



UCO BANK

Department of Information Technology


Request for Proposal (RFP) For Implementation of Early Warning Signal (EWS) vis-à-vis SMA Management & Reporting (Re-Tendering)

RFP Ref. No. DIT/BPR & BTD/OA/3004/2018-19 Date: 15/10/2018

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

Sl. No	RFP Page No.	RFP Clause No.	Clause As Per RFP	Description of Queries/Clarifications Sought by the Bidder	Bank Response
1	Page: 7/74	Part –I Bid Control Sheet	EMD – 10,00,000/-	We have already submitted EMD of 10,00,000/- during the time of initial tendering. Do we have to pay again 10,00,000/- for re-tendering..	Clause Stands as per RFP
2	Page: 7/74	Part –I Bid Control Sheet	14/11/2018 at 03:00 PM	Can the submission date may be extended 10 more days since there are long holidays during Deepawali.	Clause Stands as per RFP
3	Page: 13/74	Part –I 6.d Earnest Money Deposit	EMD should be submitted strictly in the form of BG only in a separate sealed envelope along with cost of tender document wherever applicable.	Request bank to allow EMD in the form of DD, if at all we have to submit EMD.	Clause Stands as per RFP
4	Page: 17/74	Part –II Point No-6	The proposed system & support services must have been implemented by the respective bidder for any Scheduled Commercial Bank in last 3 financial	The proposed system & support services must have been implemented by the respective bidder for any Scheduled Commercial Bank or Foreign Bank in last 3	Clause Stands as per RFP

			years	financial years or got PO to implement the said solution from any scheduled commercial bank or foreign bank	
5	Page: 19/74	Part-III 11.4 1st Paragraph	Hardware: Right sizing of hardware, supply, installation, development /configuration, customization, installation and successful commissioning. The hardware / solution should support existing infrastructure including networks and should be capable of working on / integrating various platforms / tools available within the existing IT architecture of the Bank.	Does the Bank expect the vendor to supply Hardware also?	Hardware shall be provided by the Bank. However bidder should quote required Hardware in Technical BOM (Bill of Material).
6	Page: 19/74	Part-III 11.4 2nd Paragraph	Software: Supply, installation, Development / Configuration, Customization, Implementation, Management and Maintenance of all necessary software.	Does Bank want the vendor to supply system software?	System software shall be provided by the Bank. However bidder should quote required system software in Technical BOM (Bill of Material).
7	Page: 22/74	Part- III Point No-12	The successful bidder is required to provide training to 30 numbers of Bank Officials for one week at Bank Premises	Request bank to specify the locations for training.	Location will be shared with the successful bidder.
8	Page: 22/74	Part- III Point No-13	The selected bidder has to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within 30 days from the date of award of contract / Purchase order.	Request bank to make it 60 days from the date of PO released.	Clause Stands as per RFP

9	Page: 23/74	Part- III Point No-17	<p>1) On delivery of product, execution of Agreements and submission of all documents including Performance Bank Guarantee – 20% of Total Cost Of I</p> <p>2) On completion of customization as per requirement of Bank & successful completion of UAT – 20% of Total Cost Of I</p> <p>3) Implementation of Solution as per the scope of RFP – 20% of Total Cost Of I</p> <p>4) Completion of training & handing over of all documents – 20% of Total Cost Of I</p> <p>5) After completion of warranty period -20% of Total Cost Of I</p>	<p>1) On delivery of product, execution of Agreements and submission of all documents including Performance Bank Guarantee – 30%</p> <p>2) On completion of customization as per requirement of Bank & successful completion of UAT – 20%</p> <p>3) Implementation of Solution as per the scope of RFP – 20%</p> <p>4) Completion of training & handing over of all documents – 20%</p> <p>5) After completion of 3 months of go - live -20%</p>	Clause Stands as per RFP
10	Page: 44/74	Annexure- II Point no-9	<p style="text-align: center;"></p> <p>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>	<p>Requires clarification - regarding the system generation of audited accounts, defaults and red flag for new relationships</p>	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 & Promoters 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.
11	Page: 46/74	Annexure- II Point no-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.	We trust the data will be provided in soft formats. Would the bank provide quarterly information (financial) statements and analyzed balance sheets as several alerts prescribed by the RBI are based on financial statements	Needed data/ information will be provided to selected bidder.
12	Page: 49/74	Annexure- II Point no-54	The Bidder / Vendor should provide Report/Analysis by studying dynamics of its customer inside and outside of the Bank 1) Standard with UCO BANK but NPA with other Bank, 2) Standard with UCO BANK and other Bank, 3) NPA with UCO BANK but standard with other Bank, and 4) NPA with UCO BANK and other Bank	We trust our system can access the CRILC database to generate these reports	Clause Stands as per RFP.
13	Page: 9/74	Part-I Point No2.6	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.	Soft Copies are to be submitted in CD/DVD along with Technical Bid.

14	Page: 11/74	Part-I Point No2.25	The number of SMSs generated per day is indicative only.	Is this relevant for the EWS project. Please clarify.	Clause Stands Deleted
15	Page: 17/74	Part-II Point No.8	The bidder should have support office in Kolkata.	Bidders not having a support office presently in Kolkata would be setting up, on award of contract 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.	Clause Stands as per RFP.
16	Page: 20/74	Part- III Point No-11.9 1st Paragraph	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 ATS / 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.	AMC/ATS is for 4 years.
17	Page: 20/74	Part- III Point No-11.9 2 nd Paragraph	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 ATS / AMC for 3 years from expiry of warranty period	Supply of hardware, OS & Database is not part of the scope of RFP. Hence support of these items under Warranty/ATS/AMC is not applicable. Please confirm.	Please Refer to Point No-5 of Pre-Bid Response
18	Page: 22/74	Part-III Point No-12	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.	Location will be shared with the successful bidder

19	Page: 22/74	Part-III Point No-13	The selected bidder has to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within 30 days from the date of award of contract / Purchase order.	Is this SMS services relevant for the EWS project. Please clarify.	Corrigendum Clause to be read as below: The selected bidder has to provide the EWS vis-à-vis SMA Management & Reporting Services as per the 'Broad Scope of Work' mentioned herein above within 30 days from the date of award of contract / Purchase order.
20	Page: 22/74	Part-III Point No-13	Schedule Of Implementation Project milestone involved for the implementation of EWS solution is not provided in the RFP	Implementation of EWS solution requires minimum 6 months from our past experiences. Requesting bank to consider below project milestone & schedule for the 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	Clause Stands as per RFP
21	General		Deployment of EWS solution on DC & DR site	Please provide the locations of DC & DR site	Location will be shared with the successful bidder

22	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.	Yes Hence DC/DR Replication is to be done
23	Page: 23/74	Part- III Point No-17.3	1) On delivery of product, execution of Agreements and submission of all documents including Performance Bank Guarantee – 20% of Total Cost Of I 2) On completion of customization as per requirement of Bank & successful completion of UAT – 20% of Total Cost Of I 3) Implementation of Solution as per the scope of RFP – 20% of Total Cost Of I 4) Completion of training & handing over of all documents – 20% of Total Cost Of I 5) After completion of warranty period -20% of Total Cost Of I	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% On completion of UAT -40% Completion of training & handing over documents -10% Go live - 10%	Clause Stands as per RFP
24	Page: 23/74	Part- III Point No-17.3	I. PAYMENT TERMS: Payment for ATS, FM Services, Development/ Customization cost, not mentioned in the RFP	1) On delivery of product, execution of Agreements and submission of all documents including Performance Bank Guarantee – 20% of Total Cost Of I 2) On completion of customization as per requirement of Bank & successful completion of UAT – 20% of Total Cost Of I	Clause Stands as per RFP

				<p>3) Implementation of Solution as per the scope of RFP – 20% of Total Cost Of I</p> <p>4) Completion of training & handing over of all documents – 20% of Total Cost Of I</p> <p>5) After completion of warranty period -20% of Total Cost Of I</p>	
25	Page: 25/74	Part-III Point No-19	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.	<p>The bidder will pass on any reductions or increase in the tax structures as levied by the government during the contract period.</p> <p>Please confirm.</p>	Clause Stands as per RFP
26	Page: 39/74	Part-IV Point No-47(x)	Valid Bank Draft as Bid price if tender document is downloaded from Bank's website.	<p>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.</p> <p>Please confirm.</p>	Yes
27	Page No: 43/74	Annexure-II Point No-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 sectorial peers. The charts/ trends to be made available on near real time basis.	<p>i) Please clarify this requirement. How this data will be used in Early Warning Signals.</p> <p>ii) Will Bank provides the data related to stock price and related data of non- listed entities.</p>	Solution Should have Capability for them. Clause Stands as per RFP

28	Page No: 44/74	Annexure-II Point No-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 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.	i) What is the exposure size to be considered by Bank for SMA identification and reporting? As per RBI guidelines, exposure with Rs. 5 crore and above shall be considered for SMA. ii) Please mention number of existing SMA accounts in the bank.	Clause Stands as per RFP The details will be shared with successful bidder
29	Page no: 46/74	Annexure-II Point No-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.	Within 30 Days
30	Page no: 46/74	Annexure-II Point No-24	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	Clause is Self-Explanatory

31	Page no: 46/74	Annexure-II Point No-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. Please confirm	Clause Stands as per RFP The details will be shared with successful bidder
32	Page no: 46/74	Annexure-II Point No-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?	Clause is Self-Explanatory
33	Page no: 46/74	Annexure-II Point No-27	The information regarding Industry like Degree of Dependence on Govt Policies, Type of Demand, etc. must be provided	Please clarify this requirement	Clause is Self-Explanatory
34	Page no: 46/74	Annexure-II Point No-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. Please confirm	Clause Stands as per RFP. Needed data/information will be provided to selected bidder.
35	Page no: 46/74	Annexure-II Point No-30	The product should be capable to provide CORE INDICATORS FOR EARLY WARNING SIGNALS (EWS) & ROOT CAUSE ANALYSIS (RCA) as per RBI's guidelines & so as from time to time accurately. The EWS-RCA Report so compiled by the software solution would form the basis for classifying an account as a RFA as well as the basis for non-classifying an account as a RFA, as the case may be.	Please clarify the Root Cause Analysis (RCA) functionality of EWS solution. What is the RBI circular number referring to RCA functionality? On which date it was released by RBI, which is required to be referred to satisfy these clauses.	Please refer functional specification clause, Further details shall be shared with selected bidder.

36	Page no: 47/74	Annexure-II Point No-31	The product should be capable to provide Operational Indicators for EARLY WARNING SIGNALS (EWS) & ROOT CAUSE ANALYSIS (RCA) as per RBI's guidelines as well as Bank's Operational Guidelines & so as from time to time accurately The EWS-RCA Report so compiled by the software solution would form the basis for classifying an account as a RFA as well as the basis for non-classifying an account as a RFA, as the case may be.	Please clarify the Root Cause Analysis (RCA) functionality of EWS solution. What is the RBI circular number referring to RCA functionality? On which date it was released by RBI, which is required to be referred to satisfy these clauses.	Please refer functional specification clause, Further details shall be shared with selected bidder.
37	Page no: 52/74	Annexure-II Technical Requirement Point NO-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. Clause is Self-Explanatory.
38	Page no: 52/74	Annexure-II Technical Requirement Point NO-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 will be provided for EWS solution. Please confirm.	Replication tool shall be considered as scope of work in present requirement.
39	Page no: 16/74	Part II Clause 5	The bidder should be empanelled by any Scheduled Commercial Bank for providing proven solution complying to RBI guidelines with respect to EWS	It is submitted that EWS being a new requirement, many Banks may not have gone live. Further, to ensure the participation of FinTech / Startup companies / MSMEs, (as stipulated / directed by Govt. of India- copy of Guidelines enclosed) we request that the said clause	Clause Stands as per RFP

				may be modified to also include implementation of NPA or SMA solutions (which are quite similar in nature) as eligibility criteria.	
40	Page no: 17/74	Part II Clause 6	The proposed system & support services must have been implemented by the respective bidder for any Scheduled Commercial Bank in last 3 financial years	It is submitted that EWS being a new requirement, many Banks may not have gone live. Further, to ensure the participation of FinTech / Startup companies / MSMEs , (as stipulated / directed by Govt. of India- copy of Guidelines enclosed) we request that the said clause may be modified to also include implementation of NPA or SMA solutions (which are quite similar in nature) as eligibility criteria.	Clause Stands as per RFP
41	Page no: 22/74	Part III Clause 13	The selected bidder has to provide the SMS Services as per the 'Broad Scope of Work' mentioned herein above within 30 days from the date of award of contract / Purchase order.	It is submitted that EWS being a new requirement, the work processes and other details need to be discussed with the User departments to have clarity for being addressed. It is thus submitted that the time lines may kindly be modified as " 30 days from the signing off of the SRS document" instead of "30 days from the date of award of contract / Purchase order.	Clause Stands as per RFP
42	Page no: 70/74	Table A	Details which will be shared by the Bank for conducting POC for 200 borrowers For Corporate portfolio 1. Customer Information- Name, ID, Geography, Branch, Industry, Business Segment, Account information, Start Date etc. 2.EOD	In addition to the said details we shall require the soft copies of the Transaction data (CC/OD; CA as the case may be) for a period of 3 years which may also be added to the list	Clause Stands as per RFP. Needed data/ information will be provided to selected

			Balances- Outstanding, Sanctioned, limit lines 3.Overdue Amounts / DPD information 4.Information regarding non servicing of interest 5.Cheque returns data 6.Internal credit rating 7.Stock Statement submission schedule and actual reporting 8.SMA reporting data 9.Adhoc Sanctions 10.Primary / Secondary valuation and insurance amounts 11.Collateral information 12.Bills due date / over dues		
43	Page no: 51/74	Annexure-II Technical Requirement Point NO-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, 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.	Windows phone is discontinued by Microsoft. We thus submit and request that the clause may suitably be modified as " ...TABs/Smart phone, etc. and relevant reports on Mobile Apps (Android, IOS). " Instead of " <u>...TABs/Smart phone, etc. and relevant reports on Mobile Apps (Android, IOS, Windows, etc.).</u> "	Clause Stands as per RFP
44	Page no: 51/74	Annexure-II Technical Requirement Point NO-6	The system should support two-factor authentication and interface with Bio Metric Verification.	Does the Bank have an existing platform for it or system will have it's own biometric verification module. The point may please be clarified.	Bank has existing two-factor authentication system. Proposed solution is required to integrate with the same.
45	Page no: 52/74	Annexure-II Technical Requirement Point NO-10	Solution should provide response time of maximum 10 seconds.	Solution response time would also depend on Network & bandwidth capabilities. We thus request Bank to please share details of bandwidth that would be made available or can we specify required	Clause Stands as per RFP

				bandwidth in minimum system requirements to achieve this standard as required.	
46	Page no: 52/74	Annexure-II Technical Requirement Point NO-17	All integration should be in STP (Straight Through Processing) mode without / minimal intervention from user & leverage existing platform system.	Clarification on STP (Straight through processing) mode may please be provided.	STP refers to seamless integration with all related services.
47	Page no: 53/74	Annexure-II Technical Requirement Point No.-25	The application should function satisfactorily with low band with (32 kbps VSAT links, 64 kbps Leased lines) branches using existing band with.	For the Bandwidth mentioned, how many systems would share the bandwidth? Is it exclusively available for EWS? What would be the number of Concurrent users on this bandwidth?	The Bandwidth mentioned here is for single system as one unit.
48	Page no: 53/74	Annexure-II Technical Requirement Point No.-26	The application should support session timeout within 60 Seconds.	60 seconds time-out might be practically very cumbersome for the user. Can it be made a standard of 15 minutes of inactivity? We request that clause may please be suitably modified.	Clause Stands as per RFP