



UCO BANK
Department of Information Technology

Request for Proposal (RFP) For Selection of Service Provider as SMS aggregator

RFP Ref. No. DIT/BPR&BTD/OA/1509/2018-19 dated 27/06/2018

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

Sl. No	Page no	Clause No	Clause as per RFP	Description of Query/ Clarification sought by Bidder	Bank Response
1.	22	12 (Broad Scope of Wok)	Sender ID allotted should be unique for our bank and same should not be used by any other entity across the globe. Bidder must submit declaration confirming the same.	There is no way to ensure that a sender ID allot to one entity is not used by another entity. Therefore, we suggest that this point be deleted.	Modified Clause: "The clause is meant to protect the customer of the UCO Bank from any fraudulent activity using fake sender id of UCO Bank. The selected bidder is expected to make the necessary arrangements with the regulator like TRAI, not to allow any UCOBANK sender ids to other operator/service provider apart from the one assigned by the UCO Bank".
2.	26	17 (Payment Terms)	Bank shall reimburse the rate per SMS x actual no. of SMS sent during the month. Payment will be done on receipt of invoice along with category wise usage summary report and SMS log DVD. The following conditions will be applicable for the payment:- Successfully delivered	There is a contradiction on both points. As one suggest that payments will be made on the number of SMS Messages sent and other states that the payment will be made on the number of SMS	Modified Clause: "Payment will be done on the number of SMS/e-mail delivered. The categories like rejected, duplicate SMS, Invalid, Force expired, Drop, Black list and other such categories if any will not be considered for payment."

			<p>services will be paid in full.</p> <p>* Rejected/DND/Invalid/Duplicate SMS will not be paid.</p> <p>* Rejected /Undelivered Emails/IVRs will not be paid.</p> <p>* Penalties shall be applied as per the penalty clause given below. Penalties, if any, will be deducted from the amount payable monthly against the respective invoice.</p>	<p>Messages delivered. We request clarity.</p>	
3.	27	19 (Price)	<p>Prices payable to the bidder as quoted by the bidder in the price bid shall be fixed and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, changes in taxes, duties, levies, charges, etc.</p>	<p>Please note that, the Industry in which we operate is highly volatile and price change can happen overnight as well. There is high fluctuation of prices. The Prices can change due to change in Operator Policies or as per the TRAI notifications. The Prices are also effected by the GST. Therefore, we suggest, that these factors should be considered.</p>	<p>Modified Clause:</p> <p>"Any changes on account of GST will be suitably taken care of. However, other changes in price will be the sole responsibility of the selected bidder. Bank in no case will accept increased prices."</p>
4.	7	<p>2 (SUBMISSION OF BIDS: GENERAL TERMS & CONDITIONS) ,clause no 2.1</p>	<p>Separate Eligibility, Technical and Commercial Bids along with the soft copies duly sealed and super-scribed as – –Selection of Service Provider as SMS Aggregator. (Eligibility/Technical/Commercial Bid) respectively</p>	<p>As per this clause we have to submit tender documents in a seal envelope with hard and soft copy</p>	<p>Modified Clause:</p> <p>"The bidder has to submit hard copies & soft copies separately for Eligibility, Technical & Commercial bid documents in sealed envelope as per clause no. 2.1".</p>

			<p>should be put in a single sealed outer cover duly sealed and super-scribed as – Selection of Service Provider as SMS Aggregator. The bids should be submitted in the following sequence only in separate sealed envelopes super scribed as –Selection of Service Provider as SMS Aggregatorll.</p> <p>(Eligibility/Technical/Commercial) properly hard-binded:-</p> <p>i. Eligibility Bid – Hard & Soft Copy</p> <p>ii. Technical Bid – Hard & Soft Copy</p> <p>iii. NEFT Receipt for Cost of Tender Document submitted online & EMD in the form of BG</p> <p>iv. Commercial – Hard & Soft Copy</p>		
5.	8	clause no 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.	Control sheet table in not given in tender RFP. Need explanation in this point	Modified Clause: "The hard copies of the bids shall be submitted at the address given in Bid Details - Control Sheet Table (Page no. 6), on or before the date specified therein".
6	8	clause no 2.11	The bidder shall bear all costs associated with the preparation and online submission of its bid, attending Pre-bid meeting etc. and Bank will in no case be responsible and liable for these costs,	You are requested to explain online bid submission procedure, provide tender portal link and support contact person name, number and mail	Clause no. 2.11 stands deleted.

			regardless of the conduct or outcome of the bidding process.		
7	12	7. REJECTION OF BID, Clause no. 7.3	The Bid is liable to be rejected if: Any part of the bid document is received in hard copy.	This is contradictory of clause no 2.1 on page 7	Clause 7.3 stands deleted.
8	12	Clause no. 7.4	It is received after expiry of the due date and time stipulated for Bid submission as mentioned in Bid Control Sheet.	Control sheet table in not given in tender RFP. Need explanation in this point	Please check Page no. 6 of the subject RFP.
9	20	12. BROAD SCOPE OF WORK	The codes once allocated to bank for accessing Pull Service (long code/short code/VMN) will be the property of the bank. In case of expiry of contract or termination of the contract due to any reason, the bidder has to surrender these codes to the Bank.	Kindly reconsider this clause, as the existing ownership of any Long Code or Short code cannot be transferred to any other entity.	Modified Clause: "If (long code/short code/VMN) is in Bank's name, it must be utilized till the time Bank wishes".
10	20	12. BROAD SCOPE OF WORK	The bidder should offer a retry mechanism for messages that cannot be delivered.	The Operators are already having their own retry mechanism and that varies from operator to operator. Apart from this operator-based retry mechanism, kindly clarify whether the vendor will need to implement the retry mechanism from their platform as well or not.	Modified Clause: "Bidder should also have retry mechanism as per the rules defined on mutual understanding of the Bank and the bidder".
11	25	12. BROAD SCOPE OF WORK - AUTOMATED	It will be integrated with the call Centre.	Kindly provide more clarification on this requirement	Modified Clause: Bank already has its own call Centre. In future if any IVR based service is required it may be integrated with our existing call Centre.

		IVR CALL SERVICE			
12	25	12. BROAD SCOPE OF WORK - AUTOMATED IVR CALL SERVICE	The system shall be capable of delivering the messages in all regional languages as per the 8 th Schedule of Indian Constitution.	Kindly clarify in case of any language specific voice recordings, whether Bank will provide voice recording or not	Modified Clause: Voice recording will be provided by the Bank.
13	25	12. BROAD SCOPE OF WORK - AUTOMATED IVR CALL SERVICE	System must include flexible message recoding that allows the bank to update messages as and when required on upcoming events or programs.	Kindly clarify on this point as any change in the IVR flow & voice recording will take some time to implement. So, prior to make any events & programs, Bank should inform well in advance	The subject clause stands as per RFP.
14	33	32. PENALTY - SMS Service	If the percentage of messages delivered during the month for which invoice is submitted is less than 99.5% of total messages generated the penalty will be charged	There could be delivery failure occurred due to various reasons like Handsets Switched Off, Unreachable, Temporary Out of Service, Inbox Full for long period or Invalid mobile no, Operator Network or Barring issues etc., where there is no fault at vendor's platform. Kindly clarify whether those genuine failures would be considered or not while calculating the delivery success rate.	The subject clause stands as per RFP.

15	33	32. PENALTY - SMS Service	Penalty for Delay in transmission of messages	In case of mobile handset is temporary unreachable, switched off or inbox full or not responding (especially during restart operation) or having network issues etc., there could be delayed delivery from the operator level, where there is no fault at vendor's platform. Kindly clarify whether the penalty will be applicable for those scenarios as well. Also kindly clarify whether the penalty would be chargeable on individual delayed messages or as a percentage on overall monthly billing.	Similar query answered above in serial no. 2.
16	46	ANNEXURE - IV TECHNICAL SPECIFICATION (Point-4)	Sender ID allotted should be unique for our Bank and the same should not be used by other entity across the globe, other than our Bank.	We can ensure that, the Sender id allocated to the Bank will be unique for ValueFirst platform. But it would not be practically feasible to control the use of UCO Bank Sender id across the globe. Kindly reconsider this clause.	Modified Clause: The selected bidder has to provide the support to the Bank to safeguard the interest of the Bank from any fraudulent activity using the UCOBANK likewise sender id.
17	47	ANNEXURE - IV TECHNICAL SPECIFICATION (Point-25)	Analytics on the live and backup/archive SMS data.	Kindly provide more clarification on this requirement	Modified Clause: Bank to get the dashboard type of utility for its live or archive data from where information can be extracted on various combinations as per the input stored.
18	47	ANNEXURE -	DND compliance will be	The Bank is requested to	The Subjected clause stands as per RFP.

		IV TECHNICAL SPECIFICATION (Point-28)	the responsibility of the Bidder/Service provider	exclude the compliance with respect to DND from the responsibility of the bidder. Here bidder does not have any control on content of the Transactional SMS as well as on the mobile no on which the bank is sending the messages. So ideally the DND compliance liability should not be with the bidder.	
19	49	ANNEXURE – IV TECHNICAL SPECIFICATION (Point-51)	Bidder to establish network connectivity with primary and backup links at bidder's cost	Kindly confirm what type of network connectivity the vendor needs to establish -the P2P leased lines or MPLS or VPN connectivity. Kindly clarify how the Bank will do the switching between Production & DR whether by shifting the IP/Domain. Also please clarify whether this would be done on real-time basis or not.	Modified Clause: The bidder is to ensure the smooth functioning of the applications/services. Bank does the DC DR by shifting the IP/Domain.
20	15	Eligibility Criteria, Sl. No 2	The bidder should be telecom operator/ telemarketer (must have valid registration with TRAI) or an entity having tie-up with the telecom operator directly and have completed 3 years of experience in operations in	What do mean by reseller, please elaborate?	Modified Clause: The bidder must have its own SMS gateway and direct tie up with the telecom operators.

			India. Re-sellers are not allowed to bid for this tender.		
21	16	Eligibility Criteria, Sl. No 7	Bidder should have direct tie up / arrangements with minimum two telecom service providers / operators for services in India and international operation.	Do we need to submit any one document form Telecom operator like (Airtel, Idea/Vodafone, BSNL, MTNL). Due to UCO bank PAN India Operation suggested have tie up with Minimum four operators.	The subject clause stands as per RFP.
22	16	Eligibility Criteria, Sl. No 8		Please specify number of Reference required from commercial Banks operating in India	Please refer to Eligibility Criteria of the subject RFP.
23	16	Eligibility Criteria, Sl. No 8	10 lakh e-mail messages on an average per month since last 6 months for each of these organizations.	You want bidder to have own Email Gateway to send 10 lakh email	Modified Clause: The selected bidder should have its own Email Gateway.
24	17	Eligibility Criteria, Sl. No 12	The bidder should have the capability to provide onsite support at Kolkata & Bangalore immediately on call.	Do you want existing local presence here?	The subject clause stands as per RFP.
25	17	Eligibility Criteria, Sl. No 15	The bidder should use their own –SMS Gateway Services to deliver the messages to the SMSCs directly. The bidder should have their own infrastructure to send bulk-promotional mails with their own application	Own Gateway is compulsory for email As well if yes do we need to submit self-declaration certificate.	Modified Clause: The selected bidder should submit self-declaration to this effect to Bank.
26				From security aspect do you want bidder to	Modified Clause: SMS sent between the Bank and Service Provider

				have encryption capabilities for the data at REST for email service so that it is not decrypted .	must be encrypted, the dynamic data (critical) in e-mail to be also encrypted between Bank and the selected bidder gateway/application
27	21	Scope of work	The API should support encryption decryption for the entire parameters supporting 3DES/AES algorithm	default http/https encryption-decryption algorithm is supported	The subject clause stands as per RFP.
28	25	Scope of work	The selected bidder should be capable to integrate technological correlated services like social media integration, Google notification etc.	we need more clarity	Modified Clause: The clause states the integration of the various social media platform for sending SMS, alerts etc. For example, in future we may think of integrating SMS service with Whatsapp, Google etc.
29	9	SUBMISSION OF BIDS: GENERAL TERMS & CONDITIONS, Clause No 2.16	2.16 The bidder is required to guarantee that exchange rate fluctuations, changes in import duty and GST / other applicable taxes (if any) will not affect the Rupee value of the commercial bid over the price validity period.	Government taxes are as per service and category of business. All Enterprise comply as per changes in norms , thus any government taxes should be accepted by the buyer	Modified Clause: "Government taxes if applicable will be accepted".
30	13	PERFORMANCE BANK GUARANTEE	The successful bidder shall be required to provide a Performance Bank Guarantee within 15 days from the date of signing of SLA (Annexure – VIII) equivalent to 10% of the Total Cost of Ownership/Order Value for 3 months.	The cost of ownership for three months depends on transaction volume but the RFP input is not clearly stating the quantity. Please specify quantity of all types of services for 3 months	The Subjected clause stands as per RFP.
31	17	11. ELIGIBILITY CRITERIA FOR	The bidder should have the capability to perform the	The RFP has broad scope of SMS, Email, IVR,	Modified Clause: "The bidder should have the capability to perform

		THE BIDDER	entire scope of the assignment through a single platform without outsourcing the same to any third party. The bidder should be the legal owner of any software /package for the services being provided to the Bank.	Miss call, App Notifications, Dashboard, Customer care Integration and many established provider may not be providing all services through single proprietary platform. The clause limits fewer participants and allowing monopoly of selected provider in this territory. The bidder should be allowed to act as aggregator to provide all services in one platform.	the entire scope of the assignment without outsourcing the same to any third party. The bidder should be the legal owner of any software /package for the services being provided to the Bank".
32	17	ELIGIBILITY CRITERIA FOR THE BIDDER, Sl. No 15	The bidder should use their own –SMS Gateway Services to deliver the messages to the SMSCs directly. The bidder should have their own infrastructure to send bulk-promotional mails with their own application. The bidder must have its own Level II / Tier II DC and DR located in India for providing SMS gateway services. The Bidder should have DC and DR capability to provide the services requested in this tender from at least two different seismic zones in two different geographical locations for ensuring	There is limited number of Telecom operators in India and direct connectivity to SMSC of operator is also limited as operator preferred to go along with few aggregators only who manages their SMSC and sells to many SMS service providers . This clause again will allow limited participation and chance of competitive bidding is ruled out.	The subject clause stands as per RFP.

			business continuity.		
33	18	BROAD SCOPE WORK	OF Approval of templates from Telecom Regulatory Authority of India (TRAI) whenever any adhoc promotional/ alert messages are to be sent, same need to be available through Dash Board.	Please elaborate this requirement	Modified Clause: Whitelisted templates, messages etc. are to be made available through dash boards.
34	18	BROAD SCOPE WORK	OF Capability to send approximately 1 Crore messages per day.	Please confirm as elsewhere in the document it is mentioned that system needs to be capable of sending approx. 1 Crore to 3 Crores message per day	Modified Clause: The proposed system should have capability to send at least 3 Crores SMS per day.
35	8	BROAD SCOPE WORK	OF App and Web Based Notification	Please elaborate this requirement/use case.	Modified Clause: Browser based notification to the customer who has opted for this, as well as push notification through app as most of the apps and website doing now-a -days to reach its customers.
36	19	BROAD SCOPE WORK	OF SMS - 100 crore App Notification and Web based Notification - 5 crore Emails - 3 crore	Kindly suggest whether this estimation is for annual or for the contract terms (2 years)	Modified Clause: This is only projection which may vary. It should not be considered for any benchmark, it is just to give the indications on the quantum for the contract term.
37	25	BROAD SCOPE WORK	OF System must include flexible message recoding that allows the bank to update messages as and when required on upcoming events or programs.	Please elaborate this requirement	The subject clause stands as per RFP.
39	19	BROAD SCOPE WORK	OF The selected bidder should be capable to integrate their application / system as per bank's existing architecture. Bank is	Please share the existing system architecture and integration interface specification.	Modified Clause: The details regarding integration interface and other details will be shared with the successful bidder.

			presently providing the pre-formatted SMSs for onward transmission to its customers.		
40	20	BROAD SCOPE OF WORK	The initial contract period will be 2 (two) years with provision of further extension by another 1 (one) year, with the same terms and conditions subject to satisfactory performance. The bank shall review the performance every year. There will be no price escalation during the contract period. However any downward revision in IUC charges, Government Levies etc. the same will be passed on to the bank on proportionate basis.	Any changes in pricing due to government regulator's direction should be accepted by the buyer.	Modified Clause: "Any changes in the GST will be taken care of accordingly".
41	25	BROAD SCOPE OF WORK	IVR services may be integrated with other applications like card hot listing, blocking of user – id, suspension of accounts etc.	Please share the integration interface specification. Is UCO bank planning Voice authentication (speech recognition) service for key services for their selected customers? This service can enable value creation for customers and add brand value.	Modified Clause: IVR services will be used with our SWITCH, CBS, other digital application to provide the services like card hotlisting, blocking of user-id etc.
42	24	BROAD SCOPE OF WORK	The bidder should have the capability to interface with any of the Bank's live applications at a future date without any cost. The	Please share the application and interfaces in integration scope.	Modified Clause: The details regarding integration interface and other details will be shared with the successful bidder.

			SMS Services should have the capability to meet this requirement without any change in its functionality		
43	22	BROAD SCOPE OF WORK	The bidder should have the facility of online filtering of the DND numbers on real time basis	Is promotional message also part of traffic? Please share promotional SMS/IVR Volume!!	The subject clause stands as per RFP.
44	24	BROAD SCOPE OF WORK	OBD calls based on text to voice (using Text – to-Speech)	Please clarify this requirement	Modified Clause: Bank may send voice calls to its customers apart from text SMS.
45	18	BROAD SCOPE OF WORK	Scheduling of bulk voice campaigns	Please share the busy hour OBD call volume.	Modified Clause: The busy hour may be anytime during the permitted hours.
46	19	BROAD SCOPE OF WORK	It is the responsibility of the Bidder to change/upgrade/customize its infrastructure/solution at all levels for ensuring the compliance to statutory, regulatory guidelines from RBI, TRAI, IRDA, IBA, MASTER CARD and VISA etc. at no extra cost to BANK	The current proposal bundles 2 Major CR's (i.e. effort=3 man-days)/FY, for any guideline requiring change to the Nuance Software. In case the Man-day estimate is more than 3 days it will be charged to the customer.	The subject clause stands as per RFP.
47	20	BROAD SCOPE OF WORK	The messaging platform must support Reliability and timeliness, Secured & trusted environment, single entry point and uniform application access	Please clarify 'uniform application access.	Modified Clause: All the application of the Bank must be able to send SMS, email uniformly and concurrently without any delay.
48	22	BROAD SCOPE OF WORK	The messaging platform must be able to send, receive and process various categories of SMS services like Broadcast, Scheduled, Events, Interactive SMS	Please share busy hour traffic estimates for 'event' and 'interactive SMS' traffic.	The subject clause stands as per RFP.
49	25	BROAD	b. Network should	Please share the current	Modified Clause:

		SCOPE OF WORK	adhere to the security standards suggested by bank from time to time (e.g. would be able to support IPSEC, 3-DES encryption etc.)	security policy scope for compliance and cost estimation. Please share the timelines for bringing in encryption support and IPSEC compliance.	Network security is as per the industry based accepted standards and also should adhere to RBI guidelines in this regard.
50	21	BROAD SCOPE OF WORK	Bank may utilize the services of the selected vendor for sending bulk email to customers using Bank's mail domain. In Email campaign facility, bulk email will be sent to the customers using web based interface. The email campaign solution should have the following facilities:	We do not have an email solution.	The subject clause stands as per RFP.
51	21	BROAD SCOPE OF WORK	The SMS server should be in sync with the Bank's server.	Please clarify this requirement. Please also share the Bank system to which the platform needs to be in sync.	The subject clause stands as per RFP.
52	25	BROAD SCOPE OF WORK	Should be able to accommodate new technologies like integration with Social Networking Sites like Twitter, Facebook, Instagram, Whatsapp etc.	Please share the timelines for this integration.	Modified Clause: Once onboarded, it will be communicated.
53	21	BROAD SCOPE OF WORK	The client gateway should be deployed at the Data Centre (DC) and Disaster recovery (DR) sites of the bank including test setup. The bidder should be able to support with the change in the location of DC	Please share the Bank DC and DR location. One DC movement in the contract duration can be budgeted in the proposal.	Modified Clause: "Bank's DC is in Bangalore and DR at Kolkata".

			and/or DR for any business purposes.		
54	22	BROAD SCOPE OF WORK	The SMS/Email/VR/App and web Based Notification services should be scalable to meet the requirements of the bank for the next 2 years from the date of placing purchase order, considering a similar growth on year-on-year basis.	What is the YoY growth projections across each channel?	Modified Clause: RFP says about the projected volume but it should not be correlated to drive any specific volume. Since the digital channel is growing and is dynamic, it will not be justifiable to drive the actual volume for the next 2 years.
55		12. BROAD SCOPE OF WORK	The bidder is required to provide protection against the following threats: <ul style="list-style-type: none"> ✓ Man in Middle Attack ✓ Reply Attack ✓ Message Disclosure ✓ Spamming ✓ Denial of Service attack ✓ SMS Phone crashes ✓ SMS Viruses ✓ SMS Phishing ✓ Any other cyber threat applicable to the SMS services 	Please share the timelines for implementing this feature.	Modified Clause: The successful bidder to provide protection from threats after the project go live date.
56	25-26	SCHEDULE OF IMPLEMENTATION	The selected bidder has to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within one (1) month from the date of award of contract / issuance of Letter of Intent.	We assume that we need to provide the basic SMS service within 1 Month and the POC will be paid POC, Please confirm.	The subject clause stands as per RFP.
57	32	PENALTY	Penalty for Delay in transmission of messages /	We assume that the partner will not be	Modified Clause: The penalty and LD will be as per the industry

			email	penalized if the delay or failure in transmission is due to unavailability of customer MSISDN in the network or customer handset is switched off. Please confirm.	standard clause and violation of the terms and conditions.								
58	18	12(BROAD SCOPE OF WORK)	<p>The indicative, estimated volume is as under:</p> <table><thead><tr><th>Category</th><th>Volume</th></tr></thead><tbody><tr><td>Minimum Expected SMS</td><td>100 crore</td></tr><tr><td>App Notification and Web based Notification</td><td>5 crore</td></tr><tr><td>Emails</td><td>3 crore</td></tr></tbody></table> <p>The above is indicative only the actual figure may vary. It should not be treated for any reference.</p>	Category	Volume	Minimum Expected SMS	100 crore	App Notification and Web based Notification	5 crore	Emails	3 crore	Estimated shared volume is daily /weekly or monthly?	Modified Clause: The volume prescribed in the RFP is indicative only, the actual figure may vary. It should not be treated for any reference.
Category	Volume												
Minimum Expected SMS	100 crore												
App Notification and Web based Notification	5 crore												
Emails	3 crore												
59	19	BROAD SCOPE OF WORK)	<p>PRIORITY TYPE</p> <table><thead><tr><th>SMS CATEGORY</th><th>DELIVERY TIME</th></tr></thead><tbody><tr><td>High</td><td>Domestic & International OTP (one time password), Financial transaction SMS Within 10 seconds</td></tr><tr><td>Medium</td><td>Domestic & International Bulk SMS (Informational), Scheduled SMS (Informational) Within 15 minutes (Time between publish time and</td></tr></tbody></table>	SMS CATEGORY	DELIVERY TIME	High	Domestic & International OTP (one time password), Financial transaction SMS Within 10 seconds	Medium	Domestic & International Bulk SMS (Informational), Scheduled SMS (Informational) Within 15 minutes (Time between publish time and	What will be the campaign size for bulk push in case of medium and low priority SMS. Campaign size(max count of Mobile numbers in one bulk push) is needed to calculate TPS to deliver campaign Within 15 minutes (Time between publish time and delivery time)	Please refer clarification to point no 34 of query.		
SMS CATEGORY	DELIVERY TIME												
High	Domestic & International OTP (one time password), Financial transaction SMS Within 10 seconds												
Medium	Domestic & International Bulk SMS (Informational), Scheduled SMS (Informational) Within 15 minutes (Time between publish time and												

			delivery time) Low Domestic & International Bulk SMS (Informational), Scheduled SMS (Informational) Within 30 minutes (Time between publish time and delivery time)		
60	20	BROAD SCOPE OF WORK	For enabling PULL SMS facility, the bidder will be required to provide long codes, short codes and Virtual Mobile Numbers (VMN) for missed call facility as per requirement for the use of the bank without any cost, for receiving incoming SMSs in predefined formats from its customers. Further the bidder should also have the option of utilizing the existing VMN number provided by the bank.	Please provide Number of (long code/short code/VMN) needs to be purchased on banks Name.	Modified Clause: The details as required will be shared with the selected bidder.
61	25	(BROAD SCOPE OF WORK) AUTOMATED IVR CALL SERVICE	It will be integrated with the Call Centre. IVR services may be integrated with other applications like card hot listing, blocking of user – id, suspension of accounts etc.	Did this mean that event based missed call service or interactive IVR where user input (DTMF) is taken on IVR? Also please provide clarity on integration with call Centre service.	Modified Clause: It may be both event based and interactive one.
62	11 (S.NO)	Technical Specification	OBD calls based on text to voice (using Text – to-Speech)	What all languages need to be supported?	Modified Clause: All the languages as per the Indian Constitution. Please refer to the RFP for detailed clarification.
63	11,12, 13 (S.NO	Technical Specification	IVR, missed calls and OBD calls	Please share dimensioning data i.e. maximum OBDs in a	Modified Clause: Please refer to the RFP. Since the nature of the calls is dynamic, indicative value is mentioned in

)			days, Maximum IVR calls required in a day, Average call durations etc.	the RFP.
64	1 (S.NO)	Technical Specification	The messaging Platform provided by the bidder must have direct access to the SS7.	Please elaborate on the SS7 requirement. Primarily for SMS, SMPP is extended by operators and for IVR/OBD/Missed Calls, PRI is extended by operator.	This clause stands deleted.
65	15	Eligibility Criteria, Sl. No 4	The bidder submitting the offer should have positive Net Worth	BSNL is a GOI Enterprise (100% owned by Govt. Of India) and has obligation towards nation building through the Telecom Sector. Hence the net worth may not be a criterion to judge the stability of the company.	The clause stands as per RFP.
66	15	Eligibility Criteria, Sl. No 5	Bidder must have registered net profit i.e. Profit after tax for the Financial years i.e. 2015-2016, 2016-2017 and 2017-18	BSNL is a GOI Enterprise (100% owned by Govt. Of India) and has obligation towards nation building through the Telecom Sector. Hence the net worth may not be a criterion to judge the stability of the company	The clause stands as per RFP.
67	16	Eligibility Criteria, Sl. No 8	10 lakh e-mail messages on an average per month since last 6 months for each of these organizations	Since the Tender is a composite tender consisting of bulk push pull SMS, IVRS, Email notifications etc, BSNL has experienced in Bulk push SMS and IVRS	The clause stands as per RFP.

				project. We have E-mail servers which can be integrated for your activities. However We do not have any experience..	
68	16	Clause No. 8	The bidder should have the capability to perform the entire scope of the assignment through a single platform without outsourcing the same to any third party. The bidder should be the legal owner of any software /package for the services being provided to the Bank.	BSNL is providing the SMS Solution to SBI and using the middleware of third party. Hence it is requested, UCO bank to exempt BSNL from this clause and amend it as Service provider has to obtain written permission from the Bank before contracting any work to subcontractors. In case of subcontracting permitted, Service Provider is responsible for all the Services provided to the Bank regardless of which entity is conducting the operations. Service Provider is also responsible for ensuring that the sub-contractor comply with all security/confidentiality requirements and other terms and conditions as applicable to Service Provider mentioned in this Agreement. Bank reserves the right to conduct independent	The clause stands as per RFP.

				audit in this regard.	
69	25	Schedule of implementation	The selected bidder has to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within one (1) month from the date of award of contract / issuance of Letter of Intent. The purchase order will be provided by the Bank only if the Bank is satisfied with the services offered by the bidder during the pilot period (1st month).	Pilot should be on chargeable basis as BSNL has to pay IUC and other charges.	Modified Clause: "Yes it will be as per the terms and conditions of the RFP where payment, LD, Penalty etc. will be calculated as per the RFP clause".
70	10	Clause 5	Tender fees need to be submitted through NEFT mode	Can the tender fees be submitted as a DD?	Modified clause: The bidder may submit the tender fees in the form of NEFT or DD.
71	11	Clause 6	EMD needs to be submitted in the form of a BG	Can the EMD be submitted as a DD?	The subject clause stands as per RFP.
72	17	Clause 11, point 10	Delivery of SMS alerts and e-mails should be ensured to all National/International locations without any exception.	Please specify the International locations.	Modified Clause: Anywhere in the globe wherever UCO Bank customer resides.
73	17	Clause 11, point 14	The bidder should be able to support all regional languages as per the 8th Schedule of Indian Constitution.	Please specify all the regional languages which need to be supported. We cannot ensure that the end user handset will support the fonts as that is a handset capability.	RFP clause is self-explanatory; however we understand the dependency on user handset.
74	19	Clause 12	<u>Broad Scope of Work</u> Push and Pull Services. Missed Call Services.	Please specify the volumes for the mentioned features.	Modified Clause: No volume is final, it may vary as per the dynamics of the business.
75	19	Clause 12	<u>SMS Services</u>	SLA can't be committed	The subject clause stands as per RFP.

			Delivery Time	for International SMS. Premium route can be provided to ensure high SLA	
76	20	Clause 12 Point 1	For enabling PULL SMS facility, the bidder will be required to provide long codes, short codes and Virtual Mobile Numbers (VMN) for missed call facility as per requirement for the use of the bank without any cost, for receiving incoming SMSs in predefined formats from its customers.	Please specify the quantities required for Long Codes, Short Codes, VMN. Please specify the formats in which the response needs to be captured. PULL mechanism needed for SMS/Voice or both.	Modified Clause: Pull mechanism may be needed for SMS/Voice or for both. Formats and quantities of the short code and long code will be shared once bidder is onboarded.
77	20	Clause 12 Point 4	The bidder has to ensure SMS message whose contents exceeds 160 characters should be delivered as a single message on receiver 's handset.	Please include the statement for Unicode SMS as below – The bidder has to ensure SMS message whose contents exceeds 70 characters should be delivered as a single message on receiver 's handset.	Modified Clause: The bidder has to ensure message length as per the TRAI guidelines in-vogue presently and in case of any modification during the contract period.
78	21	Clause 12 Point 4	The bidder should be able to provide a robust campaign manager to integrate interactive mobile marketing campaigns on short codes or extended codes or Voice based.	Please provide with detailed expectations.	Modified Clause: The selected bidder must provide all the necessary support and execute the campaigns carried out by the Bank in all the channels requested in the RFP in effective manner.
79	22	Clause 12 Point 1	<u>Bulk Email Service</u> The service provider should ensure that emails sent to applicants should not get classified as junk mails or	Ensuring the emails to and into the inbox of the end user takes factors like DNS settings, Subject Line, Image to Text Ratio	Modified Clause: The warm up and other such exercises are to be carried out by the selected bidder.

			spam mail by leading email service providers like Gmail, Yahoo, Hotmail etc.	into consideration.	
80	25	Clause 4	The system shall be capable of delivering the messages in all regional languages as per the 8th Schedule of Indian Constitution.	The recording would be provided by the bank or Karix needs to record the IVR. If Karix needs to record the IVR, commercial headers need to be included in the price bid format.	Modified Clause: Bidder to provide the delivery in all regional languages as per the 8th Schedule of Indian Constitution.
81	26	Clause 17	Payment for the Services will be made on monthly basis in arrears after receipt of the bill from the selected bidder subject to the verification of the service level reports with all necessary documents.	Please specify the payment terms in number of days after receipt of the monthly invoice.	The subject clause stands as per RFP.
82	33	Clause 2	<u>Penalty for Delay in transmission of messages / email</u> If the percentage of messages delivered during the month for which invoice is submitted is less than 99.5% of total messages generated the penalty will be charged	Please specify if the penalty clause is applied only for High Priority SMS/Email.	The subject clause stands as per RFP.
83	52	Annexure 6	BILL OF MATERIALS AND PRICE SCHEDULE (COMMERCIAL OFFER)	Please include the below headers in the commercial bid: <ul style="list-style-type: none"> • VMN Cost • PRI Cost • Short Code Cost • Long Code Cost • Call Patching Cost 	Refer to Revised Commercial Bill of Material
84	52	Annexure 6	BILL OF MATERIALS AND	Please specify the	Modified Clause:

			PRICE SCHEDULE (COMMERCIAL OFFER) International Message	countries for which the international SMS cost needs to be quoted.	The international SMS cost needs to be quoted globally for any place in the world wherever the UCO Bank customer may reside.
85	25	Point 8	The selected bidder should be capable to integrate technological correlated services like Social Media integration, Google notification etc.	Please help us with the exact scope of work. Also, please help us with the commercial headers in the commercial bid template.	Modified Clause: The idea is to integrate SMS services with all the new digital applications/features.
86	25	Point 9	The selected bidder should be capable to integrate App Notification and Web / Browser based Notification with the Bank's app and website.	Please help us with the exact scope of work. Also, please help us with the commercial headers in the commercial bid.	Modified Clause: Please refer to the commercials. Browser notification is to push the messages / notification to the customer once he provides his concurrence and the same stands for APP, where Bank can send the alerts / notifications as per the requirement.
87	44	Clause 12 Eligibility Criteria	The bidder should have the capability to provide onsite support at Kolkata & Bangalore immediately on call.	Onsite support would be provided in Kolkata over phone and email. In Bangalore, onsite support would be provided.	The clause is self-explanatory.
88	44	Clause 9 Eligibility Criteria	Bidder must submit purchase order.	We don't work with operators through purchase orders. We work with operators on a monthly volume commitment. At the end of the month operator raises the invoice. Please suggest if carrier letters/agreements suffice?	Modified Clause: The bidder may submit the Purchase Order/ SLA/Reference letter from the client Organisation.
89	44	Clause 16 Eligibility Criteria	The bidder should have the capability to perform the entire scope of the assignment through a single platform without outsourcing the same to	Different platforms are used by Karix for SMS, Email and Web/App notifications since these are completely different channels	Modified Clause: The bidder should have the capability to perform the entire scope of the assignment without outsourcing the same to any third party. The bidder should be the legal owner of any software /package for the services being provided to the

			any third party. The bidder should be the legal owner of any software /package for the services being provided to the Bank.	technologically. Please suggest if that would suffice the requirement.	Bank. Undertaking along with list of such systems to be submitted.
90	21	Clause 10	The selected bidder should be capable of sending voice messages or email messages in case of failure in sending SMS message, without any additional charges or set up cost.	Commercials are different for Email/Voice than SMS cost. Please suggest if the prices considered would be for Voice/Email if OTP is sent through Voice/Email respectively. Above feasibility is required for OTP service or any other services as well. If yes need to know the services details. Additional cost would depend on duration of call.	The Subject clause stands as per RFP.
91	25	Clause point 1 3	Transactional OTP shall be delivered to customers through IVR voice calls within the prescribed time in cases where delivery of the same via SMS fails.	This would depend on various scenarios for e.g. calls can be triggered within given time period but some user might pick the call and some might not, and users picking the call might pick in single ring or post few rings depending on ring timeout duration. Please consider above scenarios as well.	The subject clause stands as per RFP.
92	25	Clause point 2 3	Promotional/informational messages shall be delivered to customers through IVR voice calls as and when required by the	For this message will have to recorded and translated in given language and pulse rate would depend on	The subject clause stands as per RFP.

			bank.	call duration.	
93	25	Clause point 4	3 IVR services may be integrated with other applications like card hot listing, blocking of user – id, suspension of accounts etc.	Here do we have to automate the system for bank to trigger the call or it will bulk push depending different use cases. Here customization and other charges would be applicable depending on final requirement	The subject clause stands as per RFP.
94	17	Eligibility Criteria, No 15	Sl.	Main DC in India and Far DR outside India will it be considered for seismic zone difference	RFP clause is self-explanatory. Both DC and DR to be in India.
95		Point 11.12	No	Please clarify if mentioning as on call support 24/7 would it mean physical resource deployment as our applications require least intervention of on-site support and best and quicker support on line over remote, we do have india Support engineers available for on call (over voice call support) . Would the bank require a physical support engineer deployed at their premise at additional cost.	RFP clause is self-explanatory.
96		General		Delivery of SMS within 10 sec mean delivery to operator or delivery to handset It plainly mentions delivery which	RFP clause is self-explanatory.

				mean we consider delivery to operator SMSC or submission - Define Delivery in detail. Delivery to SMSC or Delivery to handset. Cos 100% delivery to Handset is not realistic and based on multiple factors.	
97		General		Can the bidder submit for all services proposal as single platform provider and if found not eligible for one of the services like email , but eligible for voice and SMS would bank split the order of different services to different bidders or single bidder for all services will only be considered	RFP clause is self-explanatory.
98	16	Eligibility Criteria, Sl. No 6	Bidder submitting the offer should have provided SMS Services in at least one scheduled commercial bank in India during the last three years. The solution offered should be currently running successfully as of RFP submission date	We do not have the required experience; as part of our Online Registration & Online Examination business we do send SMS alerts to candidates. Institute of Banking Personnel Selection is one of our largest customer for Online Registration. Request you to relax accordingly & SMS Agree-gator Provider (Sify Partner) will have	RFP clause is self-explanatory.

				the experience	
99	16	Eligibility Criteria, Sl. No 8	<p>Bidder should have a capability to handle at least 40 lakhs Real Time SMS alerts per day for banking transactions of commercial Banks operating in India. The bidder must be pushing a minimum of:- 5 Crore messages on an average per month since last 1 year for any organization.</p> <p>10 lakh e-mail messages on an average per month since last 6 months for each of these organizations. 1 lakh IVR/outbound voice calls on an average per month since last 6 months for each of these organizations.</p>	<p>We do provide SMS and mail alerts but not for banking transactions; we regularly do it for our online registration & online exam projects.</p> <p>Request you to relax accordingly & SMS Agree-gator Provider (Sify Partner) will have the experience along with volumes mentioned</p>	RFP clause is self-explanatory.
100	16	Eligibility Criteria, Sl. No 9	<p>The bidder should be able to allocate a minimum throughput of:</p> <ul style="list-style-type: none"> • 1000 SMS /sec. • 700 Emails/sec • 40-50 IVR voice calls/second <p>The bidder should have minimum 100 PRIs from telecom operators for calling capability</p>	<p>The experience is drafted for tele-callers and tele-marketers. Request you to segregate this activity from RFP</p>	RFP clause is self-explanatory.
101	17	Eligibility Criteria, Sl. No 11	<p>The bidder submitting the offer should have obtained all the necessary licenses from/ registered</p>	<p>SMS Agree-gator Provider (Sify</p>	RFP clause is self-explanatory.

			with TRAI for delivery of both Transactional & Promotional SMS and should be registered with TRAI for telemarketing as per RBI guidelines.	Partner) will have the experience	
102	17	Eligibility Criteria, Sl. No 15	The bidder should use their own –SMS Gateway Services to deliver the messages to the SMSCs directly. The bidder should have their own infrastructure to send bulk-promotional mails with their own application.	SMS Aggregator Provider (Sify Partner) will have the experience.	RFP clause is self-explanatory.
103	18	Eligibility Criteria, Sl. No 16	The bidder should have the capability to perform the entire scope of the assignment through a single platform without outsourcing the same to any third party. The bidder should be the legal owner of any software /package for the services being provided to the Bank	Bidder will own with OEM support	The subject clause stands as per RFP.
104	16	Eligibility Criteria, Sl. No 9	<p>The bidder should be able to allocate a minimum throughput of:- 1000 SMS /sec. 700 Emails/sec 40-50 IVR voice calls/second</p> <p>The bidder should have minimum 100 PRIs from telecom operators for calling capability</p>	<p>1. Since as per Bank Requirement is only 40 to 50 IVR per second therefore 20 PRI is enough therefore kindly reduce the Minimum Requirement of PRI accordingly.</p> <p>2. Also Purchase is most cases not been issue to</p>	<p>Modified Clause: Requirement is clear. The bidder must be capable enough to provide the services without any intervention.</p>

			<p>Proof of documents to be submitted</p> <p>1. Certificates to this effect from the telecom operator[s] should be submitted with whom bidder has the tie-up to deliver SMS Alerts.</p> <p>2. Undertaking to be provided for at least minimum throughput of 1000 SMS/sec to Bank for delivery of SMS.</p> <p>Bidder must submit purchase order.</p>	<p>Operator therefore alternative proof should be consider as email /Invoices</p>	
105	29	24	<p>L1 bidder shall be determined based on the =Total Amount indicated in Annexure-VI.</p>	<p>Most of the Bank are having multi vendor Policy, therefore requesting bank to applicable same in this tender.</p> <p>For ref. SBI, Canara Bank, Axis Bank, United Bank of India, South Indian bank, Federal Bank, IDFC Bank</p>	<p>The subject clause stands as per RFP.</p>
106	55 & 56		<p>Annexure V (BILL OF MATERIALS AND PRICE SCHEDULE (TECHNICAL OFFER):) & Annexure VI (BILL OF MATERIALS AND PRICE SCHEDULE (COMMERCIAL OFFER))</p>	<p>Both Bill of Material determine same detail, kindly confirm which one we should consider.</p>	<p>Modified Clause:</p> <p>Annexure V (BILL OF MATERIALS AND PRICE SCHEDULE (TECHNICAL OFFER) is the Masked Commercial Format.</p> <p>Annexure VI (BILL OF MATERIALS AND PRICE SCHEDULE (COMMERCIAL OFFER) is the format in which actual commercial bids will be quoted.</p>
107		Criteria	<p>The Bidder/s should be:</p> <p>A registered company in India under the Companies Act, 1956 / 2013 (Proof</p>	<p>Can consortium of 2 companies can participate? Lead Bidder being an Indian</p>	<p>The subject clause stands as per RFP.</p>

			required) OR Concerns registered as MSME Entrepreneur & still categorized as MSME as on RFP submission date and should not be a subsidiary of a foreign company	Company and Technology provider being International company?	
108	15	Eligibility Criteria, Sl. No 2	The bidder should be telecom operator/ telemarketer (must have valid registration with TRAI) or an entity having tie-up with the telecom operator directly and have completed 3 years of experience in operations in India. Re-sellers are not allowed to bid for this tender	Does experience of operations means only for SMS/Voice/Data or any of the telecom service with the telecom provider? Kindly elaborate the word "Reseller"?	Modified Clause: The bidder must have direct tie up with the telecom operator having its own SMS Gateway.
109	15	Eligibility Criteria, Sl. No 4	The bidder submitting the offer should have positive net worth and should have registered annual turnover of minimum Rs.20 Crores per year during last 3 financial years i.e. 2015-2016, 2016-2017 and 2017-18. This must be the individual Company's turnover and not that of any group of Companies. Not inclusive of the turnover of associate companies.	Whether turnover- of each company to be submitted?	The subject clause stands as per RFP.
110	16	Eligibility Criteria, Sl. No 6	Bidder submitting the offer should have provided SMS Services in at least one scheduled commercial	We will be highly obliged if the commercial Bank in India to be read as "India/International"	The subject clause stands as per RFP.

			bank in India during the last three years. The solution offered should be currently running successfully as of RFP submission date	Banks	
111	16	Eligibility Criteria, Sl. No 7	Bidder should have direct tie up / arrangements with minimum two telecom service providers / operators for services in India and international operation	Does tie up with India telecom operator is only for SMS service or it can be of any service for telecom provider`?	The subject clause stands as per RFP.
112	16	Eligibility Criteria, Sl. No 8	Bidder should have a capability to handle at least 40 lakhs Real Time SMS alerts per day for banking transactions of commercial Banks operating in India. The bidder must be pushing a minimum of:- 5 Crore messages on an average per month since last 1 year for any organization. 10 lakh e-mail messages on an average per month since last 6 months for each of these organizations. 1 lakh IVR/outbound voice calls on an average per month since last 6 months for each of these organizations.	References from international banks shall be considered.	The subject clause stands as per RFP.
113	16	Eligibility Criteria, Sl. No 9	The bidder should be able to allocate a minimum throughput of:-	References from international banks shall be considered.	The subject clause stands as per RFP.

			<ul style="list-style-type: none">• 1000 SMS /sec.• 700 Emails/sec• 40-50 IVR voice calls/second The bidder should have minimum 100 PRIs from telecom operators for calling capability				
114	17	Eligibility Criteria, Sl. No 14	The bidder should be able to support all regional languages as per the 8th Schedule of Indian Constitution			Does this require to be supported over IVRs?	Modified Clause: Yes in IVR as well as in SMS, e-mail, notification etc. as per the scope of work.
115	19	BROAD SCOPE OF WORK	PRI OR I TY	SMS TYPE	SMS CATEGORY	DELIVERY TIME	
			High	Domestic & International	OTP (one time password), Financial transaction SMS	Within 10 seconds should be submitted/delivery to	
			Medium	Domestic & International	Bulk SMS (Informational), Scheduled SMS (Informational)	Operator SMSC or something else. Please confirm. Also there should be range saying that X percentage of SMS should be submitted / delivered to SMSC within Specified times.	
			Low	Domestic & International	Bulk SMS (Informational), Scheduled SMS (Informational)	Within 30 minutes (Time between publish time and delivery time)	
116	20	BROAD SCOPE OF WORK	For enabling PULL SMS facility, the bidder will be required to provide long codes, short codes and Virtual Mobile Numbers			VMN no. can be provided without any cost, however there is commercial involved for each Incoming SMS	Please refer to the revised commercial format.

			(VMN) for missed call facility as per requirement for the use of the bank without any cost, for receiving incoming SMSs in predefined formats from its customers. Further the bidder should also have the option of utilizing the existing VMN number provided by the bank	Send by the Customer as well as for giving a missed call. Hence there should be a Provision of Commercial for Incoming SMS as well as for missed call. Also please disclose the count for Incoming SMS and missed call which bank receives monthly.	
117	20	BROAD SCOPE OF WORK	The initial contract period will be 2 (two) years with provision of further extension by another 1 (one) year, with the same terms and conditions subject to satisfactory performance. The bank shall review the performance every year. There will be no price escalation during the contract period. However any downward revision in IUC charges, Government Levies etc. the same will be passed on to the bank on proportionate basis.	There should be a provision to increase the rate of Service Such as (SMS, Voice, ... etc.) if there is any hike/Increase in IUC charges, Government Levies, Operator charges, etc. as these regulatory changes are not in our control	The subject clause stands as per RFP.
118	22	BROAD SCOPE OF WORK	The bidder should have 24x7 support office in India as well one office / representative in Kolkata to provide onsite support immediately on call.	We have 24x7x365 Support Service Centre based In Mumbai. Can we provide support Over the Call, Email and in case of any emergency we will provide onsite support as well	The subject clause stands as per RFP.

119	26	PAYMENT TERMS	Charges shall be fixed for the entire contract period and there will be no escalation due to fluctuation in taxes, foreign currency or change in duty structure or for any other reasons. However, impact of fall in prices, taxes, duties or any other external factors like downward movement of foreign exchange rates etc. would be passed on to the Bank suo moto.	There should be a provision to increase the rate of Service Such as (SMS,Voice...etc) if there is any hike/Increase in IUC charges, Government Levies, Operator charges, etc. as these regulatory changes are not in our control	The subject clause stands as per RFP.												
120	33	1)Penalty for Delay in transmission of messages / email	<div>If the percentage of messages delivered during the month for which invoice is submitted is less than 99.5% of total messages generated the penalty will be charged as below:</div> <table><tr><th>%of messages delivered within stipulated time (30 or 60 seconds)</th><th>Penalty Amount</th></tr><tr><td>>= 99.5% to 100%</td><td>No penalty deducted</td></tr><tr><td>Any SMS / email not delivered due to technical fault/failure on part of the bidder</td><td>100%</td></tr><tr><td>>= 97.5% to < 99.5%</td><td>5% of amount of invoice for respective bidder period</td></tr><tr><td>>= 95.9% to < 97.9%</td><td>10% of amount of the invoice for respective bidder period</td></tr><tr><td>>= 93.9% to < 95.9%</td><td>15% of amount of the invoice</td></tr></table>	%of messages delivered within stipulated time (30 or 60 seconds)	Penalty Amount	>= 99.5% to 100%	No penalty deducted	Any SMS / email not delivered due to technical fault/failure on part of the bidder	100%	>= 97.5% to < 99.5%	5% of amount of invoice for respective bidder period	>= 95.9% to < 97.9%	10% of amount of the invoice for respective bidder period	>= 93.9% to < 95.9%	15% of amount of the invoice	<div>99.5 % messages submitted or delivered to Operator SMSC or something else. Please confirm.</div> <div>Also clarify what if when messages got undelivered/delayed due to the valid reason such as Mobile switch off, Memory capacity full, Handset error, Service Barred ...etc where as a service provider we don't have a control over the same however we can provide the reason for such failure /delay hence such thing should not be considered while calculating the penalty</div>	<div>Modified Clause:</div> <div>99.5% delivery to end users.</div> <div>For promotional SMS, relaxations can be given.</div> <div>.</div>
%of messages delivered within stipulated time (30 or 60 seconds)	Penalty Amount																
>= 99.5% to 100%	No penalty deducted																
Any SMS / email not delivered due to technical fault/failure on part of the bidder	100%																
>= 97.5% to < 99.5%	5% of amount of invoice for respective bidder period																
>= 95.9% to < 97.9%	10% of amount of the invoice for respective bidder period																
>= 93.9% to < 95.9%	15% of amount of the invoice																

			<table><tr><td></td><td>respective billing period</td></tr><tr><td>>= 91.9% to < 93.9%</td><td>20% of amount payable for the invoice raised for the respective billing period</td></tr><tr><td>< 91.9%</td><td>50% of amount payable for the invoice raised for the respective billing period</td></tr></table>		respective billing period	>= 91.9% to < 93.9%	20% of amount payable for the invoice raised for the respective billing period	< 91.9%	50% of amount payable for the invoice raised for the respective billing period				
	respective billing period												
>= 91.9% to < 93.9%	20% of amount payable for the invoice raised for the respective billing period												
< 91.9%	50% of amount payable for the invoice raised for the respective billing period												
121	34	Voice call over IVR	<table><tr><td colspan="2">The bank expects 99.95% success in initiation of voice call over IVR in case of delivery failure of OTP's through SMS. Failure to initiate the call shall attract penalty as under:</td></tr><tr><td>Particulars</td><td>Penalty</td></tr><tr><td>Failure to initiate calls</td><td>100% p</td></tr><tr><td>Delay in initiating the call: If the OTP message delivery confirmation message is not received within 30 seconds of sending the message and thereafter: 1. If the IVR call is not initiated after 15 seconds but before 30 seconds. 2. If the call is initiated after 30 seconds.</td><td>25% plu 100% p</td></tr></table>	The bank expects 99.95% success in initiation of voice call over IVR in case of delivery failure of OTP's through SMS. Failure to initiate the call shall attract penalty as under:		Particulars	Penalty	Failure to initiate calls	100% p	Delay in initiating the call: If the OTP message delivery confirmation message is not received within 30 seconds of sending the message and thereafter: 1. If the IVR call is not initiated after 15 seconds but before 30 seconds. 2. If the call is initiated after 30 seconds.	25% plu 100% p	Kindly clarify what if call got undelivered/delayed/not connected... etc. due to the valid reason such as Mobile switch off, Handset error, Service Barred, User Busy, user disconnected the call ...etc. where as a service provider we don't have a control over the same however we can provide the reason for such failure /delay not connected ... etc. hence such thing should not be considered while calculating the penalty.	Modified Clause: Bank expect 99.5% success in initiation of voice call over IVR in case of delivery failure of OTP's through SMS.
The bank expects 99.95% success in initiation of voice call over IVR in case of delivery failure of OTP's through SMS. Failure to initiate the call shall attract penalty as under:													
Particulars	Penalty												
Failure to initiate calls	100% p												
Delay in initiating the call: If the OTP message delivery confirmation message is not received within 30 seconds of sending the message and thereafter: 1. If the IVR call is not initiated after 15 seconds but before 30 seconds. 2. If the call is initiated after 30 seconds.	25% plu 100% p												
122	46	ANNEXURE – IV TECHNICAL SPECIFICATION	The messaging Platform provided by the bidder must have direct access to the SS7	We have a direct SMPP connectivity access to the Operator / Telco. Currently as per our knowledge SS7 is not offered as a service to vendor from	This clause stands deleted.								

				Telco/Operator. Kindly let us know whether your current vendor is providing any Direct SS7 connectivity.	
123	47	ANNEXURE – IV TECHNICAL SPECIFICATION	OBD calls based on text to voice (using Text – to-Speech)	Is it optional or compulsory? Please confirm	Modified Clause: It is compulsory.
124	47	ANNEXURE – IV TECHNICAL SPECIFICATION	Prevention of SMS flooding (same content SMS multiple times repeatedly) on a particular number	What if we receive multiple request from the bank itself for a valid multiple delivery to user?	The clause stands as per RFP.
125	47	ANNEXURE – IV TECHNICAL SPECIFICATION	DND compliance will be the responsibility of the Bidder/Service provider	Yes, However In case of any DND complaint raised by the customer bank has to provide a SMS registration application form of customer where customer had agreed to receive such sms/call from the bank	Modified Clause: If required Bank will provide the necessary documents.
126	49	46	All SMS messages are to be delivered to the mobile subscriber within 10 to 60 seconds (depending on criticality of the application) of receipt of the message at bidder's server with acknowledgement for delivery of each SMS message	Specified time period is to be submitted /delivered to Operator SMSC or something else. Please confirm. Also there should be range saying that X percentage of SMS should be submitted/delivered to SMSC within Specified times	The clause stands as per the RFP.
127		Bid Details – Control Sheet	Last date & time for submission of Technical bids		The last date for submission of bid documents which was scheduled on 26.07.2018 has been extended up to 13.08.2018 (3:00 PM). Technical bids will be opened on 13.08.2018 at 3:30 PM.

SI No	Clause No. / Pg no.	Existing Clause	New Clause
1	Clause no. 2.6 / Page no. 8	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.	Modified Clause: The hard copies of the bids shall be submitted at the address given in Bid Details - Control Sheet Table (Pg no. 6), on or before the date specified therein.
2	Clause no. 2.11 / Page no. 8	The bidder shall bear all costs associated with the preparation and online submission of its bid, attending Pre-bid meeting etc. and Bank will in no case be responsible and liable for these costs, regardless of the conduct or outcome of the bidding process.	Clause no. 2.11 stands deleted.
3	Clause no. 7.3 REJECTION OF BID / Page no. 12	The Bid is liable to be rejected if: Any part of the bid document is received in hard copy.	Clause no. 7.3 stands deleted.
4	Page no. 64	The messaging Platform provided by the bidder must have direct access to the SS7.	This clause stands deleted.
5	Annexure V and VI	Short Code, Long Code and Voice Recording clause was not included in Commercial bid format	Short Code, Long Code and Voice Recording clause included in point no 7 and 8 of annexure V and VI.

MASKED COMMERCIAL BID FORMAT (REVISED)

BILL OF MATERIALS AND PRICE SCHEDULE (TECHNICAL OFFER):

SL NO	SERVICE TYPE	Expected Average Volume per month (A)	Unit Rate per Message (B)	GST % (Not to be included)	Cost exclusive of GST C= (A*B)
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				in the TCO)	
1.	Domestic Message	5 Crore			
2.	International Message	50 thousand			
3.	IVR	20 thousand (Layer)			
4.	Email	10 Lakh			
5.	App/Web Notification	10 Lakh			
6.	Email Creative through HTML	50			
7.	Short Code/Long Code Allocation	10			
8.	Voice Recording	20			
Total Cost for one Month (D)					
Total Cost for 2 Years Contract Period E= (D * 24)					
Total Cost of Ownership (TCO) in Figures (Mentioned in E Column)					
Total Cost of Ownership (TCO) in Words (Mentioned in E Column)					

We confirm that:-

1. The calculation for arriving the TCO is properly mentioned in the appropriate columns and we confirm that the above mentioned rates are accurate. In case of any anomalies in the calculation for arriving the TCO the Bank will have the right to correct the same and it will be binding upon our company.
2. The number of SMS and other items are indicative (based on previous utilization and future projection). This is for the purpose of TCO calculation only, however actual number of SMS/Other items will vary as per Bank's requirement & usage. The payment may be released on actual basis considering unit cost for sms and other items quoted under respective heads.
3. If the cost for any line item is indicated as zero then Bank may assume that the said item is provided to the Bank without any cost.
4. Bank has discretion to keep any of the line item mentioned above as optional as per Bank's requirement.

5. We have ensured that the price information is filled in the Commercial Offer at appropriate column without any typographical or arithmetic errors. All fields have been filled in correctly.
6. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which is conditional and/or qualified or subjected to suggestions.
7. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which contain any deviation in terms & conditions or any specification.
8. In the commercial Offer, we have quoted the TCO exclusive of GST but inclusive of all taxes, duties, levies etc.
9. We have understood that in case of non-adherence to any of the above, our offer will be summarily rejected.
10. In case of any discrepancy between figures and words, the amount in words shall prevail.

COMMERCIAL BID FORMAT (REVISED)

BILL OF MATERIALS AND PRICE SCHEDULE (COMMERCIAL OFFER)

NOTE:

1. This bill of materials must be attached to the commercial offer.
2. Bidder must take care in filing price information in the commercial offer, to ensure that there are no typographical or arithmetic errors. All fields must be filled correctly.

Please note that any Commercial Offer which is conditional and/ or qualified or subjected to suggestions will also be summarily rejected. This offer shall not contain any deviation in terms & condition or any specifications, if so such offer will be summarily rejected.

SL NO	SERVICE TYPE	Expected Average Volume per month (A)	Unit Rate per Message (B)	GST % (Not to be added in the TCO)	Cost exclusive of GST C= (A*B)
1.	Domestic Message	5 Crore			
2.	International Message	50 thousand			
3.	IVR	20 thousand (Layer)			
4.	Email	10 Lakh			
5.	App/Web Notification	10 Lakh			
6.	Email Creative through HTML	50			

7.	Short Code/Long Code Allocation	10			
8.	Voice Recording	20			
Total Cost for one Month (D)					
Total Cost for 2 Years Contract Period E= (D * 24)					
Total Cost of Ownership (TCO) in Figures (Mentioned in E Column)					
Total Cost of Ownership (TCO) in Words (Mentioned in E Column)					

***All the rates quote above are exclusive of Taxes.**

Total Cost of Ownership= Rs. _____ (Rupees _____ only)

We understand that the above mentioned figure is for price comparison purpose only and the bank does not guarantee the above mentioned average volume of business and on pay on actual usage, taking into account the rate per service type indicated above by us and agreed by the bank. We are agreeable to the payment schedule given in the present tender.

We confirm that:-

1. The calculation for arriving the TCO is properly mentioned in the appropriate columns and we confirm that the above mentioned rates are accurate. In case of any anomalies in the calculation for arriving the TCO the Bank will have the right to correct the same and it will be binding upon our company.
2. The number of SMS and other items are indicative (based on previous utilization and future projection). This is for the purpose of TCO calculation only, however actual number of SMS/Other items will vary as per Bank's requirement & usage. The payment may be released on actual basis considering unit cost for sms and other items quoted under respective heads.
3. If the cost for any line item is indicated as zero then Bank may assume that the said item is provided to the Bank without any cost.
4. Bank has discretion to keep any of the line item mentioned above as optional as per Bank's requirement.
5. We have ensured that the price information is filled in the Commercial Offer at appropriate column without any typographical or arithmetic errors. All fields have been filled in correctly.
6. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which is conditional and/or qualified or subjected to suggestions.

7. We have not added or modified any clauses/ statements/ recordings/ declarations in the commercial offer, which contain any deviation in terms & conditions or any specification.
11. In the commercial Offer, we have quoted the TCO exclusive of GST but inclusive of all taxes, duties, levies etc.
8. We have understood that in case of non-adherence to any of the above, our offer will be summarily rejected.
9. In case of any discrepancy between figures and words, the amount in words shall prevail.

(Signature of Authorised Signatory)

Date: 21-07-2018

Place- Kolkata