analytical tool. The proposed solution should have capability to integrate with Bank's analytical tool in future.
70.				As per our understanding, the APIs required for Social Media Integrations (Facebook, Twitter, WhatsApp, Instagram etc.) will be provided by bank. Bidder will integrate with said Social Media APIs. Please confirm	Bank will share APIs to the bidder which is available with the Bank. Any other APIs has to be arranged by the bidder.
71.				As per our understanding, UCO Bank already has an existing customer facing Net banking and Mobile banking portal. Bidder will integrate with existing net banking and mobile banking portals. Please confirm.	It is noted that bank has an existing customer facing Net banking portal and Mobile banking app. Bidder has to integrate with existing net banking portal and mobile banking app.
72.				The proposed platform should be Big Data ready	Kindly refer Sl. No 36.
73.				Will Bank provide the WhatsApp Business API or should we procure on behalf of the Bank,	Bidder has to provide required APIs.
74.				We request bank to please tie up with Fintech partners. CRM bidder would do integration with Fintech partners needed. Please modify accordingly.	Bidder has to partner with various Fintech companies. However Bank may also ask the bidder to integrate with

					Bank's empaneled Fintech companies. Details will be shared with selected bidder in due course.
75.				We understand that the APIs for geo tagging will be provided by bank. Bidder will integrate with said APIs.	The bidder will be responsible for this.
76.				We understand that the APIs for EKYC/V-KYC will be provided by bank. Bidder will integrate with said APIs.	Bidder has to provide necessary functionalities as per scope of work. However Bank will provide those APIs which are available with Bank.
77.				We understand that the APIs for Signature Capturing and C-KYC will be provided by bank. CRM solution will integrate with said APIs.	Bidder has to provide necessary functionalities as per scope of work. However Bank will provide those APIs which are available with Bank.
78.		Volumetric Information - For recommending the Hardware Sizing	For Retail Customers 1. Current customer base 2. Expected customer base projection for 3 - 5 year 3. Current account base 4. Expected number of on boarding/account creation Per day/ per month 5. Expected on	We need these details for OEM to calculate hardware sizing of solution. As sizing is to be determined before bid submission to propose hardware to bank, these details are needed before bid submission. We request to please provide We have noted new accounts Year on Year to be considered as given in RFP. That is not good enough for hardware sizing.	Details will be shared with selected bidder.

			<p>boarding projection for 3 -5 year</p> <p>6. Expected concurrent users base for assisted on boarding solution.</p> <p>7. Expected TPS for the on boarding Application.</p> <p>8. Please indicate on maximum set/ maximum no. of documents / maximum size limit of the documents per application to be uploaded.</p> <p>9. Total number of branches that the Back office application will be used.</p> <p>10. Total Number of Back office user in these branches.</p> <p>11. Total number of Agents or Bank staff that the Assisted on boarding solution will be used.</p>		
79.			<p>MIS Reports - Please provide the number of Reports expected on a daily and</p>	<p>Detail on reports is needed for bidders to assess effort estimate and timeline which have to be part of bidder proposal. As such, this detail before bid submission is requested</p>	<p>Details will be shared with selected bidder.</p>

			monthly basis for each solution? Please provide details of the reports expected.		
80.		Pre-bid clarification point 199, 272 etc.	<p>Ø Bank wants to enable following channels for delivery of products and services to the customers:</p> <ul style="list-style-type: none"> <li>v Mobile App including Lighter Version with limited functionalities for slow network speed. The platform should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.</li> <li>v Web Portal with responsive UI and compatible with various browsers &amp; screen sizes, resolutions and devices.</li> <li>v Branch Portal (accessible through tablet devices and Branch Intranet) to</li> </ul>	<p>Our understanding from pre-bid clarification document is that new mobile app, developing new web portal are not in scope of this RFP. Scope of this bid is to integrate with bank's portal, mobile app. Pre-bid clarification point 131 mentions 'It is clarified that proposed platform should support Omni-channel request initiation and should have the capability to integrate with Bank's Portal, Mobile Apps, e-banking portal &amp; website portal etc. Please validate</p>	<p>Kindly refer scope of work of the RFP. The proposed solution should have capability to integrate with Bank's existing portal/app.</p>

			be used by branch staff, marketing officers, agent's/ business correspondents.		
81.			Please refer page 12 & 13 of RFP. "The proposed solution will be a single stop for new CASA customer on boarding and opening of Recurring as well as Fixed Deposit ."	Our understanding from pre bid clarification document is that proposed solution is to facilitate customer onboarding only for new CASA customers and account opening of R D and FD. Please validate.	Kindly refer RFP page no 13 for clarification.
82.		Pre-bid clarification point 72	Currently preferred form of deployment strategy planned for the new system is On-Premises after that on private cloud	Our understanding is solution is to be deployed on prem. However, solution is expected to have capability to be hosted on cloud in future. If change to cloud is needed in future, same will be handled as change request.	It will be considered on CR basis.
83.		Pre-bid clarification point 79	The bidder has to supply end to end solution including API	Proposed solution will expose its API to be consumed by other applications. Please clarify that no API management solution is needed as	Kindly refer scope or work.

			for integration. Bank may share any API if available with Bank	part of this bid	
84.		Pre-bid clarification point 114	Banks existing EKYC / VKYC system is available for saving accounts only. For detailed scope please refer RFP	Our understanding is that bank has e-KYC, v-KYC, c-KYC systems and these solutions are not needed as part of this bid. Only integration of proposed solution to be done with KYC solutions. Please validate	Bidder has to provide the functionalities as mentioned in the scope of work.
85.		Pre-bid clarification point 122	UCO Bank has asked for 7000 licenses in total, where Bank will purchase 4000 licenses in 1st year and rest in bunch of 500 within next 4 years and the cost will be calculated proportionally	4000 license in year 1 along with 2000 licenses in next 4 years (500 *4) makes total 6000 licenses. This doesn't tally with 7000 total licenses mentioned. Please clarify	Clause stands modified as :  UCO Bank has asked for 7000 licenses in total, wherein Bank will purchase 4000 licenses in 1st year and rest in bunches of 750 within next 4 years and the cost will be calculated proportionally
86.		Pre-bid clarification point 150	Minimum 15 regional language options to be provided	Please list 15 languages to be supported. It will help bidders assess solution capability against that list	It is noted that 13 regional languages excluding English & Hindi.
87.		Pre-bid clarification point 156	For integrating with bidder's Fintech, bidder will arrange APIs. In case integration with Bank's Fintech is required, in this case	Bidder is not proposing any Fintech as part of bid. As needed, Fintech engagement will need to be done by bank with Fintech. Proposed solution will expose its API to be used by Fintech. Please validate this understanding	Bidder has to provide necessary functionalities as per scope or work wither alone or partnership with Fintech company. However Bank may also ask the



			Bank will facilitate for APIs		bidder to integrate with Bank's empaneled Fintech companies. Details will be shared with selected bidder in due course.
88.		Pre-bid clarification point 203	The Platform should support various second factor authentication mechanisms like OTP, Biometric, IRIS Scan, Face ID, PKI etc.	Bank response to this point is 'Detail will be shared with selected bidder'. As this detail is needed to assess the capability of solution to be proposed, we request to please provide this understanding at pre-bid stage	Clause is self explanatory
89.		Pre-bid clarification point 302	bidder will procure whatsapp API	Any subscription to external data system needs to be provided by bank. Proposed solution will interface with that external system by exposing its API. Please validate this understanding	Whatsapp platform will be provided by the Bank. Integration to be taken care by the bidder.
90.		Pre-bid clarification - corrigendum point 1	Eligibility Criteria , SI no 4  The bidder/OSD (Original Solution Developer) should have implemented CRM solution in at least one (1) scheduled commercial Banks/NBFCs in India with more than 500 branches	As implementation is to be done by bidder, bidder experience is important for success of project. Also, CRM solution in a bank functions much differently compared to that in NBFC. We request to change this criteria to original position as 'bidder should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches'	Clause stands as per RFP
91.		Pre-bid	Eligibility Criteria, SI no	2 year successful operation period gives comfort	Kindly refer corrigendum

		clarification - corrigendum point 2	5 The platform should be operational for minimum of 1 year in any scheduled commercial Bank having customer base of One Crore Fifty Lakh (1,50,00,000) or more, as on the date of bid submission	to bank on capability of solution. as such, we request to please change this clause to original position as ' platform should be operational for minimum of 2 years in any scheduled commercial Bank having customer base of two Crore (2,00,00,000) or more, as on the date of bid submission	enclosed herewith
92.		Pre-bid clarification - corrigendum point 3	Contract Period The tenure of the Contract will be for a period of 5 (Five) years from the effective date of the contract. However , Warranty or ATS will start from go-live date to 5 year .	Warranty / ATS end date has to be same as contract end date. As such, we request to please delete second part of this clause which mentions that Warranty or ATS will start from go-live date to 5 year.	Clause stands as per RFP
93.		Pre-bid clarification - revised technical evaluation point 3	No. of Implementation of proposed solution for digital on boarding module done by bidder in last 5 financial years i.e. 2017-18, 2018- 19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each	System integrators propose and implement various solutions to different clients depending on specific needs of clients and their budget. Asking reference on proposed solution will restrict no. of bids to bank. We request to please modify this clause as 'Implementation / under implementation of digital onboarding solution by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in a public sector bank in India'	Clause stands as per RFP

			Implementation 05 marks will be awarded)		
94.		Pre-bid clarification - revised technical evaluation point 4	No. of Implementation of proposed for Customer 360-degree view module done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded)	System integrators propose and implement various solutions to different clients depending on specific needs of clients and their budget. Asking reference on proposed solution will restrict no. of bids to bank. We request to please modify this clause as 'Implementation / under implementation of Customer 360-degree view module done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in a public sector bank in India'	Clause stands as per RFP
95.		RFP clause 62	If the bidder is engaging any third party in executing the project, details thereof shall be furnished	To ensure successful quality implementation, we suggest that bank please specifies that implementation be done by OEM with bidder managing the project and post go-live support. Most of CRM / onboarding projects have been implemented by OEMs only in India	Clause stands as per RFP
96.	69	84	Project timeline	Looking at project complexity and supply chain situation, we suggest following timelines: 1. Submission of plan - 1 week 2. HW / SW installation - 20 weeks (the most aggressive hardware delivery timeline is 14 weeks , 4 weeks hw installation, 2 weeks sw installation) 3. Implementation, customisation - 50 weeks 4. UAT - 58 weeks 5. go-live - 62 weeks	Clause stands as per RFP
97.	65	74	tenure of the	Go-live is moving timeline. Project can start after	Clause stands as per RFP

			Contract will be for a period of 5 (Five) years from the date of go-live	signing of contract. Request to change this clause as - tenure of the Contract will be for a period of 5 (Five) years from the effective date of the contract.	
98.	149, 28		The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.	We want to understand if the bidder is expected to utilize Bank's existing Ticketing and Application Performance Monitoring tools to safeguard Bank's investments in these tools. Please confirm our understanding.	Clause is self-explanatory
99.	73, 87		During the contract period as well as during the annual maintenance contract, the bidder, in addition to attending calls for repairs/maintenance, shall conduct preventive maintenance checks for the supplied hardware/software items once in every six months basis and no charges shall be payable for such maintenance, including parts replaced or requiring replacement.	It is critical for the bidder to understand what is expected of the bidder under the preventive maintenance every six months so as factor appropriate efforts for this exercise. Kindly provide at a high-level what is expected as part of this activity.	Clause is self-explanatory
100.	64		The vendor shall provide Preventive	This is in contradiction to the Preventive Maintenance scope captured in Page 73.	Kindly refer corrigendum enclosed herewith

			Maintenance (once in a month).	Therefore request the Bank to make the following correction to the statement. "The vendor shall provide Preventive Maintenance (once in Six month).	
101.	28, f		Performing the Backup/restoration/p atch/updates/upgrades of related activities pertaining to the OS/APP/DB/WEB/Middleware/ Servers and related peripherals of proposed solution & related servers.	To factor the appropriate sizing for the Backup solution, request Bank to provide Bank's existing backup and archival policy.	Details will be shared with selected bidder.
102.	46	45		35. Other Terms and Conditions e. The bidder is solely responsible for any legal obligation related to <u>third party</u> licenses during contract period for the solution proposed and Bidder shall give indemnity to that effect.	Clause stands as per RFP
103.	81	97		<b>Bidder request to have revised Indemnity clause as per UCO Bank RFPs "Request for Proposal (RFP) For Supply, Installation, Implementation, Post-Implementation Onsite Support of End-to-End Comprehensive &amp; Integrated Global Treasury Management Solution (CIGTMS) (Re-Tendering) RFP Ref. No: UCO/DIT/774/2022-23 Date: 18/06/2022 Amendments, Addendums and Corrigendum's " "Request for Proposal (RFP) For Supply, Installation, Implementation, Post-Implementation, Onsite Operations and Support of End-to-End Data Analytics and Business Insights Solution (Re-tendering) RFP Ref. No: DIT/1953/2021-22 Date: 05/10/2021</b>	Kindly refer corrigendum enclosed herewith

				and Amendments, Addendums and Corrigendum's uploaded on 06/01/2022"	
104.	91	115		<p>Bidder request to have revised Indemnity clause as per UCO Bank RFPs "Request for Proposal (RFP) For Supply, Installation, Implementation, Post-Implementation Onsite Support of End-to-End Comprehensive &amp; Integrated Global Treasury Management Solution (CIGTMS) (Re-Tendering) RFP Ref. No: UCO/DIT/774/2022-23 Date: 18/06/2022 Amendments, Addendums and Corrigendum's " ; "Request for Proposal (RFP) For Supply, Installation, Implementation, Post-Implementation, Onsite Operations and Support of End-to-End Data Analytics and Business Insights Solution (Re-tendering) RFP Ref. No: DIT/1953/2021-22 Date: 05/10/2021 and Amendments, Addendums and Corrigendum's uploaded on 06/01/2022"</p>	Kindly refer corrigendum enclosed herewith
105.	85	101		<p><i>Bidder request to have revised Indemnity clause as per UCO Bank RFPs "Request for Proposal (RFP) For Supply, Installation, Implementation, Post-Implementation Onsite Support of End-to-End Comprehensive &amp; Integrated Global Treasury Management Solution (CIGTMS) (Re-Tendering) RFP Ref. No: UCO/DIT/774/2022-23 Date: 18/06/2022 Amendments, Addendums and Corrigendum's " ; "Request for Proposal (RFP) For Supply, Installation, Implementation, Post-Implementation, Onsite Operations and Support of End-to-End Data Analytics and Business Insights Solution (Re-tendering) RFP Ref. No: DIT/1953/2021-22 Date: 05/10/2021 and Amendments, Addendums and Corrigendum's uploaded on 06/01/2022"</i></p>	Kindly refer corrigendum enclosed herewith

106.	66	80	<p>a) The successful bidder should submit a Security Deposit of Rs. 1 Crore along with bid. Subsequently, he has to also submit Performance Guarantee of amount of 3% of Total order value valid for a period of 63 months (60 months + a claim period of three (3) months) within 15 days from the date of acceptance of the Purchase Order.</p>	<p>Bidder request for below terms :</p> <ul style="list-style-type: none"> <li>- Bank shall invoke the PBG only on occurrence of material breach and after the Bank provides a 30 days cure period to the bidder to rectify the material breach for which the PBG is sought to be invoked.</li> <li>- <b>Bank wants Security Deposit of 1crore plus PBG of amount of 3% of TCV. Hence we request Bank to remove Security Deposit (Rs.1 Crore) requirement, as bank will have PBG to secure its interest.</b></li> </ul>	Clause stands as per RFP
107.	71	86.A.i & ii	<p>i. Software Payment Schedule :</p> <ol style="list-style-type: none"> <li>1. Along with PO - Nil</li> <li>2. Delivery for UAT - 10% (Software charges)</li> <li>3. On UAT Sign off - 15% (Software charges)</li> <li>4. On Go live - 50% (Software charges)</li> <li>5. One month of satisfactory working after Go live - 15% (Software charges)</li> <li>6. 3 months after go live - 10% (Software</li> </ol>	<p>Bidder request for below requested terms:</p> <ul style="list-style-type: none"> <li>- Software License Fee</li> <li>i. Upfront 80% of license fees on Delivery of licenses</li> <li>ii. 20% of License Fee on implementation</li> </ul> <p>In case of software subscription, 100% of subscription fees to be Payable annually in advance</p>	Kindly refer corrigendum enclosed herewith

			charges)		
108.	71-72	86.A.i & ii	Hardware Payment Schedule (with comprehensive warranty): 1. Along with PO - Nil 2. On Delivery of Hardware - 50% (hardware charges) 3. On Installation - 20% (hardware charges) 4. On Go live - 20% (hardware charges) 5. One month of satisfactory working after Go live - 10% (hardware charges)	Bidder request for below terms : - For Hardware - 80% (hardware charges) on delivery and remaining 20% on installation/configuration	Clause stands as per RFP
109.	72 and 117	SI No. 6 - Payment schedule	4. One Time Implementation	Bidder request for below terms : - 25% on Contract signing - 30% on Project Kick off - 30% on UAT Sign off - 15% on Go live	Clause stands as per RFP
110.	72 and 117	SI No. 4 - Payment schedule	Training Cost (200 staff in a batch of 20 staff each)	Bidder request for below terms : - Payment should be made on completion of training for each respective batches	Clause stands as per RFP
111.	73 and 117	86.A.iii	Payment for any quarterly usage charge or Application / Maintenance charges will be paid on quarterly basis in arrears	Bidder request for below terms : - ATS : Payment should be made annually in advance - Facility Management charges : Payment should be made monthly in arrears. There are precedence in UCO Bank for such payment terms. We request your kind consideration.	Clause stands as per RFP



112.	73	86.A.iii	The Bank will pay invoices within a period of 30 days from the date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected Bidder within 15 days from the date of receipt of the invoice. After the dispute is resolved, Bank shall make payment within 30 days from the date the dispute stands resolved. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidders. B	Bidder request for below term : - Bidder will charge interest @1% per month for any delay beyond due date for non-payment of invoices.	Clause stands as per RFP
113.	75	90	The Bank, by a written notice for a period of 90 (Ninety) days sent to the Bidder, may terminate the said Agreement/Contract, in whole or in part, at any time for its convenience. The	Bidder request UCO Bank to confirm that Bank will pay for the services rendered up to the point of termination, hardware, software, ATS and AMC delivered up to date of termination and the like.	Clause stands as per RFP

			notice of termination shall specify that the termination is for the Bank's convenience, the extent to which the performance of work under the said Agreement/Contract is terminated and the date upon which such termination becomes effective		
114.	76	93	In the event that the termination of the said Agreement/Contract is due to the expiry of the term of the said Agreement/Contract, a decision not to grant any (further) extension by UCO Bank, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as may be required and as UCO Bank may specify including training, where the successor(s) is a representative/perso	Bidder request for below Terms : - For any services provided post termination, Bank will be required to make payment based on mutually agreed terms	Clause stands as per RFP

			nnel of UCO Bank to enable the successor Bidder to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.		
115.	73 and 79	88 and 95	<p>88. In case of cancellation/termination of Order/Agreement due to the above stated situations, the following consequences will entail:</p> <p>i. In case the 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 deliverables from alternate sources at the risk,</p>	<p>Bidder request for Below term :</p> <ul style="list-style-type: none"> <li>- Bidder understand that terms given in clause "88(i &amp; ii)" and "95.j.g." are not consistent and request the Bank to align them i.e. Bidder's liability limited to incremental cost capped at 25% of the cost of the undelivered systems/services.</li> <li>- Further, This clause can be invoked only on termination of contract and only for failure solely attributed to bidder</li> </ul>	Clause stands as per RFP

			<p>cost and responsibility of the Bidder with the capping of 125% of the original quoted cost for such deliverable.</p> <p>ii. If the Bidder does not perform satisfactorily or delays in execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice, in this event the Bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.</p> <p>4. In case of cancellation of order, any advance payments (except payment against</p>		
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			<p>ATS/Software subscription) made by the Bank to the Bidder for implementation of project, would necessarily have to be returned to the Bank. If the Bidder fails to return such payment within thirty (30) days, then the Bidder have to return the amount to the Bank with interest @ 15% per annum, further the Bidder 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 Bidder. This is after repaying the original amount paid.</p>		
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			95.j.g. After the award of the contract, if the successful Bidder/s does not perform satisfactorily or delays execution of the contract, the 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 successful Bidder/s is bound to make good the additional expenditure, which the Bank may have to incur to carry out for the execution of the balance of the contract. This clause is also applicable, if for any reason, the contract is cancelled.		
116.	12	6	Solution should be able to carry out customer risk profiling.	UCO Bank is seeking Customer Risk Profiling from the Bidder. Another bidder to provide the support here.	Bidder has to provide the said capability within the proposed solution.
117.	12	6	The platform should be capable to implement current &	We recommend UCO Bank to amend this requirement as below: 'The platform should provide with response time	Clause stands as per RFP

			future requirements of the Bank with ability to handle at least 4000+ concurrent sessions without any data loss and with response time of less than 1 second.	of 2 seconds supporting expected TPS stipulated by the bank'  However, the response time is dependent on other factors as well like infra, network, etc.	
118.	12	6	Successful bidder should be providing an uptime of 99.50% (24x7x365), calculated on a monthly basis. Any downtime due to Bank's dependency will not be considered as downtime.	We recommend UCO Bank to amend this requirement as below:  'The platform should provide High Availability with a minimum uptime time of 95%'  As deployment of High Availability with a minimum uptime time of 99.95% will be high costing.	Clause stands as per RFP
119.	12	6	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank	We recommend UCO Bank to dilute this clause as below, 'The platform should provide High Availability with a minimum uptime time of 95% with response time of 2 seconds supporting expected TPS stipulated by the bank' As deployment of High Availability with a minimum uptime time of 95% will be high costing.	Clause stands as per RFP
120.	12	6	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of	We recommend UCO Bank to dilute this clause as below, 'The platform should provide High Availability with a minimum uptime time of 95% with response time of 2 seconds supporting expected TPS stipulated by the bank	Clause stands as per RFP

			2 seconds supporting expected TPS stipulated by the bank	As deployment of High Availability with a minimum uptime time of 95% will be high costing.	
121.	12	6	Solution should be able to carry out gap analysis in customer & making personalized product recommendations.	UCO Bank is seeking Gap Analysis from the Bidder. Bidder to provide the support here.	Bidder has to provide the said capability within the proposed solution.
122.	12	6	While designing any form for online and offline filling, Bidder must ensure a common form template is used. The same template should be used to generate both online and offline versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms and offline forms	<p>We recommend UCO Bank to amend this requirement as below:</p> <p>While designing any form for online filling, Bidder must ensure a common form template is used. The same template should be used to generate both online versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms.</p> <p>Since offline form filling is not recommended as per the best practice and seamless digital experience.</p>	Clause stands as per RFP
123.	12	6	Regional Languages	As part of the CRMNEXT multilingual capabilities, CRMNEXT will provide language support in English & Hindi. Any other language can be incorporated as part of change management	Kindly refer Sl. No 13



124.	12	6	BI Tool	Integration with existing Enterprise BI Tool of UCO bank	Bidder has to provide BI tool.
125.	12	6	System should have ability for query selection criteria to be named and saved for future use.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP
126.	12	6	System should have ability to utilize pivot tables in the reports.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP
127.	12	6	System should have the provision to support quick queries that can provide the user with the list of leads that are ready for reconciliation.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP
128.	12	6	System should have ability to allow formatting of data/columns on the report, such as numbers or decimals, dates, column alignment, subtotal and totals, and highlight the results.	We recommend UCO Bank to remove this requirement as this is not related to CRM application reporting module whereas it is related to separate Reporting applications such as PowerBI.	Clause stands as per RFP
129.	12	6	Digital Welcome Kit	We recommend UCO Bank to amend this requirement as below:  Generate Digital Welcome Kit via integration from UCO Bank's CBS/respective systems	Digital Welcome kit should include but not limited to: 1. Welcome letter 2. Product Feature

					3. Registration link of Bank's digital banking product
130.	12	6	Online Income Tax return filing	We recommend UCO Bank to remove this requirement as this is not related to core CRM functionality	Clause stands deleted
131.	12	6	Ability to the bank's administrators to define the various profile completeness measures from time to time based on bank's marketing strategy.	We recommend UCO Bank to remove this requirement as this is not related to core CRM functionality however system has a strong Administration module with User and Role Management to govern such profile completeness manually	Clause stands as per RFP
132.	12	6	Connect with new customers by serving them in their channel of choice	We recommend UCO Bank to remove this requirement as this is not related to core CRM functionality however custom fields can be created for the subscription of communication channels of the customers	Clause stands as per RFP
133.	12	6	Provide interfaces required to integrate the solution with other banking systems and applications and provide complete testing and required training and provide hand-holding support during roll-out.	We recommend UCO Bank to amend this requirement as below:  Provide interfaces required to integrate the solution with other banking systems and applications and provide complete testing and required training (Bidder shall facilitate Train-The-Trainer) and provide hand-holding support during roll-out (Bidder shall facilitate all the roll-out strategies/activities).	Clause stands as per RFP
134.	12	6	The platform should be able to support open source, server-side languages and	We recommend UCO Bank to remove this requirement as the BUSINESSNEXT platform is a single code based organically built platform which supports low-code, no-code capabilities.	Clause stands as per RFP

			client-side scripting/ programming languages like Java scripts, ActiveX, etc.		
135.	12	6	The application should be able to support open source, server-side languages and client-side scripting/ programming languages.	We recommend UCO Bank to remove this requirement as the BUSINESSNEXT platform is a single code based organically built platform which supports low-code, no-code capabilities.	Clause stands as per RFP
136.	12	6	The platform should possess capability to obfuscate the application / code prior to release.	We recommend UCO Bank to remove this requirement as the bidder platform shall provide the necessary release notes well in advance if required.	Clause stands as per RFP
137.	12	6	All services necessary to provide a seamless digital experience to the customer need to be developed, called and integrated for the front-end experience of the user.	Requesting UCO Bank to at least provide the services on a high level.	Clause stands as per RFP
138.		RFP clause# 56 .	Evaluation of Bid	<p>The qualified bidder who does not have reference for point# 3 &amp; 4 on the proposed solution. We will be technically disqualified as per the ask of minimum 50% marks in each group of technical scoring.</p> <p>Request to delete the group 3 &amp; 4 below to remove the anomaly in eligibility and minimum</p>	Clause stands as per RFP

				technical scoring for qualification.	
139.	151	Eligibility Criteria , Sl no 4	The bidder/OSD (Original Solution Developer) should have implemented CRM solution in at least one (1) scheduled commercial Banks/NBFCs in India with more than 500 branches.	kindly consider the experience of Customer 360 degree view solution along with CRM, as both the solutions are similar in nature also this will go inline of the Revised Technical Evaluation sheet (Annexure-9) mentioned on page no 157 of corrigendum document	Clause stands as per RFP
140.		Eligibility Criteria Sl. 2.	bidder should have a minimum turnover of at least Rs. 40 Crores in each year for the last 3 financial years i.e., F.Y. 2019-20, 2020-21 & 2021-22 as per audited balance sheet	Bidder's company is 1 year 4 months old spin off from another company and bidder does not have audited balance sheet for last 3 years, instead bidder can furnish Chartered Accountant declaration stating the demerged company of another company has had a turnover of more than Rs. 1000 Crores in the last 3 F.Y. bidder would like to request you to allow us to submit the Chartered Accountant declaration instead of the Audited Balance Sheet.	Clause stands as per RFP
141.	1	NOTICE TO THE BIDDERS Date: 09.02.2023	The last date for submission of bid documents for "Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-	Please extend the deadline for submitting the RFP Response until 10th March 2023.	Kindly refer corrigendum enclosed herewith

			tendering). RFP REF NO: UCO/DIT/2171/2022-23 dated 23/11/2022" which was scheduled on 10.02.2023 (4:00 P.M.) is hereby extended up to 24.02.2023 (4:00 P.M.). Technical bids will be opened on 24.02.2023 at 4:30 P.M.		
142.	158	8. ANNEXURE :9	Demonstration and Site Visit: Demonstration of the proposed solution/product with in-depth understanding of the Bank's project technical and functional requirements as per the scope. Site visit of the location/ office where proposed solution is implemented by the bidder is to be arranged by the bidder in consultation with Bank. Necessary	Please change this to "Demonstration and Site Visit: Demonstration of the proposed solution/product with in-depth understanding of the Bank's project technical and functional requirements as per the scope. Site visit of the location/ office where proposed solution is implemented by the bidder or OEM is to be arranged by the bidder or OEM in consultation with Bank. Necessary approval and appointment for site visit is to fixed by the bidder. Site visit charges incurred on officials visiting the site will be borne by Bank"	Kindly refer corrigendum enclosed herewith

			approval and appointment for site visit is to fixed by the bidder. Site visit charges incurred on officials visiting the site will be borne by Bank		
143.	157	3. ANNEXURE :9	No. of Implementation of proposed solution for digital on boarding module done by bidder in last 5 financial years i.e. 2017-18, 2018- 19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded) **	Please Change this to "No. of Implementation of proposed solution for digital on boarding module done by bidder or OEM in last 5 financial years i.e. 2017-18, 2018- 19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded)"	Kindly refer corrigendum enclosed herewith
144.	157	4. ANNEXURE :9	No. of Implementation of proposed for Customer 360-degree view module done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in	Please Change this to "No. of Implementation of proposed for Customer 360-degree view module done by bidder or OEM in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded)"	Kindly refer corrigendum enclosed herewith

			India (For Each Implementation 05 marks will be awarded) **		
145.	152	32. FUNCTIONAL SPECIFICATIONS	The solution should have in-built AML capability	Please Change this to "The solution should have integration capability with 3rd party AML solutions."	It is clarified that the System should have readily available inbuilt AML tool as per scope however system should have future capabilities to integrate with Bank's existing AML solution
146.	13	((1. Digital Onboarding) Point No. 07) Key modules/Functionalities	The solution should have in-built AML capability	Please Change this to "The solution should have integration capability with 3rd party AML solutions."	It is clarified that the System should have readily available inbuilt AML tool as per scope however system should have future capabilities to integrate with Bank's existing AML solution
147.	151	Amendments, Addendums and Corrigendum uploaded on 21/01/2023 (Modified Clause) Eligibility Criteria, Sino 5	The platform should be operational for minimum of 1 year in any scheduled commercial Bank having customer base of One Crore Fifty Lakh (1,50,00,000) or more, as on the date of bid submission.	Please change this to "The platform should be operational for minimum of 1 year in any scheduled commercial Bank having customer base of One Crore (1,00,00,000) or more, as on the date of bid submission."	Kindly refer corrigendum enclosed herewith



## Department of Information Technology

### Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-Tendering), RFP REF NO: UCO/DIT/2171/2022-23 dated 23/11/2022 Amendments, Addendums and Corrigendum uploaded on 24/02/2023

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SI No	Existing Clause	Modified Clause
1	Demonstration and Site Visit: Demonstration of the proposed solution/product with in-depth understanding of the Bank's project technical and functional requirements as per the scope. Site visit of the location/ office where proposed solution is implemented by the bidder is to be arranged by the bidder in consultation with Bank. Necessary approval and appointment for site visit is to fixed by the bidder. Site visit charges incurred on officials visiting the site will be borne by Bank	Demonstration and Site Visit: Demonstration of the proposed solution/product with in-depth understanding of the Bank's project technical and functional requirements as per the scope. Site visit of the location/ office where proposed solution is implemented by the bidder /OEM is to be arranged by the bidder/OEM in consultation with Bank. Necessary approval and appointment for site visit is to fixed by the bidder. Site visit charges incurred on officials visiting the site will be borne by Bank
2	The platform should be operational for minimum of 1 year in any scheduled commercial Bank having customer base of One Crore Fifty Lakh (1,50,00,000) or more, as on the date of bid submission.	The platform should be operational for minimum of 1 year in any scheduled commercial Bank having customer base of One Crore (1,00,00,000) or more, as on the date of bid submission.
3	In case Bank confirms to not implement any specific module from Scope of RFP for the time being, the same needs to be implemented within 2 weeks of Bank's request.	In case Bank confirms to not implement any specific module from Scope of RFP for the time being, the same needs to be implemented as per following schedule upon Bank's request:  Total Timeline- 4 weeks



		<p>UAT- Within 2 weeks</p> <p>Go-Live- 2 Weeks from UAT</p>
<b>4</b>	The vendor shall provide Preventive Maintenance (once in a month)	The vendor shall provide Preventive Maintenance (once in a quarter)
<b>5</b>	Indemnity	<p>In consideration of the Bank having agreed to accept our offer in terms of Request for Proposal No. UCO/DIT/2171/2022-23 Date: 23.11.2022, we the Bidder herein doth hereby agree and undertake that we shall indemnify and keep indemnified the Bank including its respective Directors, Officers and Employees, from and against any claims, demands, actions, proceedings, damages, recoveries, judgments, costs, charges liabilities, losses arising out of all kinds of accidents, destruction, deliberate or otherwise, violation of applicable laws, regulations, guidelines and/or environmental damages, if any, during the contract period or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said RFP and any damage caused from and against all suits and other actions that maybe instituted or preferred against the Bank or which the Bank may have to bear, pay or suffer directly or indirectly due to omission or commission of any act on our part and/or on the part of our employees, representatives, agents and/or associates, sub-contractors in performance of the obligations enumerated under the said Request for Proposal.</p> <p>We the Bidder further irrevocably and unconditionally agree and undertake to hold the Bank harmless, indemnify and keep the Bank indemnified from any of its following acts and deeds, irrespective of the value, genuineness or enforceability of the afore-</p>

		<p>said Contract/Agreement or insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of UCO Bank or us or any other circumstance whatsoever which might otherwise constitute a discharge of the Bidder:</p> <p>a. material breach of any of the terms of the RFP/ SLA or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty or breach of confidentiality etc., of the service provider under these presents and/or Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;</p> <p>b. infringement of any intellectual property right, patents, trademarks, copyrights etc., including any claims of infringement of any third-party copyright, patents or other intellectual property and/or any third party claims on the Bank for malfunctioning of the equipment, software or deliverables or usage of any license, or such other statutory infringement in respect of all components provided to fulfill the scope of work under these presents and/or Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;</p> <p><b>PROVIDED HOWEVER (i) Bank notifies BIDDER in writing within .....15 days..... of the claim and/ or Bidder is having knowledge of the same and/or reasonably it should be in notice of the bidder (ii) BIDDER will have control of the defense and all related settlement negotiations, however, if Bank, deem fit and proper may take control of the defense (iii) Bank provides BIDDER with the assistance, information, and authority reasonably necessary to perform the above, and (iv) the Bank will not make any statements, admissions or public remarks which may prejudice to</b></p>
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		<p>the interest of the bidder.</p> <p><b>Exclusion:</b></p> <p>Bidder shall not be obligated or liable under any provision of this Agreement for any performance problem, claim of infringement or other matter to the extent same is resulting, in whole or in part, from: (i) any modification of any Solution (other than a modification made solely by Bidder); (ii) any use of a Solution in breach of the Agreement; (iii) any combination of the Solution with any other software, hardware, product, technology, data or services; (iv) any use of any version of a Solution other than the Supported Release;</p> <p>Bank's failure to implement corrections or changes to a Solution provided by Bidder/ Bidder; (vi) Bank's failure to subscribe to support and maintenance if then offered for the Solution; (vii) any Embedded Software; (viii) any transaction processed on behalf of Bank or its affiliates, users, or customers, including any credit, fraud or counterfeit losses; or (ix) any negligence, wrongful act, or breach of the Agreement by Bank or its Authorized Recipients, users or Customers.</p> <p>"Embedded Software" shall mean embedded or bundled third-party software, including open source software. A 'Release' means the periodic provision of updates or modifications which Bidder, in its discretion, may incorporate into the Solution. A 'Supported Release' shall mean the immediately preceding Release, or other Releases made available in the previous twelve (12) months)</p> <p>If any infringement claim is raised by any third party or any</p>
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		<p>person, the Bidder will have the following remedial measures at their expenses:</p> <ul style="list-style-type: none"> <li>• modify or replace all or part (s) of the Solution to make it non-infringing;</li> <li>• procure for the Bank the right/license to continue using the Solution; or</li> <li>• remove all or part (s) of the Solution. If the Vendor so removes all or a part (s) of a Solution, then the Vendor shall refund the same to the Bank in proportion, if Bank has paid a one-time upfront initial license fee for the Software.</li> </ul> <p><b>However, it is clarified that this remedy will not curtail any of Bank's rights under this Agreement.</b></p> <p>c. for any loss or damages caused to the Bank's premises or property, loss of reputation &amp; loss of life etc., solely attributable due to the acts of the Bidder/Bidder's employees, representatives, agents and/or associates;</p> <p>d. non-compliance of the Bidder with the applicable laws and/or statutory obligations, if any, in performing its duties as a service provider under the said Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;</p> <p>e. Gross Negligence or wilful misconduct attributable to the Bidder, its employees, representatives, agents and/or associates or any liabilities which pose significant risk;</p> <p>We shall not enter into any settlement, compromise or make any statement (including failure to take appropriate steps) that may</p>
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		<p>be detrimental to the rights, interest and reputation of the Bank (and/or its customers, users and service providers).</p> <p><b>Service Provider will not be liable for any loss of profits, revenue, contracts or anticipated savings or and consequential or indirect loss or damages however caused.</b></p> <p>All indemnities shall survive notwithstanding the expiry or termination of Service Level Agreement/Contract/Master Service Level Agreement and we shall continue to be liable under the indemnities.</p> <p>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 previously mentioned Agreement/Contract.</p> <p>We hereby declare that this Indemnity is in addition to the Liquidated Damages as provided in these presents.</p>
6	The last date for bid submission was scheduled on 24.02.2023 at 04:00 PM and opening of technical bid was scheduled on 04:30 PM.	The last date for bid submission was scheduled on 14.03.2023 at 04:00 PM and opening of technical bid was scheduled on 04:30 PM.

## 1. Payment Terms:

Payment terms for the project will be as follows:

### **A). Payment for Development & Implementation charges:-**

#### **i) Software**

Sl.	Payment Milestone	Payment percentage
1	On Delivery and UAT acceptance (Along with licenses if any)	50% (Software charges)
2	On Go live	40% (Software charges)
3	One month of satisfactory working after Go live	10% (Software charges)

#### **ii).Hardware**

Sl.	Payment Milestone	Payment percentage
1	Along with PO	Nil
2	On delivery of hardware	50 % (Of Hardware Charges)
3	On installation	20 % (Of Hardware Charges)
4	On Go live	20% (Of Hardware Charges)
5	One month of satisfactory working after Go live	10% (Of Hardware Charges)

### Technical Scoring Criteria (Technical Evaluation Matrix)

Sl. No.	Criteria	Total Marks
1.	No. of Implementation of proposed solution in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 1 marks will be awarded)  (For under implementation- requisite certificate signed by executive not below rank of AGM, from Bank where implementation is undergoing is to be submitted.)	10 (Max)
2.	No. of Implementation of proposed solution done by bidder/OSD (Original Solution Developer) in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded)	10 (Max)
3.	Technical Specification score	20
4.	Functional Specification score	40
5.	<b>Technical Presentation:</b> Quality of Presentation, Understanding of Bank's requirement, Delivery approach and methodology and Project Governance.	10
6.	<b>Demonstration and Site Visit:</b> Demonstration of the proposed solution/product with in-depth understanding of the Bank's project technical and functional requirements as per the scope.  Site visit of the location/ office where proposed solution is implemented by the bidder is to be arranged by the bidder in consultation with Bank. Necessary approval and appointment for site visit is to fixed by the bidder. Site visit charges incurred on officials visiting the site will be borne by Bank.	10
<b>Total Marks</b>		<b>100</b>