



UCO BANK

Department of Information Technology

Expression of Interest (EOI) for Implementation of New Internet Banking Application

EOI REF NO: DIT/BPR&BTD/OA/EOI/3868/2018-19 Date: 04/01/2019

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 EOI	Description of Query/ Clarification sought by Bidder	Bank Response
1	15	19.5	The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at-least one scheduled commercial bank, during the last three financial year.	Sir, we Network People Services Technologies Private Limited are working as Mobile Banking Application development agency from last 5 years. We are solution and service provider to One of largest Schedule commercial bank and Regional Rural banks of Maharashtra. Refer to the Pre- Qualification condition 19.5, Our consortium partner has deployed the Internet banking solution with NEFT/RTGS facility integrated with our solution for IMPS, UPI, Bill Payment for the One Schedule bank. Kindly allow for the consortium so that we can participate along with our consortium partner.	Clause Stands as it is.
2	15	19. Eligibility Criteria - Point 3	The bidder must have an average turnover of minimum Rs. 10 Crores during the last three financial years i.e., 2015-16, 2016-17 and 2017-18.	For a critical solution like Internet Banking requires Systems Integrator who have the capabilities and experience for Banking application and core Banking for integration purpose. Conodering the same we thing Bank may invite EOI response from large SIs and accordingly	Clause Stands as it is.

				the clause may be modified as below: The bidder must have an average turnover of minimum Rs. 10 Rs 100 Crores during the last three financial years i.e., 2015-16, 2016-17 and 2017-18.	
3	15	19. Eligibility Criteria - Point 5	<p>The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at- least one scheduled commercial bank, during the last three financial year.</p> <p>The bidder has to submit Purchase Order along with letter from client for satisfactory performance of solution and supporting documents for the same</p>	<p>We request the clause to be modified as below:</p> <p>The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at- least one scheduled commercial bank, during the last three financial year. OR Request Bank to Consider in lieu of the above evaluate experience of Bidder who have implemented Internet Banking solution on or before December 2018 in at least three (3) banks, one of the above implementation should be in India in Public Sector Bank. Bidder requests to accept Customer letter as supporting documents for the same. Purchase Order is part of confidentiality terms between us and our Customer.</p>	<p>Clause modified as under:</p> <p>The bidder should have implemented Internet Banking solution in at least one schedule commercial bank and should have experience of maintenance of providing Internet Banking solution in at- least one scheduled commercial bank, during the last three financial year.</p>
4	10	Clause No. 10; Annex VI	<p>10. Price Fall Clause</p> <p>The Bidder undertakes that it has not supplied /is not supplying same or similar product/systems or subsystems at a price lower than that offered in the present Bid in respect of any other Ministry /Department of the Government of India or PSU/PSBs during the currency of the contract and if it is found at any stage that same or similar product /Systems or Subsystems was supplied by the Bidder to any other Ministry</p>	<p>Bidder requests deletion of the clause; or alternatively the clause to be modified as follows:</p> <p>The Bidder undertakes that it has not supplied /is not supplying same or similar product/systems or subsystems as a whole solution with the same scope, terms and conditions within a period of 1 year prior to the bid submission date, at a price lower than that offered in the present Bid in respect of any other Ministry /Department of the Government</p>	<p>Clause Stands as it is.</p>

			/Department of the Government of India or a PSU or any Public Sector Bank at a lower price during the currency of the contract, then that very price will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer, if the contract has already been concluded.	of India or PSU/PSBs during the currency of the contract and if it is found within one year after signing of the contract at any stage that same or similar the same product /Systems or Subsystems <u>as a whole solution with same scope and terms and conditions</u> was supplied by the Bidder to any other Ministry /Department of the Government of India or a PSU or any Public Sector Bank at a lower price within a period of one year before the bid submission date during the currency of the contract , then that very price will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer, if the contract has already been concluded.	
5	39	Clause No. 9(d); Annex VIII	(d) Indemnification: The Receiving Party shall indemnify the Bank and hold the Bank harmless against any loss caused to it as a result of the non-performance or improper performance of this Agreement by the Receiving Party, or its servants or agents to perform any aspect of its obligations forming part of the subject matter of this Agreement.	Bidder seeks removal of this clause from the NDA template.	Clause Stand as it is
6			Terms and Conditions of Contract	Will Bank provide Bidder with the Terms and Conditions of Contract; while releasing the RFP?	Terms & condition in EOI is self-explanatory
7				Will Bank provide Bidder with an opportunity to seek modifications and deviations to the Terms and Conditions; and have mutual discussions and negotiations upon down selection in the RFP phase?	No deviation is permissible.
8	15	19. Eligibility Criteria - Point 3	The bidder must have an average turnover of minimum Rs. 10 Crores during the last three financial years i.e., 2015-16, 2016-17 and 2017-18.	We request the clause to be modified as below: The bidder must have an average turnover of minimum Rs. 100 Crores	Clause Stands as it is.

				during the last three financial years i.e., 2015-16, 2016-17 and 2017-18.	
9	11	3. Scope of Work	Licensing cost and model	Bidder can only present the Licensing model at this stage of the Bid. Please amend	Clause should be read as below: Licensing model
10		Additional		We would request Bank to add a point "In case the Bidder is a 100% subsidiary / entity formed from parent company by way of demerger/re-organization / separation of business, in such cases experience & credentials of parent company will also be considered for evaluation provided documentary proof of demerger/re-organization / separation is produced"	No change in RFP clause
11	10	3 Scope of Work Point D	The internet banking solution has to interface with ATM Switch/NPCI/NFS /any other middleware of the Bank with seamless parameterization and customization for successful implementation.	Please clarify what type of middleware are to be considered in this context.	Clause is self-explanatory.
12		3. SCOPE OF WORK	V. Fund Transfer Facility i. Transfer money to UCO Bank accounts (Self a/c, RD, Loan etc.) ii. Transfer money to other banks accounts iii. NEFT/RTGS/IMPS/UPI facility	Please confirm the Bank has the corresponding switches to handle NEFT, RTGS, IMPS and UPI transactions.	Bank already has a requisite arrangement in place.
13		3. SCOPE OF WORK	XI. Online Tax Payments and related activities: i. View Tax Credit Statement ii. View TDS Certificate, form 16 etc. iii. View E-Tax Challan iv. Entry/View Form 15G/15H v. Pay Direct Tax vi. Pay Indirect Tax vii. Income Tax e-filing	Please confirm the Bank has the necessary web services available for providing these features.	This is a part of scope for implementation.
14		3. SCOPE OF WORK	XII. Online Payments of All State Taxes and related reports, receipts etc.	Please confirm the Bank has the necessary web services available for providing these features.	This is a part of scope for implementation.

15		3. SCOPE OF WORK	XIII. Online subscription of insurance products	Please provide details of the system to be integrated with to provide insurance products. Also, confirm there are web services available for integrating with the relevant system.	This is a part of scope for implementation.
16		3. SCOPE OF WORK	xii. Reward Points	Please provide details of the loyalty program application for reward point's management. Also, please confirm there are web services available for integrating with this application.	This is a part of scope for implementation.
17		3. SCOPE OF WORK	xiii. Utility bill Payments, Scheduling of Bill Payments.	Please provide details of the Bill Aggregator to be integrated with for utility bill payment.	All major bill aggregator are integrated with the existing Internet banking solution. However, in future the proposed solution has to integrate with all existing as well as future aggregator to be on boarded by the bank.
18		3. SCOPE OF WORK	iii. 24x7 transaction facility	Please confirm the core banking system of the Bank supports 24x7 transaction facility.	Yes
19		3. SCOPE OF WORK	iv. Option to enable transaction facility to CC a/c holder with branch approval concept	Please explain this requirement. What does CC stand for?	CC stands for Cash Credit Account.
20		3. SCOPE OF WORK	e. The solution should have the interface from where different merchants will be integrated and UCO Bank's Customer (commission configurable) as well as Other Bank Customer (via Payment Gateways) can pay for configured merchants as available in Bank's existing Internet Banking Application for Fee Collection purpose along with challan collection. Also include related reports & future receipt generation facility.	Please confirm if this is the payment interface for customers at merchant sites.	Yes

21		3. SCOPE OF WORK	f. The solution should be able to be integrated to mobile banking and other related software implemented by Bank and should also be easily accessible from mobile.	Please explain the purpose of integrating with the mobile banking application. Please provide details of the expectation here.	Integration is required for seamless data transfer between both the platform and identical experience like beneficiary/biller details etc. for the customer across the platform.
22		3. SCOPE OF WORK	j. The proposed solution should have stable environment, clean and modern design that meets latest technology trends. The proposal should include the complete designs solution for the corporate and retail Internet Banking including their versions for mobile apps. Also include designs of Admin/Super Admin Module with all features like application property management, limit management, role management, menu profile management, manual a/c management/ user creation for Retail & corporate through Admin module etc.	This RFP is for internet banking solution. Please confirm the requirement of designs for mobile apps. Please confirm the scope of this RFP.	The solution should be seamlessly available across the device/ platform/browser etc.
23		3. SCOPE OF WORK	f. The solution should be able to be integrated to mobile banking and other related software implemented by Bank and should also be easily accessible from mobile.	Please provide details of the existing mobile banking app. Please confirm if it can provide services for integration.	This is a part of scope for implementation.
24	15	19 Eligibility Criteria	The bidder should have experience of Implementation & maintenance of providing Internet Banking solution in at-least one scheduled commercial bank, during the last three financial year.	VSoft Technologies is one of the major BFSI service providers in India for the last 20+ years. We have provided Digital Banking (Internet/ Mobile) Banking to more than 25 Co-operative Banks (including 2 State-level Scheduled Co-operatives Banks) in India. The solution has been integrated with various Core Banking Solutions viz. Finacle and	Clause stands as it is.

				<p>interfaced with different delivery channels.</p> <p>In view of the above experience, we earnestly request the Bank to modify the clause as:</p> <p>The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at-least one scheduled commercial bank/ one state-level scheduled cooperative bank, during the last three financial years.</p>	
25	15	Eligibility Criteria	The bidder must have an average turnover of minimum Rs. 10 Crores during the last three financial years i.e., 2015- 16, 2016-17 and 2017-18.	<p>We request the bank to change to "minimum Rs. 100 Crores during the last three financial years (instead of 10)".</p> <p><u>Justification:</u> Financial stability of the bidder is needed to handle such critical projects</p>	Clause stands as it is.
26	15	Eligibility Criteria	The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at least one scheduled commercial bank, during the last three financial year.	<p>The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at least one scheduled commercial bank during the last five financial year</p> <p><u>Justification:</u> Bidder with more years of experience are equally relevant. Moreover more experience with the bidder would mean a deeper understanding.</p>	<p>Clause read as under:</p> <p>The bidder should have implemented Internet Banking solution in at least one schedule commercial bank and should have experience of maintenance of providing Internet Banking solution in at- least one scheduled commercial bank, during the last three financial year.</p>
27	15	Eligibility Criteria	The service provider shall have complete IPR (Intellectual Property Rights) to the software	<p>Bidder should be authorized reseller</p> <p><u>Justification:</u> This Clause would restrict the competition to the OEMs. Therefore</p>	<p>Clause should be read as below:</p> <p>The service provider shall have complete IPR</p>

				request change.	(Intellectual Property Rights) to the software or to be its authorized reseller
28	NA	Eligibility Criteria	Not in EOI Document	Bidder should have CMM level 5 certification <u>Justification:</u> understanding the Criticality of the project we request bank to evaluate bidders with certifies quality of service delivery	Clause stands as it is.
29	15	Point 5 Eligibility Criteria	The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at-least one scheduled commercial bank, during the last three financial year.	Request Bank to change to: The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at-least one bank / financial institution, during the last three financial year. OR The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at-least One Commercial Bank in India or Globally, during the last three financial year. OR The bidder should have experience of implementation & maintenance of providing Internet Banking solution (Retail / Corporate) in at-least One Scheduled Commercial Bank, during the last three financial year.	Clause read as under: The bidder should have implemented Internet Banking solution in at least one schedule commercial bank and should have experience of maintenance of providing Internet Banking solution in at- least one scheduled commercial bank, during the last three financial year.
30	10	Point 3. f	The solution should be able to be integrated to mobile banking and other related software implemented by Bank and should also be easily accessible from mobile.	Pls. clarify whether bank is looking for some mobile app or browser based access on mobile. Also, Mobile Banking is not part of current scope. Kindly confirm.	The solution should be seamlessly available across the device/ platform/browser etc.
31	15	Point 3 Eligibility Criteria	The bidder must have an average turnover of minimum Rs. 10 Crores during the last three financial years i.e., 2015-16, 2016-17 and 2017-18.	Request Bank to increase the Turnover to Rs. 100 Crores if possible, to invite participation from established IT Companies	Clause stands as it is.

Eligibility Criteria

Clause Number	Original Clause	Modified Clause
19. Eligibility Criteria - Point 5	<p>The bidder should have experience of implementation & maintenance of providing Internet Banking solution in at-least one scheduled commercial bank, during the last three financial year.</p> <p>The bidder has to submit Purchase Order along with letter from client for satisfactory performance of solution and supporting documents for the same</p>	<p>The bidder should have implemented Internet Banking solution in at least one schedule commercial bank and should have experience of maintenance of providing Internet Banking solution in at-least one scheduled commercial bank, during the last three financial year.</p> <p>The bidder has to submit Purchase Order along with letter from client for satisfactory performance of solution and supporting documents for the same</p>

