



UCO BANK
Department of Information Technology

Request for Proposal (RFP) For Implementation of Early Warning Signal vis-a-vis SMA Management and Reporting

RFP Ref. No. DIT/BPR&BTD/OA/1553/2018-19 dated 30/06/2018

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

Sl. No	Page no	Clause	Clause as per RFP	Description of Query/ Clarification sought by Bidder	Bank Response
1.	6	Bid Details	Bid Details	As mentioned the pre-bid queries should be submitted before 09/07/2018 will there be any window for further clarification dates post 09/07/2018 as the final date of technical and commercial submission is 16/08/2018	Bank does not entertain queries after the pre bid query submission date.
2.	15	Eligibility Criteria for Bidders	The vendor should be able to provide Factual Credit Information of the Bank's Retail & Corporate Portfolio having relationship with other Banks. The vendor should have agreement in place with one of the depositories / aggregators.	Can the Bank help the vendor in procuring the DATA from the aggregators as DATA is only shared on request of Bank requirement, also Data aggregators provide a bank's requirements on credit history data on subscription basis? Banks subscribing to aggregators data as per their requirements time-to-time is industry norm (on AML watch lists etc.	Bidder has to collect/ extract data from the data aggregator such as Peer Banks, Stock exchange. Govt agencies, CRILIC, Credit Bureau, CERSAI, Rating agencies, Information agencies etc. If any membership is to be taken to extract the data from the data aggregator, the bidder has to inform the Bank to get the membership from the data

					aggregator. Bank will make payment for the membership fee only. All Integration charges will be borne by the successful bidder.
3.	16	Eligibility Criteria for Bidders	The proposed EWS solution should have been implemented in at least one Scheduled Bank in India.	Please clarify is this clause for the OEM or for the Bidder / SI, can we put forward any other document rather than PO/ Invoice as it is out of compliance to share invoice / PO. Is there any alternative to these asked proofs.	The bidder has to submit PO/Client Certificate/ Invoice after masking the prices.
4.	17	Broad Scope of the Work	Onsite- Support	Please clarify the breakup of the project duration required, is the support required for 4 years inclusive of 12 month's onsite support or its 5 years. Secondly please bring light to the implementation duration which will be a separate duration excluding the support duration clause mentioned.	The contract period will be for 5 years in which one year warranty and four year ATS.
5.	21	SCOPE OF EWS SOLUTION	Implement and Integrate the Solution for data extraction	We understand proposed solution include an ETL component, as well as real-time data synchronization capabilities. Please confirm.	Clause stands as per RFP
6	21	SCOPE OF EWS SOLUTION	Collate and consolidate structured/ semi-structure/unstructured information / data from all available channels	Is the expectation to provide MIS & Analytical services through ODS/DWH solution?	Scope and analysis of different reports mentioned in Annexure-II
				Given above expectation of Multidimensional analysis, what is the expected time lag between the operational system and the ODS / DWH? For e.g. T-1 day?	Scope and analysis of different reports mentioned in Annexure-II
				Is the expectation to provide dash boarding capability with near real-time synchronization between	Clause stands as per RFP

				operational system & DWH system?	
				What is the expected delay between the operational systems & DWH system for Dash boarding?	Scope and analysis of different reports mentioned in Annexure-II
				Is there a need for Data Lake setup to be provisioned?	Data to be analyzed should have supporting/proof stored in the system.
				Are there requirements for real time streaming of data into Data warehouse for Analytical purposes	Clause stands as per RFP
7	21	SCOPE OF EWS SOLUTION	Generate Network analytics, data analytics & sentimental analysis, which will facilitate analysis of credit appraisal proposal, identification of early weakness in the credit portfolio, better decision making, a quick response system and proactive monitoring of all borrower accounts.	Please provide more details on what types of Network analytics, data analytics & sentimental analysis (in the initial version)	Clause stands as per RFP
8.	21	SCOPE OF EWS SOLUTION	Analytical Dashboards for users	How many users and report should be considered for initial sizing?	There will be approximately 500 (concurrent in nature) Number of users.
9	22	Payment Terms	On delivery of product, execution of Agreements and submission of all documents including Performance Bank 20% of total cost of I	Please clarify as in this section the software procurement from OEM will be done after 100% payment towards the software cost, whereas implementation / customization cost will be adhere to the payment terms. Can there be a deviation in this section payment terms related to OEM and Bidder/SI	The said 20% may be released after submission of BG of the equivalent amount.
10	40	Annexure-II	Examine related unstructured data, banks process note, rating agencies data, regulatory guidelines, watch list data etc. and provide to the Bank the list of weaknesses in the account and	We understand proposed system must provide document management capabilities to store and record various documents (e.g. annual reports etc.). Such DMS must support native-integration with DB	Every weakness in the account should have supportive document.

			the reasoning for the assessment.	for best performance, and provide advanced features of search and link various documents. Please confirm	
12	40	Annexure-II	Financial data sourcing from internal and external source (from data aggregators such as peer bankers, stock exchanges, government websites, Credit Bureau, CERSAI, Rating Agencies, information agencies, news, twitter, etc.) for the subject corporate borrower along with its relative peer companies / borrowers for comparative analysis and generation of EWS triggers & dynamic EWS score in such exposures.	We understand solution must have a robust integration layer allowing for easy and rapidly scalable integration with various sources. Such integration must support SOA based integration, with out-of-the-box adapters supporting all industry standards. Please confirm	Clause stands as per RFP
13	40	Annexure-II	Transaction data analysis for identification of triggers & conversion into dynamic risk score. This analysis will be minimum at T+1 through extraction of data from source systems	The solution must provide a robust event-based messaging infrastructure, and configurable business-rule mechanism supporting advanced rules for configuring such scoring logic. (Not custom code-based implementation difficult to change). Please confirm.	Clause stands as per RFP
14	40	Annexure-II	Capability to Map market sentiments, market intelligence and compare companies on market capitalization, stock price analysis, revenue, capital & reserve, etc. for all listed and non-listed entities, firms with similar sectoral peers. The charts/ trends to be made available on near real time basis.	The integration platform must provide support for easy integration with all such sources using standard protocols. Please confirm	Clause stands as per RFP

15	47	Annexure-II	General	Can we propose a hybrid integration model, where integration with external/third-party sources can be deployed on public cloud based integration platform? This will not only provide advanced-styled rapid integration as and when more data sources are added, but also reduce on premise complexity and TCO. Please confirm.	The solution should not have sharing on public cloud.
16	47	Annexure-II	The system should have Audit Log for all Admin Operations, User Operations, and Configuration Options etc. and should be capable of keeping Audit trail as per Bank policy.	We understand DB layer must provide strong audit features to protect against DB level threats. The audit data also must be protected such a way that it cannot be tampered with. Please confirm	Clause stands as per RFP
17	47	Annexure-II	Complete training (both class room and hands on mode) on the solution to Bank staff either at locations as per the requirement of the Bank.	Can we consider cloud-based provisioning of such training environments, with data protected with masking? This will reduce TCO, and also provide flexibility and flexibility.	The training has to be imparted in Bank premises.
18	47	Annexure-II	The proposed system should be capable of running on a wide area network, capable of being used from multiple locations, WEB based and on Desktop, Laptop, TABs/Smart phone, etc. and relevant reports on Mobile Apps (Android, IOS, Windows, etc.). The solution should be capable of integrating with various Bank systems viz. Core Banking solution, etc.	We understand solution architecture must include a mobile backend infrastructure. Please confirm if we can consider a hybrid deployment model with such mobile layer on public cloud, and integrating with various internal and external systems.	The mobile related application shall be hosted / provided as a part of EWS solution itself. The solution should not have sharing on public clouds.

19	47	Annexure-II	Data Encryption/Protection requirement of the Bank	Please provide more details. Please confirm that the solution must provide for encryption for both data at rest, and data in motion.	Data Encryption or Protection is required in all cases whether it is in rest or motion
20	47	Annexure-II	Workflow for creating institutional memory for stake holders for actionable remarks/ comments with automated reminders through SMS & E-mails to both action & info-stakeholders	We understand solution must support advanced workflow and case management patterns. Many of the triggers would need review of concerned SMEs with special expertise. SMEs reviewing a particular case/alert should be able to log their comments, collaborate with others to scrutinize the case, escalate / re-assign to others for review; and such activities must be part of the underlying workflow infrastructure through easy configurations. Please confirm	Clause stands as per RFP
22	48	Annexure-II	The solution architecture should have capability to be configured in active mode	Please clarify; is it about active-active mode for high availability? Also, kindly confirm the requirements pertaining to business continuity.	Clause stands as per RFP
23	48	Annexure-II	System should allow archiving of historical reports	Can we consider public cloud based storage for such archiving and easy retrieval? Please confirm archiving requirements for initial sizing - - amount of data - retention period	The hardware required at the Bank level will be procured and factored in commercial template.
24	21	SCOPE OF EWS SOLUTION	Analytical Dashboards for users	Is the expectation to provide dash boarding capability with near real-time synchronization between operational system & DWH system?	Scope and analysis of different reports mentioned in Annexure-II
				Can we assume this to be the total user base for building the MIS & Dash boarding system? We see a total user count of ~500	Total user count will be approx. 500 (Concurrent in nature)

				concurrent Users	
				Are the users expected to be from Bank or is the platform expected to service other 3rd party as well If so what would be the user count, concurrency level etc.	The users belong to Bank.
25		NA	General Dashboard / Reporting Requirements	Please provide split of number of users for BI platform. Provide details for below class of users: - Total Online Report Consumers - Mobile Report Consumers - Total Users for Burst Reports - Total users who would perform Deep Analysis	The details will be shared with successful bidder
				Please share details on number of environments to be provisioned. E.g. DEVT, UAT, PRODUCTION, DR	
				Please provide details on capacity of non-production environments as % of production capacity. For e.g. TEST environment to be 25% of PRODUCTION and DR to be 50% of PRODUCTION and so on	
				A 10% YoY growth for both Internal & external users will be assumed for capacity & sizing planning for duration of 10 years? Please confirm	
				Can we elaborate on the unstructured data needs from various systems in the echo system of data warehouse to be built for BI / Analytics?	
				Is there a need for Data Lake setup to be provisioned?	
26			Support for multi-structured and big data analytics	Are there requirements for real time streaming of data into Data warehouse for Analytical purposes	Clause stands as per RFP

				Are there requirements for Deep analytics / Machine Learning capability to be performed on DWH?	
				Would there be users in category of Data Engineers / Data Scientists in the overall category of End users?	
27	43	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 25	Bidder has to provide basic information such as: Name of the Company, Industry, Promoters, Customer base, Banking Arrangement, Name of the leader bank and Details of Credit Facilities	Lead Banker & Customer Base Details are available with Banks only	Data available in the system will be shared.
28	40	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 6	Extract Customer Information / Loan Account / Transaction Particulars from various outside sources and Internal Core Banking solution/ ANNEXURE V– FUNCTIONAL & TECHNICALE REQUIREMENTS/ ARCHITECTURAL SPECIFICATIONS 100 systems	Please clarify this requirement. What does Annexure V signify here?	The clause stands modified as “Extract Customer Information / Loan Account / Transaction Particulars from various outside sources and Internal Core Banking solution”
29	42	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 16	Designing and implementing scalable data repository for meeting the Bank's present and future requirements for detection of the Early Warning Signals[EWS] a. to also cover the requirements post implementation of IND AS and other likely regulatory changes in future.	Any major changes post implementation shall be done through change request process.	The vendor shall provide all Necessary changes/modification/improvement as required against the current EWS norms and other regulatory conditions which the regulator may introduce from time to time as well as the changes in business rule by bank, without any additional Cost. However any material/major changes (For ex: IND-AS), the required modification shall be made available by the vendor

					within a reasonable time and Cost on mutually agreed terms. In the event the vendor is not able to provide such facilities, the vendor shall cause to facilitate the required integration/compatibility of the EWS application to alternate vendor, who provides such service to the Bank
30	42	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 19	It should be able to integrate data from multiple systems, departments, users, and business entities.	Please clarify this requirement. What is meant by business entities in this context? EWS solution can be implemented for single business entity.	If any data is being shared by RBI directly which is collective in nature from various financial institutions.
31	42	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 21	It should be capable of identifying all accounts including NPA and SMA with No risk, Low risk, Medium risk and High risk.	As per RBI guidelines, NPA identification is not under the scope of EWS Solution. Please clarify?	The clause stands modified as "It should be capable of identifying all accounts including NPA, SMA with No risk, Low risk, Medium risk and High risk including fraudulent accounts and to find out the risk factor of SMA & NPA."
32	43	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 27	The information regarding Industry like Degree of Dependence on Govt Policies, Type of Demand, etc. must be provided	Please clarify this requirement	The clause refers to Govt. guidelines issued from time to time.
33	43	ANNEXURE II – FUNCTIONAL REQUIREMENT S, Point 29	Brief History, Present position, Conduct of the account, other relevant information and CRILIC report of the corporate borrower should be available	CRILIC report is provided only to banks and is not available to bidders directly. Bank will have to download & provide the necessary reports for integration with EWS	Clause stands as per RFP
34	44	ANNEXURE II – FUNCTIONAL	Users should be able to generate report in PDF/XLS/ XML and XBRL	XBRL Taxonomy has to be provided by the Bank.	EWS solution should provide for flexibility on the number of XBRL

		REQUIREMENT S, Point 46	format as per specifications. The system should support export and import of data from MS-Excel and Open Office Formats ad-hoc reports with an easy to use report writing Tool / Wizard. The system should have flat file export functionality to export transaction data and static data in .CSV, .txt, .xls, xlsx, pdf, .rtf , XML etc.		reports based on the requirement of the Bank. As related to XBRL taxonomy, the same will be provided by the requesting authority (regulatory / statutory/ other system requirements) and the successful bidder should be able to make the XBRL report accordingly.
35	16	ELIGIBILITY CRITERIA FOR THE BIDDER	The vendor should be able to provide Factual Credit Information of the Bank's Corporate Portfolio having relationship with other Banks. In this regards, the Vendor should have an agreement in place with one of the depositories or aggregators and furnish the agreement on or before signing of the Contract.	This data is available from Credit Bureaus (Credit Information Companies) Only. As per RBI guidelines, Credit Information Companies or Data Aggregators are not authorized to partner with	Clause stands as per RFP.
36	17	BROAD SCOPE OF THE WORK	The main scope is implementation of Early Warning Signals (EWS) solution is to have a report on market intelligence and portfolio analysis of Corporate Advances, its Inter Bank comparison /analysis & dynamic monitoring through Auto Alert System, etc. and recommendations for strategic decisions at account/ portfolio level.	3rd party vendors/bidders. They are only authorized to provide data to Financial Institutions. Kindly clarify as to how the bank is planning to provide the required information from CICs. As per best Industry practices, banks shall enter into partnership with Data aggregators and provide the required data	Clause stands as per RFP.
37	41	ANNEXURE II – FUNCTIONAL REQUIREMENT S	Point 12: Product should be capable to conduct a deep analysis on the overall Industry v/s UCO BANK and peers on product level and borrower level to assist with the product types mapped	The EWS solution needs to have the capability to integrate the data from aggregators in Banks' premises.	Clause stands as per RFP.

			with Regions/ Zones as required. Solution should have capability to 101 provide peer level comparisons of similar activities or such activities carried out by a specific borrower.		
38	8	SUBMISSION OF BIDS: GENERAL TERMS & CONDITIONS	2.6) The soft copies of the bids shall be uploaded on the portal address given in Bid Control Sheet Table, on or before the date specified therein.	Is digital signature required to login to UCO bank e-tender portal for submitting the soft copies of bid documents? Please confirm whether soft copies of technical bid and commercial bid has to be submitted on e-tender portal of UCO bank. When is the deadline for submission of soft copies of bid documents into e-tender portal of UCO bank.	The bidder has to submit soft copy as well as hard copy of eligibility, technical and commercial bid in sealed envelope at the address and date given in the control sheet of the RFP. No need to submit through e-tendering.
39	10	SUBMISSION OF BIDS: GENERAL TERMS & CONDITIONS	2.25) The number of SMSs generated per day is indicative only.	Is this relevant for the EWS project. Please clarify.	The clause stands deleted
40	16	ELIGIBILITY CRITERIA FOR THE BIDDER	7) The vendor should be able to provide Factual Credit Information of the Bank's Corporate Portfolio having relationship with other Banks. In this regards, the Vendor should have an agreement in place with one of the depositories or aggregators and furnish the agreement on or before signing of the Contract.	This explains the scope of this agreement between vendor and aggregators/ credit bureau. Is the bidder referred as "vendor"? As per RBI, only financial services institutions/ banks shall enter into agreement with aggregators/ credit bureau.	Vendor refers to successful bidder. If any membership is to be taken to extract the data from the data aggregator, the bidder has to inform the Bank to get the membership from the data aggregator. Bank will make payment for the membership fee only. All Integration charges will be borne by the successful bidder.
41	16	ELIGIBILITY CRITERIA FOR THE BIDDER	8) The bidder should have support office in Kolkata.	Bidders who are not having support office presently in Kolkata would be setting up, on award of contract	Bidder has to submit declaration regarding the same.

				from the bank. The declaration towards the same would be submitted by bidder along with the bid proposal. We request the bank to consider the above arrangement.	
42	18	11.2.2) The schedule of Requirements / Deliverables	Warranty / Post-Warranty Services: The Bidder / OEM must support the solution implemented (including hardware and software) under the contract for the EWS Solution under the warranty period of 1 year from go-live and also A TS / AMC for 3 years from expiry of warranty period	The contract period is mentioned as 5 years whereas the warranty and ATS/AMC is asked for 4 years. Please confirm.	The contract period is for five years wherein one year warranty and four years ATS
43	20	11.2.2) The schedule of Requirements / Deliverables	Monitoring and confirming the DR replication and performing	Generally, bank will have the DR replication software and tools in the existing setup for data replication from DC to DR which can be used for EWS. Please confirm.	Clause stands as per RFP
44	20	11.2.3 SCOPE OF EWS SOLUTION	The Bidder would be responsible for implementing a well-defined solution for Early Warning Signals (EWS) for Corporate Portfolio accounts,	i) Please provide details of corporate portfolio (category wise number of loan accounts & exposure size, bills, guarantees etc. - to arrive the sizing of hardware requirement. ii) Projection/yearly growth rate of Corporate loan accounts - To plan the future hardware requirements and scalability.	Kindly refer revised commercial format.
45	21	11.2.3 SCOPE OF EWS SOLUTION	The successful bidder is required to provide training to 30 numbers of Bank Officials for one week at Bank Premises.	Please indicate the location of bank premises for conducting trainings.	The location will be at Kolkata/ Bangalore.
46	21	12 SCHEDULE OF	The selected bidder has to provide the SMS Services as per the 'Broad	Is this SMS services relevant for the EWS project? Please clarify.	Clause stands deleted

		IMPLEMENTATION	Scope of Work' mentioned herein above within 30 days from the date of award of contract / Purchase order		
47	21	12 SCHEDULE OF IMPLEMENTATION	Implementation schedule for EWS project is not provided in the RFP document	Requesting the bank to consider below schedule for EWS implementation: 30 days for BRD/SRS 60 days for customization & installation, 45 days for Data collection & Integration 30 days for UAT 15 days for Go-live TOTAL: 6 MONTHS/ 180 DAYS	Schedule of Implementation: 20 days for BRD/SRS 30 days for customization & installation, 20days for Data collection & Integration 20days for UAT 15 days for Go-live TOTAL: 105 DAYS
48		General	Deployment of EWS solution on DC & DR site	Please provide the locations of DC & DR site	DC is at Bangalore and DR is at Kolkata
49		General	Deployment of EWS solution on DC & DR site	DC environment would be an active setup and DR would be passive standby. When DC is not active, DR would be active. At any point in time, only one setup would be active. Please confirm.	DC will be in Active mode and DR in Passive mode.
50	21	14 UPTIME	Minimum weekly uptime requirement is 99%	In order to comply with 99% uptime, Is the bank insisting the bidder to deploy the EWS solution on cluster (active-passive server) environment both at DC and DR site. Please confirm.	Clause stands as per RFP
51	22	16.3 PAYMENT TERMS	I. PAYMENT TERMS: Payment for the EWS Solution - Agreement signing and submission of PBG - 20% On completion of UAT -20% Implementation of Solution - 20%	We request the bank to revise the payment term providing positive cash flow during the project execution as given below, Agreement signing and submission of PBG - 20% On completion of BRD - 20%	Clause stands as per RFP

			Completion of training & handing over of all documents -20% After completion of one-year warranty period - 20%	On completion of UAT -40% Completion of training & handing over documents -10% Go live - 10%	
52	23	16.3 PAYMENT TERMS	<p>II. Payment for Hardware</p> <p>1. On delivery, successful installation execution of Agreements and submission of all documents including PBG - 60%</p> <p>2. Go-live - 30%</p> <p>3. On completion of warranty period - 10%</p>	<p>The financial payout to third parties such as hardware and software (OS, Database, etc.) suppliers put the bidders under financial duress with respect to quantum of payouts as well as payment terms of RFP.</p> <p>We request the bank to revise the payment terms in line with industry norms such as 90% on delivery & installation and balance 10% on go-live of the system.</p> <p>Besides, successful bidder will also provide PBG for 10% of contract value towards performance security covering the contract period to the bank.</p> <p>On account of PBG, 10% payment for third party items like hardware, OS, Database shall be released on Go live of the system.</p>	Kindly refer revised payment terms
53	23	16.3 PAYMENT TERMS	<p>III. Payment for Credit Information Company (CIC) data</p> <p>1. Half yearly payment to the Vendor in respect of CIC</p>	Payment terms for CIC data services is mentioned. However, there is no provision given in the commercial bid format to quote.	Kindly refer Revised payment terms
54	24	PRICE, Clause No 1.3	The Bidder will pass on to the Bank, all fiscal benefits arising out of reductions, if any, in Government levies viz. GST, sales tax, excise duty, custom duty, etc. or the benefit of discounts if any announced in respect of the cost of the items for which orders have been placed during that period.	The bidder will pass on any reductions or increase in the tax structures as levied by the government during the contract period. Please confirm.	Clause stands as per RFP

55	36	45. FORMAT FOR TECHNICAL OFFER / TECHNICAL BID	x. Valid Bank Draft as Bid price if tender document is downloaded from Bank's website.	Bidders downloading the RFP document from UCO Bank website shall submit the demand draft for Rs 10,000 towards tender document fees at the time of bid submission along with the technical bid proposal. Please confirm.	At the time of bid submission, bidder has to deposit tender fee.
56	40	FUNCTIONAL REQUIREMENT	1) The product should be capable to trigger Early Warning Signals (EWS) stipulated by RBI for identification of Red Flagged Accounts (RFA) & also support any other signals issued by RBI from time to time.	The scope of implementation would cover 45 early warning signals as stipulated by RBI for the identification of RFA for the corporate portfolio. Please confirm.	The clause stands as modified "The scope of implementation would cover 45 early warning signals as stipulated by RBI for the identification of RFA for the corporate portfolio and also support any other signals issued by RBI from time to time".
57	40	FUNCTIONAL REQUIREMENT	2. Financial data sourcing from internal and external source (from data aggregators such as peer bankers, stock exchanges, government websites, Credit Bureau, CERSAI, Rating Agencies, information agencies, news, twitter, etc.) for the subject corporate borrower along with its relative peer companies / borrowers for comparative analysis and generation of EWS triggers & dynamic EWS score in such exposures.	The Bank would enter into agreement with Data aggregators, Credit Bureau, Private and Government agencies, etc. for availing external data sources. The required membership and subscription fees for availing external data services shall be borne by the bank during the contract period based on the actual usage/ consumption. Please clarify	If any membership is to be taken to extract the data from the data aggregator, the bidder has to inform the Bank to get the membership from the data aggregator. Bank will make payment for the membership fee only. All Integration charges will be borne by the successful bidder.
58	40	FUNCTIONAL REQUIREMENT	5) Capability to Map market sentiments, market intelligence and compare companies on market capitalization, stock price analysis, revenue, capital & reserve, etc. for all listed and non-listed entities, firms with similar	i) Please clarify this requirement. How this data will be used in Early Warning Signals? ii) Will Bank provide the data related to stock price and related data of non-listed entities.	Any negative news about the company, affects its stock price and hence it is important to track the external data related to the news about the company and the effect on its stock price. Bidder to make the

			sectoral peers. The charts/ trends to be made available on near real time basis.		necessary arrangements for the access available. Bidder has to provide data.
59	40	FUNCTIONAL REQUIREMENT	7) Collate & consolidate internal and external data from various sources for analyzing the individual corporate exposures to improve predictability for default.	<p>i) What is the exposure size to be considered by bank for corporate portfolio. As per RBI guidelines, exposure with Rs. 50 crores and above shall be considered for Red Flagged Accounts.</p> <p>ii) Please mention number of corporate accounts available for coverage under EWS for Red Flagging.</p>	<p>For corporate portfolio, exposure with Rs 50 Crore and above shall be considered. The portfolio may decrease below Rs 50 Crores as per Bank's future requirement.</p> <p>The details will be shared with successful bidder.</p>
60	41	FUNCTIONAL REQUIREMENT	9) Facilitate input data for new firms, corporate, etc. while considering new relationship. The product should be capable of generating data on new relationships viz. generation of audited accounts of listed and unlisted entities, Director details, cross holding of Directors, defaults and red flags, credit ratings, legal cases, media, linkages of the company, overseas investments, funding of the company through ECB / FCL, etc.	<p>i) Please clarify this requirement. Most of the data points mentioned are provided by third party aggregator of ROC based information on Subscription Basis.</p> <p>ii) How the Bank is planning to provide such data from the 3rd Party Data aggregator of ROC information to the vendor of EWS?</p>	<p>If any membership is to be taken to extract the data from the data aggregator, the bidder has to inform the Bank to get the membership from the data aggregator. Bank will make payment for the membership fee only. All Integration charges will be borne by the successful bidder.</p>
61	41	FUNCTIONAL REQUIREMENT	11) Solution is to be flexible enough to extensively cover extraction of SMA accounts as per RBI guidelines and accommodate new data source and build additional trigger points. System should have flexibility to add other alerts if any stipulated by RBI from time to time to classify the	<p>i) What is the exposure size to be considered by Bank for SMA identification and reporting. As per RBI guidelines, exposure with Rs. 5 crores and above shall be considered for SMA.</p> <p>ii) Please mention number of existing SMA accounts in the bank.</p>	<p>The details will be shared with successful vendor</p>

			accounts under SMA category and Cautioned Account (CA) / Red Flagged Account from the Active triggers based on events. Monitoring existing SMA accounts of the Bank to get alerts and in turn prioritize collections. The solution should also provide flags such as suit filed status, willful defaulter, non-co-operative borrower and customers appearing in fraud.		
62	42	FUNCTIONAL REQUIREMENT	23) POC (Proof of Concept) on 200 customer provided by the bank for the analysis only to the eligible entities. Data that will be provided by the Bank is given at Table A below.	Please indicate tentative timelines for the conduct of POC from the date of bid submission.	The POC would need to be completed within 25 days from the date of opening of Technical Bid and declaration of technically qualified vendors.
63	42	FUNCTIONAL REQUIREMENT	23) The product should enable better decision making by uncovering of hidden patterns, unknown correlations and other useful information from all the data collected. Analyze & provide real time in-depth information / inference for taking appropriate action about vulnerable accounts at every level.	Please provide clarity on this requirement	Kindly refer scope of the EWS solution
64	44	FUNCTIONAL REQUIREMENT	41) Bidder should provide Enterprise – wide Corporate License Solution.	Please provide the concurrent users accessing the EWS solution by the bank to size the hardware requirements.	There is no requirement of hardware.
65	47	Technical Requirement	3) The proposed system should be capable of running on a wide area network, capable of being used from multiple locations, WEB based and on Desktop, Laptop,	TABs/Smart phone access is confined to the functionality of viewing reports. Please confirm. It is recommended that access through Mobile devices shall be	Kindly refer Sl. No 18

			TABs/Smart phone, etc. and relevant reports on Mobile Apps (Android, IOS, Windows, etc.). The solution should be capable of integrating with various Bank systems viz. Core Banking solution, etc.	restricted as Bank's internal sensitive data can be shared through Mobile Devices.	
66	48	Technical Requirement	13) Institutional memory function to be available on browser. Dynamic remark access and participation by authorized users.	Please explain the institutional memory function.	The EWS solution should be capable to access various functionalities provided through mobile / other access
67	48	Technical Requirement	22) The application should have seamless replication of data DC to DR	The data replication software & tools which is currently used by the bank for replication of data from DC to DR can be used for EWS solution. Please confirm.	Clause stands as per RFP
68	54	Commercial Bid (Table-A)	1. Cost of Hardware & Database a. DR – Hardware (including OS) b. DC – Hardware (including OS)	As general practice, bank would be having UAT environment, backup devices & software, network equipment's, etc. as supporting infrastructure in their existing setup at DC & DR which can be also be used for EWS solution. Please confirm.	Kindly refer revised commercial format
69	54	Commercial Bid (Table-A)	1. Cost of Hardware & Database c. DR –Database & other tools (if any) d. DC –Database & other tools (if any)	The payment term for database missing in the RFP. Requesting to consider 90% payment on delivery of database license and balance 10% on installation of database on the server.	Kindly refer revised commercial format
70	54	Commercial Bid (Table-A)	3) AMC cost for DR hardware for 3 years after warranty period\$ 4) AMC cost for DC hardware for 3 years after warranty period 5) ATS Cost for EWS software for 3 years after warranty period	The contract period is mentioned as 5 years in RFP whereas the Cost of ATS/AMC to quote is shown as 3 years only in the commercial bid. Please clarify.	Kindly refer revised commercial format

			6) ATS Cost for DR site (Database & other tools) for 3 years' after warranty period 7) ATS Cost for DC (Database & other tools) for 3 years' after warranty period		
71	54	Commercial Bid (Table-A)	Payment terms for AMC/ATS for EWS software, Hardware, Database and other items	The payment term for AMC/ATS missing in the RFP. Requesting to consider 100% advance payment for AMC/ATS as per industry practice.	Kindly refer Revised Commercial Bid.
72	54	Commercial Bid (Table-A)	8) Manpower cost for 2 years - for FM services for two resources including DBA services	The payment term for Manpower services missing in the RFP. Requesting to consider monthly payment for Manpower Services as per industry practice.	Kindly refer Revised Commercial Bid.
73	54	Commercial Bid (Table-B) {OPEX MODEL}	Bidder may quote the price in table A or table B or in both the tables. Bank at its discretion will chose the lowest (TCO) bidder from any of the table i.e. table A and table B of all the bidders.	If Two bidders are qualified after the technical evaluation. One bidder quotes the price in Table A only. Second bidder quotes the price in Table B only. How the lowest bid would be identified and declared by the bank.	Kindly refer Revised Commercial Bid
74		General	Finacle CBS	Please mention the version of Finacle CBS in the bank	Version in Finacle is 7.0.25. Bank may upgrade the solution in the future.
75	6	Last date, time & Venue for submission of Bid Documents	16/08/2018 at 03:00 PM	Requesting the Bank to extend the timeline for bid submission by 10 working days (i.e. 2 weeks) from the date of release of responses to the pre-bid queries.	There is sufficient time for submission of bids.
76	16	Eligibility Criteria, Sl. No 6	Proof of documents submitted PO/ Invoice / Satisfactory certificate from client to be submitted.		Clause stands modified as "Masked PO or invoice /LOA/Satisfaction certificate from client to be submitted.

Bid Evaluation Criteria

1. The evaluation of the response to this RFP will be done on a 60-40 Techno-commercial Evaluation Method
2. A comprehensive "Score (S)" will be arrived at after considering the commercial quote and the marks obtained in technical evaluation with relative weights of 40% for commercials and 60% for technical. The Bidder with the highest score will be declared successful.
3. In case the L1 bidder does not deliver the required solutions within the stipulated time frame or L1 bidder is providing unsatisfactory support/service during the contract period, then the Bank can approach L2 Bidder and ask them to match the price with the L1 bidder. In case the L2 bidder agrees to match the price with the L1 bidder, then the contract will be awarded to such L2 bidder. If the L2 bidder does not match the L1 price, the option will be given to L3, L4 bidders and so on.

COMPUTATION METHODOLOGY FOR ARRIVING AT "SUCCESSFUL QUOTE"

A Score (S) will be calculated for all qualified bidders using the following formula:

Sl. No	Score	Formula
1	Commercial Score (CS)	$C_{low} \times 40/C$
2	Technical Score (TS)	$T \times 60/100$
	FINAL SCORE (S)	CS+TS

Where C_{low} - The lowest commercial bid.

C - Commercial quote of the bidder

T - The marks obtained by the bidder out of 100 marks as per the technical evaluation.

The illustration of obtaining scoring percentage as given below:

Sl. No	Bidder	Technical Score(T)	Commercial quote(c)	$CS= C_{low} \times 40/C$	$TS= T \times 60/100$	Score(S)
1	Bidder 1	95	120/-	33	57	90
2	Bidder 2	95	100/-	40	57	97
3	Bidder 3	75	130/-	31	45	76
4	Bidder 4	75	100/-	40	45	85

IN THE ABOVE EXAMPLE, BIDDER 2, WITH THE HIGHEST SCORE BECOMES THE SUCCESSFUL T1C1 BIDDER

Revised Commercial Format

Table-A

Sl. No	Name of Items/ work	Cost (X)	GST %	GST Amount (Y)	Total Cost Z=(X+Y)
1.	Licensing cost of solution on perpetual basis with unlimited Corporate license with warranty period of 1 year after implementation along with required training				
2.	ATS for 2 nd year				
3.	ATS for 3 rd year				
4.	ATS for 4 th Year				
5.	ATS for 5 th year				
6.	Cost for EWS software with one year warranty period				
7.	ATS for 2 nd year				
8.	ATS for 3 rd year				
9.	ATS for 4 th Year				
10.	ATS for 5 th year				
11.	Manpower cost for 2 year - for FM services for two resources including DBA services				
12.	Development / customization cost per man day for 90 days				
13.	One week training for 30 Bank Officials in Bank Premises				
14.	Any other application, if required				
	Total (1 to 8)				
	Total cost of ownership(In Words)				
	Total cost of ownership (In Figure)				

Penalty

If the selected Bidder fails to complete the due performance of the contract in accordance to the specifications and conditions agreed during the final contract negotiation, the Bank reserves the right either to cancel the contract or to accept performance already made by the bidder.

The entire solution must have 99% uptime. The Bank expects 100% availability of the services. The uptime of the complete solution is to be calculated on weekly basis. Any degradation from the agreed uptime shall invite penalties as detailed under but not limited to

Level of availability	Penalty amount
>=99% to 100%	No penalty would be deducted
>=97.9% to <99%	In 1 st year 2% of invoice payments & 2 nd year onwards 2% of annual support payments
>=95.9% to < 97.9%	In 1 st year 4% of invoice payments & 2 nd year onwards 4% of annual support payments
>=93.9% to < 95.9	In 1 st year 6% of invoice payments & 2 nd year onwards 6% of annual support payments
>=91.9% to <93.9	In 1 st year 8% of invoice payments & 2 nd year onwards 8% of annual support payments
< 91.9%	In 1 st year 10% of invoice payments & 2 nd year onwards 10% of annual support payments

Revised Payment Terms

1. Payment for the Supply of required Software, Design, Installation, Implementation, configuration, integration and Commission of the EWS Solution shall be made as per Scope of Work.	
1. On delivery of product, execution of Agreements and submission of all documents including Performance Bank Guarantee	20% of total cost of 1
2. On completion of customization as per requirement of Bank & successful completion of UAT	20% of total cost of 1
3. Implementation of Solution as per the scope of RFP	20% of total cost of 1
4. Completion of training & handing over of all documents	20% of total cost of 1
5. After completion of warranty period	20% of total cost of 1