



Department of Information Technology

Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-Tendering), RFP Ref. No: UCO/DIT/2171/2022-23 dated 23/11/2022

Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) uploaded on 21/01/2023

Sl. No.	RFP Page No.	RFP Clause No.	Original RFP Clause	Query sought/ Suggestions of the Bidder	Bank's Reply
1.			Volumetric Information - For recommending the Hardware Sizing	For Retail Customers 1. Current customer base 2. Expected customer base projection for 3 -5 year 3. Current account base 4.Expected number of on boarding/account creation Per day/ per month 5. Expected on boarding projection for 3 -5 year 6. Expected concurrent users base for assisted on boarding solution. 7. Expected TPS for the on boarding Application. 8. Please indicate on maximum set/ maximum no. of documents / maximum size limit of the documents per application to be uploaded. 9. Total number of branches that the	Details will be shared with the selected bidder.

				<p>Back office application will be used.</p> <p>10. Total Number of Back office user in these branches.</p> <p>11. Total number of Agents or Bank staff that the Assisted on boarding solution will be used.</p>	
2.			Volumetric Information - For recommending the Hardware Sizing	<p>For Corporate Customers</p> <p>1. Current customer base</p> <p>2. Expected customer base projection for 3 -5 year</p> <p>3. Current account base</p> <p>4. Expected number of on boarding/account creation Per day/ per month</p> <p>5. Expected on boarding projection for 3 -5 year</p> <p>6. Expected concurrent users base for assisted on boarding solution.</p> <p>7. Expected TPS for the on boarding Application.</p> <p>8. Please indicate on maximum set/ maximum no. of documents / maximum size limit of the documents per application to be uploaded.</p> <p>9. Total number of branches that the Back office application will be used.</p> <p>10. Total Number of Back office user in these branches.</p> <p>11. Total number of Agents or Bank staff that the Assisted on boarding solution will be used.</p>	Details will be shared with the selected bidder.
3.		Generic Query	Generic Query	MIS Reports - Please provide the number of Reports expected on a daily and monthly basis for each	Details will be shared with the selected bidder.

				solution? Please provide details of the reports expected.	
4.		Generic Query	Generic Query	Could you please list the existing systems of the bank that we need to interface with along with the message exchange patterns & Protocols? For Example : CBS (Core Banking) - SOAP/REST API's	Please refer RFP for details. Indicative list is mentioned in the RFP.
5.		Generic Query	Generic Query	What is the current CBS available with the Bank. Please help with the version number.	Current CBS version of Bank is Finacle 10.2.25
6.		Generic Query	Generic Query	What is the current CRM available with the Bank. Please help with the version number.	Presently Bank does not have any CRM as of now.
7.		NA	General	We would request the Bank to share existing System architecture and other integration touch points	Details to be provided to selected bidder.
8.		NA	General	We would request the Bank to share the details of all the existing systems from where data has to be fetched for different 360 degree views.	Please refer RFP for details.
9.			Customer 360 degree view	The entire requirements are centred around CRM solution. Typically Banks float a separate RFP for CRM and do not combine it with Digital On boarding requirements. Any Digital on boarding/Digital banking platform only has basic 360 degree customer view and might not act as a full fledged CRM system. Given the precedence followed by other Banks in India, we request UCO bank to remove the CRM scope from the Digital Customer on	Clause stands as per RFP.

				boarding RFP. The proposed digital on boarding platform could be integrated with Bank's CRM.	
10.		General query		Request bank to provide additional weightage to vendors rated by Global Analysts like Forester, Celent, Omdia, Ovum, etc for the "Digital/Engagement Banking Platforms	Query is not admissible.
11.			Product	Request bank to descope the supply of Product (hardware & Software) from the scope of the RFP	Query is not admissible. This is to clarify that the Bank requires end-to-end solution which works as per Bank's requirement, hence bidder has to propose and deliver the best hardware for functioning of their software.
12.			ARC/RRC	The Fixed Price, as mentioned in the Commercial schedule, is valid within a dead band of $\pm 5\%$ of the baseline volumetric of the respective resource unit that is provided as part of RFP. For assets volumes above +5% threshold of the baseline volumetric, additional resources will be charged at ARC 'Additional Resource Charge' to reflect additional marginal cost to Service Provider, while credits known as RRC 'Reduced Resource Credit' will be granted to Customer for reduction in resources consumed, for service volumes below -5% of the baseline	Clause stands as per RFP.

				volumetric.	
13.			Variance in Minimum Wages	Service Provider undertakes that it is compliant to State minimum wages act at the time of execution of the Agreement and the commercials are accordingly factored. In the event there is a change to the State minimum wages act or if the Customer wants the Service Provider to comply to some other minimum wages act including but not limited to Central minimum wages act or the existing minimum wages act is repealed by another act, then in such cases, Customer will support Service provider with change request for additional cost incurred by Service Provider for complying to new minimum wages. Service provider will not ask for Change request for any changes that is within 8% increase year on year from the State minimum wages as on the date of contract sign off.	Clause stands as per RFP.
14.			ERV	"It is agreed that the price quoted is arrived at based on the exchange rate of 1 USD = INR ____ ("Base Exchange Rate"). In the event the Base Exchange Rate either increases or decreases by percentage points greater than two per cent [2%], the prices shall be charged as per the then current exchange rate."	Clause stands as per RFP. It is to be clarified that all prices are to be quoted in INR and price quoted should be valid till contract period or as per RFP clause.
15.			Non Hire Clause	Customer acknowledges that perso	Query is not admissible.

				Purchaser el to be provided by Wipro represent a significant investment in recruitment and training, the loss of which would be detrimental to Wipro's business. In consideration of the foregoing, Customer agrees that for the term of this Agreement and for a period of one year thereafter, Customer will not directly or indirectly, recruit, hire, employ, engage, or discuss employment with any Wipro employee, or induce any such individual to leave the employ of Wipro. For purposes of this clause, a Wipro employee means any employee or person who has who has been involved in providing services under this Agreement.	
16.			Saving Clause	Wipro's failure to perform its contractual responsibilities, to perform the services, or to meet agreed service levels shall be excused if and to the extent Wipro performance is effected, delayed or causes non-performance due to Customer's omissions or actions whatsoever.	Query is not relevant to RFP.
17.			Deemed Acceptance	Services and/or deliverables shall be deemed to be fully and finally accepted by Customer in the event when Customer has not submitted its acceptance or rejection response in writing to Wipro within 15 days from the date of	Query is not admissible.

				installation/commissioning or when Customer uses the Deliverable in its business, whichever occurs earlier. Parties agree that Wipro shall have 15 days' time to correct in case of any rejection by Customer.	
18.			Exceptions to Indemnity	Bidder shall not have any liability to the Owner under this Section to the extent that any infringement or claim thereof is attributable to: (1) the combination, operation or use of a Deliverable with equipment or software supplied by the Owner where the Deliverable would not itself be infringing; (2) compliance with designs, specifications or instructions provided by the Owner (3) use of a Deliverable in an application or environment for which it was not designed or contemplated under this Agreement; or (4) modifications of a Deliverable by anyone other than Bidder where the unmodified version of the Deliverable would not have been infringing. Bidder will completely satisfy its obligations hereunder if, after receiving notice of a claim, Bidder obtains for the Owner the right to continue using such Deliverables as provided without infringement, or replace or modify such Deliverables so that they become non-infringing.	Clause stands as per RFP.
19.			Intellectual Protection	Notwithstanding anything to the	Clause stands as per RFP

				contrary, no intellectual property rights of any nature shall be transferred from one party to the other in the course of performing any obligations or otherwise under this agreement. For the avoidance of doubt, Bidder may use certain tools, processes or methodologies of its own in performing the Services. Ownership of all intellectual property rights and any other rights in these shall vest with Bidder, and no rights shall be deemed to have accrued to the Owner.	
20.			Credit Period for Payment	All the payments to be made within 30 days of submission of invoice	Please refer Payment clause mentioned in the RFP.
21.			Termination by Bidder	Successful Bidder may terminate the Agreement upon written notice to the Customer in the event that the Customer commits a material breach of the Agreement or Statement of Work, including non-payment of fees and fails to cure such default to the non-defaulting party's reasonable satisfaction within thirty (30) days after receipt of notice.	Clause stands as per RFP. Proposed clause not admissible.
22.			Risk and Title	The risk, title and ownership of the products shall be transferred to the customer upon delivery of such products to the customer	Proposed clause not admissible.
23.			Mergers, Amalgamations and variation in scope. Assignment rights.	Neither this contract nor any of the rights or obligations under this contract, may be assigned or delegated, in whole or in part, by	Clause stands as per RFP.

				any party hereto without the prior written consent of the other parties hereto, and any such assignment without such prior written consent shall be null and void. No assignment shall relieve the assigning party of any of its obligations hereunder. In the event this contract is assigned or delegated (whether wholly or partially) due to operation of law (including but not limited to statutory amalgamation), the parties hereby acknowledge and agree that the scope of services under this contract shall not undergo increase, reduction, or otherwise any alteration until the parties mutually agree upon a Change Order.	
24.			Assignment receivables	of	Bidder may assign the benefit of its rights of payment to a third party as part of its debt factoring or other legitimate business arrangements, and Bank expressly consents to such assignments. Such consent shall not be unreasonably withheld.
25.			DELAYED PAYMENTS		Proposed clause is not admissible.
26.		Generic Query			Scope of work and requirement is clearly mentioned in RFP document. Bank's requirement remains

				will also cover not just retail consumers on boarding but also SME/Corporate On boarding. Also, it also covers multi-channel on boarding like Web/Mobile/Tab, including Self-Service as well as Assisted Onboarding use cases.	as mentioned in RFP.
27.		Others	Segment	We understand that the requirements of this RFP is only Retail Segment. Request bank to confirm the understanding. In case bank is also planning to cover other segments, kindly provide the projections of other customer segments as well.	Bidder's understanding is right. If, Bank decides for cover any other segment in future, same will be intimated to the selected bidder.
28.			Warranty	As per industry practice, Warranty on Software and Hardware is maximum 6 month - 1 year from go live. Request bank to change 3 year Warranty to 1 year warranty and allow OEMs to quote ATS for remaining 2 years period.	Clause stands as per RFP.
29.			General	Can we propose any additional Digital Solutions for enhancing the efficiency and productivity of the resources	Any additional solution for efficient working of the proposed solution is allowed. But no additional cost will be paid by the bank apart from what is mentioned in commercial bid format.
30.		SOW	Generic	Does UCO Bank require a Web Portal for Customers?	Web portal and App is one of the requirement of the RFP. Please refer page no-12

					and 27 of RFP.
31.		SOW	"Solution should be able to carry out customer risk profiling" -	Risk profiling logic will be shared by UCO?	Bank will provide logic with selected bidder for customer risk profiling.
32.			Scope of Work	Request UCO bank to remove the hardware and system software scope from the RFP requirements and make it software only. The bidders could provide the appropriate hardware sizing inputs and Bank could procure them separately.	Clause stands as per RFP.
33.			Any licenses, if required for the offered solution, need to be provided by the successful Bidder at no extra cost to the Bank. The successful Bidder/s is solely responsible for any legal obligation related to licenses for solution proposed as implemented by the Bidder/s.	Digital On boarding solution is a licensed component. Request the Bank to consider a subscription based license model. Please add a metric in commercial model for License subscription	Please refer Commercial bid format mentioned in RFP.
34.			The platform should offer single stop solution for new customer on boarding, sales of banking products (assets & liabilities) through STP (or) near STP driven by Bank's operating model(s), for different segment of	Is the bank looking at one single platform which cater to both Customer facing journeys and Employee facing journeys during on boarding and origination. -Is bank looking for a Business process Modeller to design the workflows which are completely configurable.	It is clarified that Bank is looking for single platform which cater to both Customer facing journeys and Employee facing journeys during on boarding and origination.

			customers.		
35.			General	Customer 360 view requires information from various existing products/ channels. How will Bank integrate the existing digital solutions with the Customer dashboard sought in RFP.	It is clarified that Bank will use API /ISO based integration
36.			General	Is separate Application needed for every channel or same app will serve every channel including field force? Please confirm	It is clarified that Same application for every Channel required.
37.			General	We request Bank to consider combined eligibility and experience of a parent company and its 100% subsidiary. We will provide suitable undertaking and documentation to establish the parent - subsidiary association.	Clause stands as per RFP
38.			General	In case if bank wants to deploy any on site engineer for this project, what is the minimum qualification criteria bank is looking for? Please confirm.	Please refer to Facility Management Services clause defined in RFP.
39.			System	Do you have an existing Digital/Social Media Marketing tool?	Bank is not having any tool regarding Digital/social media
40.	-	-	Business Outcome	What are the 3 most important Business outcomes UCO Bank requires from the new CRM solution?	Bank's requirement already mentioned in the RFP. Further details will be shared with selected bidder.
41.	-	-	Challenges	What are the top challenges which you are facing currently? If possible, kindly share the Use cases	Details will be shared with selected bidder.
42.	-	-	On going Project	Currently, are you also running any	Query is not admissible

				other digital transformation projects apart from this RFP?	
43.	-	-	Team Structure	What is the team structure of the organization?	Please refer Bank's profile under Bank website .
44.	-	-	User Management	What will be the total Number of users who will be accessing proposed platform across Retail and Corporate verticals?	Please refer page 12 of RFP for details.
45.	-	-	Role Management	Requesting Bank to share the various roles who will be the part of new platform along with count breakup (e.g. Sales Manager - 20, Supervisor - 15, Data Entry Operators, Quality Checker, etc.)	Detail will be shared with selected bidders
46.	-	-	Product Management	What are the products & product categories across both verticals?	Please refer page 12 & 13 of RFP. <i>"The proposed solution will be a single stop for new CASA customer on boarding and opening of Recurring as well as Fixed Deposit."</i>
47.	-	-	Digital Journeys	Do you have any existing digital journeys? If yes, do you have a win-back process in place?	Query is not admissible
48.	-	-	Offer Management	How does the bank currently manage cross sell/up sell?	Details will be shared with selected bidders
49.	-	-	Segmentation	How does the bank do segmentation of customers currently?	Details will be shared with selected bidders
50.	-	-	Report Management	Kindly share the list of reports to be generated by the new system. If possible, please share sample	Details will be shared with selected bidders

				reports.	
51.	-	-	Project Timeline	What are the timelines which UCO Bank is looking to go-live with the new system?	Please refer project timeline mentioned in RFP.
52.	-	-	Project Timeline	Is the project considered to be a single phase or multiple phase? Is there any preference w.r.t phase wise/module wise implementation?	Please refer to RFP for any clarification.
53.	-	-	Project Delivery	<p>We understand and assume that CRM application solution activities and implementation services (Requirement gathering, development, testing support (SIT/UAT), go live) are provided by us and the remaining activities mentioned below are taken up by UCO Bank IT team or third party CSP team. Please confirm if UCO Bank IT team or CSP team can perform the following:</p> <p>A. Infrastructure Supply, Support and Maintenance B. Security Maintenance C. Deployment D. Disaster Recovery and Business continuity E. Testing: a. Application Security (VAPT) b. Performance Test c. Load/ Stress d. SIT e. UAT F. Customer's side integration a. Data Migration activity</p>	Requirement stands as per RFP.

				b. ETL activities c. Integration jobs (Any data, which has to be fetched from legacy system to staging) d. API/ web services (Any API, which need to be custom developed to integrate with core system) G. Training and Roll out activities	
54.	-	-	Email	How many outgoing mail servers (SMTP) are to be configured for sending outgoing mails (if required)?	Detail will be shared with selected bidder
55.	-	-	System	What are the systems planned to be sun-set during and post implementation?	Please refer to scope of work mentioned in RFP.
56.	-	-	System	Please define the name of solution and purpose which are used currently:	Detail will be shared with selected bidder
57.	-	-	System	Core Banking System:	Detail will be shared with selected bidder
58.	-	-	System	Lead Management:	Detail will be shared with selected bidder
59.	-	-	System	Campaign Management:	Detail will be shared with selected bidder
60.	-	-	System	Service/Ticket Management:	Detail will be shared with selected bidder
61.	-	-	System	Business Process Management:	Detail will be shared with selected bidder
62.	-	-	System	Document Management system:	Detail will be shared with selected bidder
63.	-	-	System	Analytical/BI:	Detail will be shared with selected bidder
64.	-	-	System	AI/ML:	Detail will be shared with selected bidder
65.	-	-	System	OCR/ICR:	Detail will be shared with

					selected bidder
66.	-	-	System	Cross sell System:	Detail will be shared with selected bidder
67.	-	-	System	Call Centre System:	Detail will be shared with selected bidder
68.	-	-	System	Chat tool:	Detail will be shared with selected bidder
69.	-	-	System	ETL Tool:	Detail will be shared with selected bidder
70.	-	-	System	Any other?: (Please mention)	Detail will be shared with selected bidder
71.	-	-	System	Is reporting DB required or not?	Detail will be shared with selected bidder
72.	-	-	Deployment	What is the preferred form of deployment strategy planned for the new system i.e. On-Premises, Private Cloud or Public cloud?	Currently preferred form of deployment strategy planned for the new system is On-Premises after that on private cloud.
73.	-	-	Deployment	In case UCO bank is looking for Private Cloud, do you have a private landing zone?	Currently Bank has not having any private cloud infrastructure.
74.	-	-	Deployment	In case UCO bank is looking for Public cloud deployment, is there any preferred cloud provider (AWS/MS Azure/GCP)?	Currently preferred form of deployment strategy planned for the new system is On-Premises after that on private cloud.
75.	-	-	Deployment	Is there any Bank's existing system such as CBS, BPM, DMS, LOS etc. deployed over Cloud? If yes, then please specify System details and name of Cloud vendor?	Details to be shared with selected bidder.
76.	-	-	Architecture	Is there a specific preference of bank for the type of Kubernetes/Container technology?	Bank does not prefer Kubernetes/Container technology.

77.	-	-	CI/CD	What is the tool UCO bank uses for CI/CD pipeline? We understand that pipeline creation & maintenance will be done by UCO Bank, and we shall support and guide UCO Bank IT team for the same.	Details will be shared with selected bidder.
78.	-	-	Integration	Do you have a Middleware/DWH in place? If Yes, kindly mention which. If No, kindly share Integration strategy.	Details will be shared with selected bidder.
79.	-	-	Integration	We assume that UCO Bank would be providing all necessary APIs of above mentioned systems. Any modification or customization required in API would also be taken care by Bank.	The bidder has to supply end to end solution including API for integration. Bank may share any API if available with Bank.
80.	-	-	Infra	Please mention sizing has to be considered for how many years? Typical - 3 years or 5 years	Sizing is to be considered for 5 years.
81.	-	-	Infra	Do you require DR with 50% or 100% capacity of Production?	Bank require DR with 100% capacity of Production
82.	-	-	Infra	Where would the DC, DR sites to be considered?	DC site -Bangalore DR site -Kolkata
83.	-	-	Infra	We understand that the production environment requires high availability. Please confirm.	Bidder understanding is understanding is correct
84.	-	-	Infra	Please share Purging policy percentage for volume data at the end of each year	Details will be shared with selected bidder.
85.	-	-	Infra	Is DMZ required? (If system is to be accessed over	System is to be accessed over internet also.

				internet as well)	
86.	-	-	Infra	We support both MS SQL and Oracle. Please mention your preferred database (Oracle/ MS SQL)	Bidder can quote any DB, best suitable for the solution. However Bank possesses Oracle ULA.
87.	-	-	Infra	As per our understanding, infra will be managed by UCO Bank or third party CSP. Please confirm the same.	Monitoring of offered solution and its infrastructure will be done by selected bidder.
88.	-	-	Data Migration	Is there any requirement w.r.t Data Migration? If yes, then please share details, volume and format of data which needs to be migrated in the new system.	There is no data migration.
89.	-	-	AI/ML	Does the UCO Bank need AI/ML Data Management as well or is it just the models?	Requirement stands as per RFP.
90.	-	-	Demo expectation	Kindly share the key expectation/features to be covered in the Demo	Working of solutions as per scope of the RFP.
91.	-	-	Bidder-OEM Partnership	A participating bidder can propose only 1 software OEM product only. However, software OEM can partner with 2 primary bidders	A participating bidder can propose Multiple software OSDs and or multiple hardware OEMs to cover the scope of work.
92.	-	-	Consolidation of applications	Is UCO Bank is looking for consolidation of applications	Requirement stands as per RFP
93.	1	12	Digital Onboarding – CASA The platform should have an inbuilt BRE to assist bank decisioning digitally.	Request bank to change this to " It is desirable that the platform should have an inbuilt BRE to assist bank decisioning digitally."	Requirement stands as per RFP
94.	10	5. Eligibility	Consortiums and Joint	In order to allow maximum	Clause stands as per RFP.

		Criteria -Sl. 1	ventures are not allowed to participate in the bidding process	participation, request bank to allow consortiums for providing the solution	
95.	10	5. Eligibility Criteria, 4	The bidder should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches	We request Bank to modify this clause as, The bidder should have implemented CRM Solution/Digital Onboarding Solution in at least one (1) scheduled commercial Banks in India with more than 500 branches	Clause stands as per RFP
96.	10	5. Eligibility Criteria, 5	The platform should be operational for minimum of 2 years in any scheduled commercial Bank having customer base of two crore (2,00,00,000) or more, as on the date of bid submission.	We request Bank to relax this clause as, The platform should be operational for minimum of 2 years in any scheduled commercial Banks/ Private Sector Bank having customer base of Forty Lakhs (40,00,000) , as on the date of bid submission.	Kindly refer corrigendum enclosed herewith
				Request you to modify the criteria as given under - "5. The platform should be operational for minimum of 1 years in any scheduled commercial Bank having customer base of two crore (2,00,00,000) or more, as on the date of bid submission by bidder / OEM."	Kindly refer corrigendum enclosed herewith
				Can the bank be specific and mention 'Digital Banking Platform' instead of 'Platform'.	Clause stands as per RFP
				We would recommend UCO Bank for inclusion of Gartner Magic Quadrant Customer Engagement in the Eligibility Criteria	Clause stands as per RFP

97.	10	5. Eligibility Criteria -Sl. 2	The bidder should have a minimum Annual Turnover of at least Rs. 40 Crores in each year for last 3 financial years i.e. F.Y. 2019-20, 2020-2021 and 2021-22 as per audited balance sheets.	Request bank to reduce the minimum annual turnover criteria for both F.Y. 2019-2020 and F.Y. 2020-2021 to 20 Crores.	Clause Stands as per RFP
				We would request UCO Bank to relax eligibility criteria for annual turnover & consider below change request so that maximum bidders can qualify the eligibility criteria and bank will have more commercial offers to evaluate. Change Request: 2. The bidder should have a Cumulative Annual Turnover of at least Rs. 50 Crores in last 3 financial years i.e., F.Y. 2019-20, 2020-2021 and 2021-22 as per audited balance sheets.	
				The bidder should have a minimum Annual Turnover of at least Rs. 100 Crores in each year for last 3 financial years i.e. F.Y. 2018-19, 2019-2020 and 2020-21 as per audited balance sheets.	
				Requesting you to kindly allow consortium since there are two components for deployment- 1.Application and 2. IT Infrastructure So accordingly, this annual turnover is of consortium jointly.	
98.	10	5. Eligibility Criteria:	5. Eligibility Criteria: 2. Bidder has to submit Audited Balance Sheet for last 3 financial years (i.e. 2019-20, 2020-2021	For the bidder(s) whose auditing for FY 2021-22 is still in progress, We hope bidders can submit their provision audited statement for bid submission along with audited	Clause stands as per RFP

			and 2021-22). AND Bidder must produce a certificate from the Company's Chartered Accountant to this effect. The documents certified by Chartered Accountants should mandatorily contain Unique Document Identification Number.	balance sheet for FYs 2018-19, 19-20, 20-21. We assume documents certified by Chartered Accountants should contain audited financial data of last 3 FYs. Please confirm.	
99.	10	5. Eligibility Criteria:	<p>5. Eligibility Criteria:</p> <p>2. The bidder should have a minimum Annual Turnover of at least Rs. 40 Crores in each year for last 3 financial years i.e. F.Y. 2019-20, 2020-2021 and 2021-22 as per audited balance sheets.</p> <p>4. The bidder should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches.</p> <p>5. The platform should be operational for minimum of 2 years in any scheduled commercial Bank having customer base of two crore (2,00,00,000) or more, as</p>	<p>With Reference to relaxation norms for Start-ups & MSE Enterprise published in the office memorandum published by GOI – Ministry of Micro, Small & Medium Enterprises (Policy Circular No. 1 (2) (1)/2016-MA) published on 10 March 2016.</p> <p>Considering the same we would request UCO Bank to consider relaxation for MSE bidders for prior annual turnover & project experience for published RFP which will increase the participation of MSE bidders and bank will get a lowest competitive commercial bids.</p>	<p>It is clarified that relaxation for MSE bidder is clearly mentioned in the RFP. Requested to refer the same.</p>

			on the date of bid submission.		
100.	10	- Eligibility Criteria	4 - The bidder should have implemented CRM Solution in at least one scheduled Banks in India with more than 500 Branches	Request you mention Bidder/SI/OEM - Justification : This RFP has 3 distinct part from Software application - Digital onboarding , Customer 360 and Lead Management . It also includes supply for Hardware. Therefore the bidder/SI will approach different OEM's to ensure the best fit solution that they will be able to maintain for 5 years. Bidder/SI has tie up with OEM accordingly. Hence request you to consider OEM experience in the specific areas for this eligibility criteria. Also for Digital on boarding bidder /OEM experience on various asset products on boarding should be considered as Digital On boarding can single stop solution for all Banks product on Asset and Liabilities side. We would also request you consider experience in RBI approved Tier 1 NBFC's .	Kindly refer corrigendum enclosed herewith
101.	10	- Eligibility Criteria	5- The platform should be operational for min of 2yrs in scheduled commercial Bank having customer base of 2 Cr or more as on the date of bid submission	Request you to Mention here Bidder/SI /OEM - Justification: Bidder/SI will be quoting best fit solution for this requirement using multiple OEM's products /platform. Hence the experience of OEM's needs to be considered . Also other than Banks , experience in Tier 1 RBI approved NBFCs must be considered .	Kindly refer corrigendum enclosed herewith

102.	100	Part-IV: Scope of Work-Service Requirements	Must have undergone some 'Train the trainer' certifications and achieve at least 3.5/5 feedback in training delivery sessions	Please share the TTT approach for process & product related knowledge transfer. Availability of training content, assessments and SOPs applicable for new hire training?	Query does not belong to subjected RFP.
103.	100	Part-IV: Scope of Work-Service Requirements	Experience of at least two years in training in the field of soft skills, communications and banking products.	a) We understand that the training would be conducted in English/Hindi language only and no regional language will be used for training. Please confirm? b) Do we required to consider regional language wise QAs for the audit purpose or the regional language agent's calls in Hindi/English shall be audited. If we are considering regional language calls audit also, the number of QAs to be used will become very high. Please check & confirm.	Query does not belong to subjected RFP.
104.	100	Part-IV: Scope of Work-Service Requirements	Senior Management/Centre Managers (AVP or equivalent designation for upto 250 agents, VP or equivalent designation for centre more than 400 agents)	We understand that the bank is looking ahead to start with approx. 100 agents. Kindly confirm for the profiles like Senior Management where a span of around 250 is purposed, should we consider apportioned cost, or we should not consider them till the span is reached 250.	Query does not belong to subjected RFP.
105.	101	Ratio of CSAs, Sr. CSAs, Voice CSEs, Non-Voice CSEs, TLs and	Agents for FRM system to be carved out for dedicated support.	Dedicated support [TL, QA, Trainer] to be aligned for FRM agents considering the same span ratio as mentioned on page no 100. Please confirm if our understanding is	Query does not belong to subjected RFP.

		AM		correct?	
106.	102	Part-IV: Scope of Work- Training	An Induction Training of at least 21 days viz., 4 days for communication and soft skills, 14 days for products, and services of the Bank and 3 days for buddy up/system training, will need to be imparted to all newly recruited Agents. On boarding/induction training must include a certification post completion of training and only those who obtain more than 80% marks will be permitted to go on the production floor.	Please share complete certification process? Will it be conducted by Bank or Bidder shall take care of it.	Query does not belong to subjected RFP.
107.	104	Penalty 4 4.1.1 Penalty for delayed Implementati on	Penalty for delayed Implementation Delay (calendar days) Penalty Up to 13 days 1% of projected outflow for 1st year 14 – 27 days 3% of projected outflow for 1st year 28–41 days 5% of projected outflow for 1st year 42 - 55 days 7% of projected outflow for 1st	We suggest to relook at the entire penalties. We suggest 1%, 3%,5%, 7%, 8% and 10% of the first month projected outflow instead of the 1st year projected out flow	Query does not belong to subjected RFP.

			<p>year >55 days 8% of projected outflow for 1st year A cap of 10% of the Projected Outflow for individual case would be reserved as penalties against any delay in meeting milestones. The overall cap on monthly penalty of all SLAs shall be levied up to a maximum of 20% of monthly bill amount. However, if the maximum penalty limit is reached continuously for 2 billing months, then the penalty for the third month shall be levied at actuals or 25% of the monthly billed amount whichever is lower. To encourage better performance, the cap on monthly penalty shall be restored to 20% of the monthly billing amount if there is improvement in the performance under SLA parameters in the subsequent two months.</p>		
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108.	11	6	Scope of Work: OCR / ICR	OCR/ICR capability with data entry options. --- Please share the list of documents to derive the implementation effort for OCR / ICR	It is clarified that all OVD (Officially Valid Documents) are covered under scope of work.
109.	11	Scope Of Work	OCR/ICR capability with data entry options.	For OCR we assume the requirement is only to support English language. Please clarify if it has to support any other language	Solution should have multilingual support including Hindi & English.
110.	11	Scope Of Work	The proposed solution will be a single stop for new CASA customer onboarding and opening of Recurring as well as Fixed Deposit.	Please clarify if this is required for Corporate or Retail Customers.	Yes, The proposed solution will be a single stop for new CASA customer onboarding and opening of Recurring as well as Fixed Deposit.
111.	11	5. Eligibility Criteria; pg-11	4. The bidder should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches.	Request you to modify the criteria as given under - "4. The bidder / OEM should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches."	Please refer to corrigendum
112.	11	5. Eligibility Criteria; pg-11; "Documentary proof required for each of the eligibility criteria stipulated"	7. Declaration in the letterhead of the bidder's company to that effect duly certified by Statutory Auditor should be submitted.	Request you to modify the criteria as given under - "7. Declaration in the letterhead of the bidder's company to that effect duly certified by Statutory Auditor / Company Secretary of the Bidder, should be submitted."	Clause Stands Modified as : Declaration in the letterhead of the bidder's company to that effect duly certified by Statutory Auditor / Company Secretary of the Bidder, should be submitted
113.	11	Scope of Work	Journeys shall be designed by taking in to account all products and customers"	How many products to be configured in new system Requesting to clarify below queries: 1. Does the 360-degree customer	Details will be shared with selected bidder. 1. 360-degree customer profiling mentioned in the

			Existing to Bank (ETB) as well as New to Bank (NTB).	profiling mentioned in the scope is applicable only for the New Customers or both NTB & ETB Customers? 2. Whether we need to provide a dedicated Mobile App for Agents/Business Correspondents as per the Customer On boarding scope ?	scope is applicable for the both NTB & ETB Customers. 2. Please refer to detailed scope of work of RFP page no 12.
114.	11	Key modules/Functionalities:-	The Platform shall be able to on-board NTB customers through integration with bank's existing E-KYC/V-KYC systems or through Bank's partner module.	Which system bank currently has for E-KYC/V-KYC. Is data migration in scope	Banks existing EKYC / VKYC system is available for saving accounts only . For detailed scope please refer RFP.
115.	11	5. Eligibility Criteria:	5. Eligibility Criteria: 4. The bidder should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches.	As the customer on boarding is part of scope of work for the published RFP, We would request UCO Bank to consider the experience of COB as well for bidders with similar experience. Kindly consider the below change request: Change Request: The bidder should have implemented CRM solution OR Customer Onboarding solution in at least one (1) scheduled commercial Banks in India with more than 250 branches.	Clause stands as per RFP
116.	11	5, SL4	The bidder should have implemented CRM solution in at least one (1)	Please consider any large implementation of CRM in India	Clause is Self explanatory

			scheduled commercial Banks in India with more than 500 branches	The bidder/OEM should have implemented proposed solution in at least one (1) scheduled commercial Banks in India with more than 1000 branches.	Please refer to corrigendum enclosed herewith
117.	110	- Annexure 9 - Technical Evaluation -	Point # 1 and 2 -No. of Implementation of Proposed solution in last 5 FY 2017 -2022 in India	As explained earlier it likely that bidder/SI will be using multiple OEM's product/platform to build a solution specific to requirement of this RFP from UCO Bank . We would request you to clarify on will the marking process here . Also would request you consider OEM's credibility also while doing the marking .	Clause stands as per RFP.
118.	112	Part-V, Point 4- Penalty 4.1.4 Call Answer / Call response time	4.1.4	<p>a) Kindly consider the Service level recommendation as below : NRI HNI & Overseas to answer 90% in 20sec For loyal and other classic segment 90% in 30 sec And other customers to answer 80% in 20 sec</p> <p>b) We request the Bank to provide the definition of segment, like loyal, classic. And this above speed should be applicable for all CSE & Sr CCE (i:e in call answering speed shouldn't be measured separately with Sr and CCE)</p>	Query does not belong to subjected RFP.
119.	114	Part V- Point 4	4.1.6	Here definition of function to be	Query does not belong to

		- Penalty 4.1.6 Call/Contact abandonment rate (on IVR)		considered as, opting a single function in IVR post connecting to TFN is called as function, may be language selection or selecting preferred language or any other key option selection	subjected RFP.
120.	115	Part-V, Point 4- Penalty 4.1.7 Call/Contact Quality Score	Call/Contact Quality Score	Please share current performance as per base line target score?	Query does not belong to subjected RFP.
121.	115	Part-V, Point 4- Penalty 4.1.7A Service Level (On Quality Score)	4.1.7 A	a) Kindly consider the Quality Service level penalty recommendation as below: 90% > NIL 90% to 85% : 2% 80% to 85% : 5% 75 to 85% : 7.5% < 75 : 10%	Query does not belong to subjected RFP.
122.	115	Annexure 13 & 14	Commercial Bid	We understand that UCO Bank has asked for 7000 users whereas it shall start the engagement with 5000 users and increase 500 users every year starting Year-2. The commercial Bid annexure need changes as the calculation mentioned in the annexure is not meeting the total number of users	UCO Bank has asked for 7000 licenses in total, where Bank will purchase 4000 licenses in 1st year and rest in bunch of 500 within next 4 years and the cost will be calculated proportionally.
123.	115	Annexure 13 & 14	Commercial Bid	Even though we recommend UCO Bank to absorb the cost for Fintech however even if it has to be borne by the bidder then there is no cell mentioned in the commercial bid to mention it's cost	Bidder has to provide all the services as per scope mentioned in RFP and in case any additional integration is required for these services that cost will be borne by the bidder. In

					case any additional Fintech integration is required that will be done on CR basis .
124.	116	Part-V, Point 4- Penalty 4.1.7A Service Level (On Quality Score)	Call/Contact Quality Score	We understand that the number of calls to be audited per agent is 20 calls per month & if the auditor audits 16 calls (80%), there shall be no penalty. Please confirm if our understanding is correct?	Query does not belong to subjected RFP.
125.	116	Part-V, point 4- Penalty 4.1.7 B 4.1.7B Service Level (on Number of calls audited manually)	4.1.7 B	We request you to consider the apportioned Audit targets for the newly joined agents	Query does not belong to subjected RFP.
126.	116	Part-V, Point 4- Penalty 4.1.8 Occupancy: in percentage terms (wherever applicable)	4.1.8	As the occupancy is purely based on the customer behaviour hence, this should be measured in KPI instead of SLA as this is linked to language wise and interval wise volumes E.g. : During night time no calls and man power to be kept for all languages.	Query does not belong to subjected RFP.
127.	119	Part V- Point 4- Penalty 4.2.2 Average time taken for a customer to be disposed off at IVR	4.2.2	This % may not be defined as with the new EASE norms, additional IVR services may be added, which has a significant change in customer journey or time taken in IVR 90% to be revisited post the customer behaviour in initial 6	Query does not belong to subjected RFP.

				months of inception post which based the trend the successful % may be defined for KPI	
128.	12	Customer 360 - degree view	The solution should have the ability to provide a comprehensive 360° view of the Customer across interactions, channels, products, and households in one screen.	We assume the CRM will support and provide us all these services for integration to facilitate from the channel solution.	Scope of work is self-explanatory.
129.	12	6. Scope of Work	The platform should be capable to implement current & future requirements of the Bank with ability to handle at least 4000+ concurrent sessions without any data loss and with response time of less than 1 second.	In respect to the mentioned statement, it's understood that UCO Bank intends to have around 4000 user concurrency for CRM solution. Requesting bank to confirm the user concurrency (With total user volume) for On-boarding Application (Both for CASA & Deposit) where simultaneously bank officials will login to the system to verify, evaluate & approve on-boarding application. Please confirm if this understanding is correct.	It is clarified that that 4000+ user concurrency for both CRM application and On-boarding application.
130.	12	6. Scope of Work	The platform should be capable to implement current & future requirements of the Bank with ability to handle at least 4000+ concurrent sessions without any data loss and with response time	Out of total user volume for On-boarding, please provide bifurcation between: 1. UCO Bank's Web Users (For CASA & Deposit) 2. UCO Bank's Mobile users (for CASA & Deposit)	Details are available on public domain.

			of less than 1 second.		
131.	12	6. Scope of Work	The platform to delivers a unified customer experience that acknowledges the various touch points along the customer journey and the users should be able to avail the banking services from a website/portal, mobile app (Android & iOS), bank's branch (considering minimum branch/ Field user/ BC user to be 7000, which may be extended above 10000), call center, self-service kiosks, or any other available channel.	In reference to the mentioned statement, it's assumed that the proposed platform should support omni-channel request initiation and should have the capability to integrate with Bank's Portal, Existing Mobile App etc. Please confirm the understanding.	It is clarified that proposed platform should support omni-channel request initiation and should have the capability to integrate with Bank's Portal, Mobile Apps, e-banking portal & website portal etc.
132.	12	6. Scope of Work	The platform to delivers a unified customer experience that acknowledges the various touch points along the customer journey and the users should be able to avail the banking services from a website/portal, mobile app (Android &	As it's understood from the mentioned statement that Bank will also accept branch walk-in customers where their submitted documents will get digitized, indexed & pushed to on-boarding platform for evaluation and decision making, hence requesting Bank to confirm the number of Scanning users who will scan the documents from proposed application. Please provide the information.	Kindly refer scope of work

			iOS), bank's branch (considering minimum branch/ Field user/ BC user to be 7000, which may be extended above 10000), call center, self-service kiosks, or any other available channel.		
133.	12	SOW		Does UCO Bank require a mobile application for Customers and for Sales Agents? What is the proposed use case for these applications?	Please refer to detailed scope of work mentioned in RFP.
134.	12	6. Scope of Work - Details of the scope - 2nd bullet point	The platform to deliver a unified customer experience that acknowledges the various touch points along the customer journey and the users should be able to avail the banking services from a website/portal, mobile app (Android & iOS), bank's branch (considering minimum branch/ Field user/ BC user to be 7000, which may be extended above 10000), call center, self-service kiosks, or any other	Request bank to clarify if this is the total number of users that require the access to use the application for on boarding of a customer.	It is clarified that that 4000+ user concurrency for entire solution (both CRM application and On-boarding application)

			available channel.		
135.	12	6. Scope of Work - Details of the scope	The platform is required to deliver banking products and services to its customers through digital channels. Besides banking products & services, the bank is also looking to enhance customer experience by delivering other financial and lifestyle products / services, as per the defined scope.	Request the bank to clarify whether 'products' pertains to both assets and liabilities.	Please refer to scope of work of RFP, which is self-explanatory.
136.	12	6. Scope of Work	➤ The platform should be capable to implement current & future requirements of the Bank with ability to handle at least 4000+ concurrent sessions without any data loss and with response time of less than 1 second.	As the contract period is 5 Years, Kindly confirm whether the expected concurrent session will be constant for 5 year OR there will be increase in concurrent session during contract period. We assume that we need to prepare the hardware sizing as per this concurrency	Please refer to RFP scope of work.
137.	12	6. Scope of Work	The proposed Platform should be Universal Omni-channel Application built on an Open Architecture based API enabled Platform to provide a superior digital experience to Retail and Corporate customers of the Bank	<p>Requesting to clarify below point to arrive at a better hardware sizing for the proposed software. i. Estimated Total no. of users will be using the platform.</p> <p>We understand that the there are two verticals which are to be taken into consideration: 1. Retail (Individual)</p>	<p>It is clarified that Solution should have capability to handle 4000+ concurrent users.</p> <p>RFP clause is self-explanatory.</p>

				2. Corporate (Non Individual) Is there any other vertical which needs to be considered?	
138.	12	Key modules/Functionalities	The proposed solution should have following important modules/functionalities: -- 1. Digital onboarding 2. Customer 360-degree view	We understand that the below two modules/functionalities are to be taken into consideration: 1. Digital on boarding 2. Customer 360-degree view Please confirm	RFP clause is self-explanatory.
139.	12	Digital Onboarding	Business Rules Engine (BRE)	We understand that UCO bank is looking for a solution which has an in-build Business Rules Engine (BRE). Requesting bank to elaborate on how 'Business Rules Engine (BRE)' is currently handled?	Detail will be shared with selected bidder.
140.	12	Digital Onboarding	The proposed solution will be a single stop for new CASA customer onboarding and opening of Recurring as well as Fixed Deposit	The products mentioned in the RFP are as follows: 1. Liabilities: CASA 2. Assets: Fixed/Recurring Deposits Requesting UCO Bank to specify if there are any more products to be added?	This is clarified that The products mentioned in the RFP are as follows: Liabilities: CASA & Fixed/Recurring Deposits etc.
141.	12	Digital Onboarding	The Platform shall be able to on-board NTB customers through integration with bank's existing E-KYC/V-KYC systems or through Bank's partner module	As per our understanding, the APIs for E-KYC/V-KYC will be provided by bank. Bidder will integrate with said APIs. Please confirm as this will impact in TCO estimation.	Banks existing EKYC / VKYC system is available for saving accounts only ,Bank will extents necessary support , however integration need to be done by selected bidder.
142.	12	Digital Onboarding	The solution should have signature capturing and	As per our understanding, the APIs for Signature Capturing and C-KYC	CKYC data related to UCO Bank's customer will be

			C-KYC (id generation for new and auto fetching from existing customer) capability along with e-Sign mechanism for smooth digital experience	will be provided by bank. Bidder will integrate with said APIs. Please confirm as this will impact in TCO estimation.	provided by Bank. Bank will extents necessary support, however integration need to be done by selected bidder.
143.	12	- Scope of Work	Digital On boarding along with 360-degree customer profiling serves as a medium for self as well as branch on boarding of customers for all important Banking needs (like: opening of CASA account, lead generation).	Would request you consider inclusion of Asset / Loan on boarding as well	Suggestion not admissible.
144.	12	- Scope of Work – Details of the scope	The platform to delivers a unified customer experience that acknowledges the various touch points along the customer journey and the users should be able to avail the banking services from a website/portal, mobile app (Android & iOS), bank's branch (considering minimum branch/ Field user/ BC user to be 7000, which may be extended above 10000), call center, self-service	The platform delivers all required customer data to the front end application through API. Does the scope of work also includes the development of front end application also	RFP clause is self-explanatory.

			kiosks, or any other available channel.		
145.	121	6. Scope of Work	ANNEXURE 1 5 PRE CONTRACT INTEGRITY PACT (To be stamped as per the Stamp Law of the Respective State)	We assume that bidder has to submit these Annexure in INR 100/- stamp paper. Please confirm.	Clause is self- explanatory.
146.	123	Part V-Point 4- Penalty 4.4 Overall Penalty:	4.4	Recommendation: We request that the Overall Penalty Capping to be limited to 5% of monthly billing	Clause stands as per RFP.
147.	123	NA	Penalty and Liquidated Damages: If the Respondent fails to deliver or perform the Services within the time period(s) specified in subsequent Contract, the Bank shall without prejudice to its other remedies under the Contract deduct from the Contract Price, as penalty, a sum equivalent to 0.5% of the complete contract amount until actual delivery or performance, per week or part thereof. If the successful bidder fails to complete the due performance as per subsequent	We request they bank to kindly removed the LD penalty from the RFP	Clause stands as per RFP.

			Agreement, bank reserves the right to terminate the contract and recover Liquidated Damages 2% of contract value.		
148.	125	Penalty Point 4 Payment 5 Terms	Payment Terms There shall be no escalation in the prices once the prices are fixed and agreed by the Bank. Also, the payments for each month will be made only after the acceptance /verification of the invoice for that month.	We suggest an inflation of 6% shall be applicable from year 2 onwards.	No change, requirement as per RFP.
149.	128	Penalty Point 4 11 Audit	Audit Bank reserves the right to conduct an audit/ ongoing audit of the services provided by Service Provider. Bank at its sole discretion may appoint third party for auditing the activities and operations of entire Services provided by Service provider to the Bank. The Service Provider should allow the Reserve Bank of India (RBI) / any other	We suggest UCO Bank to provide prior notice of 7 days to conduct an audit	Prior intimation will be given before audit.

			statutory body or persons authorized by them to access UCO documents, records or transaction or any other information given to, stored or processed by Service Provider within a reasonable time failing which Service Provider will be liable to pay any charges/ penalty levied by RBI / statutory body.		
150.	13		Digital On boarding – CASA	Enable user to change language - how many language options to be provided	Minimum 15 regional language options to be provided.
151.	13	Key Features:- Digital Onboarding – CASA	Change Language - Enable user to change language.	What all languages to be supported for this application?	platform shall provide multilingual interface for customers to support 15 regional languages.
				In respect to that mentioned statement, it's understood that the proposed solution should have interface based language changing (English to Hindi & Vice-versa) capability by authorized users. Please confirm if that understanding is correct.	platform shall provide multilingual interface for customers to support 15 regional languages.
				Request bank to specify preferred language options	Hindi & English
152.	13	1. Digital Onboarding	The Platform shall be able to on-board NTB customers through integration with bank's	As we understood that currently Bank is having existing E-KYC & V-KYC solution with which the proposed solution needs to be	Currently Bank is having existing E-KYC & V-KYC facility for saving account only and Bank may extent

			existing E-KYC/V-KYC systems or through Bank's partner module.	integrated. Please confirm if the understanding is correct.	all necessary support for integration with bidder system.
153.	13	1. Digital Onboarding	The bidder will tie-up with various available Fintech partner(s) / Bidder (s) to enable End to End automation of digital onboarding of the customers on Asset (Current Account) or Liability (Saving Account). The proposed Platform should be able to provide or to integrate with these Fintech partner(s) / Bidder (s) through APIs to enable the customers for Hassel free onboarding through the platform. The customer onboarding to follow all the regulatory guidelines including Bank guidelines.	In reference to that mentioned statement, it's assumed that Bank will co-ordinate with those Fintech Partners and get the required APIs or Web Services for needful integration. Please confirm the understanding.	Requirement stands as per RFP.
154.	13	1. Digital On boarding	Platform should have in-built Business Rules Engine (BRE) to assist the Bank in decisioning digitally.	As it's understood that Bank intends to have in-built Business Rule Engine, requesting Bank to accept the following BRE specifications, 1. Rule engine should empowers the business user to apply business rules, or modify the business logic, without	Requirement stands as per RFP.

				<p>the need for any programming knowledge.</p> <p>2. Business rule engine should defined input and output, and when invoked, executes an associated rule service. Rule engine provides a complete set of tools to create, maintain, and integrate rules, using an intuitive interface that makes application of these rules simple.</p> <p>3. Allow any business application to interact with rule engine using JSR94 API or by calling a rule service.</p> <p>4. Rule engine or rule server should allow to receives calls from multiple clients, maintains sessions, executes rules, and performs appropriate actions maintaining data in a repository for all the calls made for a rule.</p> <p>5. Rule studio should be complete Web-based environment for design, definition, testing, rule management operations, and deployment of rules. Rules, designed using rule studio, should be stored in a rule repository. Rule studio allows rights-based rule editing.</p> <p>The incorporation of the above will ensure the participation of best of the breed solution providers.</p>	
155.	13	1. Digital Onboarding	The solution should comply with all RBI/Regulatory	Does developing VKYC solution part of scope of work or Bank already has a VKYC partner and integration	Banks existing EKYC / VKYC system is available for saving accounts only ,Bank

			guidelines for E-KYC/ V-KYC	with the solution is required. Please confirm	will extents necessary support , however integration need to be done by selected bidder.
156.	13	1. Digital Onboarding	The bidder will tie-up with various available Fintech partner(s) / Bidder (s) to enable End to End automation of digital on boarding of the customers on Asset (Current Account) or Liability (Saving Account). The proposed Platform should be able to provide or to integrate with these Fintech partner(s) / Bidder (s) through APIs to enable the customers for hassle free on boarding through the platform. The customer on boarding to follow all the regulatory guidelines including Bank guidelines	Which Fintech partners bidder is required to partner with? Please confirm.	No such Fintech partners are not required. For integrating with bidder's Fintech, bidder will arrange APIs . In case integration with Bank's Fintech is required, in this case Bank will facilitate for APIs.
157.	13	1. Digital Onboarding	Platform should have in-built Business Rules Engine (BRE) to assist the Bank in decisioning digitally	Will Bank provide the rules or bidder has to come up with business rules. Please confirm.	Solution should have inbuilt standard business rule , however bank reserve right to amend or new rule on requirement with co-ordination with bidder without any extra cost.
158.	13	1. Digital On	Instant V-KYC facility as	Is developing VKYC solution part of	Banks existing VKYC system

		boarding	well as scheduled V-KYC facility	scope of work or Bank already has a VKYC partner and integration with the solution is required. Please confirm.	is available for saving accounts only ,Bank will extents necessary support , however integration need to be done by selected bidder.
159.	13	2. Customer 360 - degree view:	List of complaints and service requests with status. It should have details of all pending and resolved Service Requests & Complaints	Is Bank using any CRM solution currently? Is Bidder expected to build the CRM solution or integrate with existing CRM?	No , Bank has not using any CRM solution. Selected bidder has to provide required functionality.
160.	13	Customer 360 - degree view	Ability to upload and present Softcopies of documents exchanged between the customer and the bank. These documents need to be maintained in CRM's DMS or interfaced from Bank's enterprise DMS.	Please confirm if CRM & Banks enterprise DMS is support image/pdf & Video files to store	NO, Bank has not using any CRM solution.
161.	13	6. Scope of Work	6. Scope of Work ➤ The ability to configure dynamic rules across products which remain flexible and adapt based on pre-defined / identified scenarios. ➤ Platform shall provide facility for Geo tagging. ➤ Instant V-KYC facility as well as scheduled V-KYC facility.	Pls confirm bank is looking a complete VKYC or the bidder need to integrate with bank's existing VKYC solution. Please confirm as it will have commercial impact on the project value.	Banks existing VKYC system is available for saving accounts only ,Bank will extents necessary support , however integration need to be done by selected bidder.

162.	13	6. Scope of Work	1. Digital On boarding: ➤ The solution should have signature capturing and C-KYC (id generation for new and auto fetching from existing customer) capability along with e-Sign mechanism for smooth digital experience.	Does the solution should have the CKYC ID Generation capability as well for a complete CKYC automation till CERSAI SFTP upload process ?	Clause is self- explanatory
163.	13	6. Scope of Work	2. Customer 360 - degree view: ➤ List of new sales in progress (Current lead progress etc.) ➤ List of complaints and service requests with status. It should have details of all pending and resolved Service Requests & Complaints. ➤ Drill down on customer to see the details.	Does the solution should have the Service Request Fulfilment-SRF module/capability as well for a complete Service Request Fulfilment automation? Please define the scope of SRF Process in detail.	RFP clause self- explanatory.
164.	13	General	Cross Sell/ Up Sell	As per our understanding, offer data cuts and analysis will take place in UCO Bank's DWH. Bidder as an operational platform will execute these offer strategies and display these offers Kindly clarify our understanding.	Currently bank does not have any DWH. However, proposed solution should have capability of the system to prompt on the customer screen of any up sell and cross sell Leads that might be relevant to the customer.
165.	13	Digital On	The solution should have	As per our understanding, UCO	Currently, Bank is using AML

		boarding	in-built AML capability	bank is looking for a solution which has an in-built AML Capability. Requesting bank to elaborate on how 'AML' is currently handled?	solution through third party vendor.
166.	13	Digital On boarding	The bidder will tie-up with various available Fintech partner(s) / Bidder (s) to enable End to End automation of digital on boarding of the customers on Asset (Current Account) or Liability (Saving Account). The proposed Platform should be able to provide or to integrate with these Fintech partner(s) / Bidder (s) through APIs to enable the customers for hassle free on boarding through the platform. The customer on boarding to follow all the regulatory guidelines including Bank guidelines.	As per our understanding, the APIs for integration with Fintech Partners will be provided by bank. Bidder will integrate with said Fintech APIs.	For integrating with bidder's Fintech, bidder will arrange APIs . In case integration with Bank's Fintech is required, then Bank will facilitate for APIs.
167.	13	Digital On boarding	Platform shall provide facility for Geo tagging	As per our understanding, the APIs for geo tagging will be provided by bank. Bidder will integrate with said APIs.	Necessary APIs will be provided by selected bidder
168.	13	Digital On boarding	Platform shall provide facility for Geo tagging	Kindly specify how bank is currently using geo tagging.	Detail will be shared with selected bidder.

				Please provide a use-case for the same.	
169.	13	-Scope of Work/Key modules/functionalities / 1 - Digital on boarding	The proposed solution will be a single stop for new CASA customer on boarding and opening of Recurring as well as Fixed Deposit.	The proposed solution will be a single stop for new CASA customer on boarding, Loan on boarding and opening of Recurring as well as Fixed Deposit.	Please refer to scope of work which is self-explanatory.
170.	130	Penalty 4 Point 11-Confidentiality and Secrecy	<p>Confidentiality and Secrecy</p> <p>The bidder/selected bidder must undertake that they shall hold in trust any Information received by them under the Contract/Service Level Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder has also to agree:</p> <p>To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by Bank;</p> <p>· To only make copies as specifically authorized by the prior written consent of Bank and with the same</p>	We suggest having confidentiality & secrecy of the data bilateral in nature	Clause stands as per RFP

			confidential or proprietary notices as may be printed or displayed on the original;		
171.	131	Penalty Point 4 Force Majeure 17-	Force Majeure Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or the Bank as the case maybe which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance, such as: <ul style="list-style-type: none"> · Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics, Situations, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes, · Terrorist attacks, public unrest in work area, 	We propose to add "Pandemic" in the definition of Force Majeure	Kindly refer corrigendum enclosed herewith
172.	132	Penalty Point 4 Order Cancellation 19-	Order Cancellation The Bank reserves its right to cancel the Order/ Service Level	We suggest Cancellation/Termination clause to be mutual	Clause stands as per RFP

			<p>Agreement by giving a written notice of ninety (90) days which will be inclusive of a cure period of thirty-one (31) days before cancellation of the Order/Service Level Agreement, in event of one or more of the following situations, that have not occurred due to reasons solely and directly attributable to the Bank alone for Convenience. The Bank may, by written notice for a period of ninety (90) days sent to the Vendor, terminate the Contract/Service Level Agreement, in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for Bank's convenience, the extent to which the performance of work under the said Contract/Service Level Agreement is terminated and the date</p>		
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		<p>upon which such termination shall become effective.</p> <p>26. Termination for Insolvency</p> <p>The Bank may at any time terminate the Contract by giving written notice (90 days" notice period) to the Bidder, if the Bidder becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Bidder, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the Bank.</p> <p>27. Termination for Default</p> <p>The Bank, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the bidder, may terminate this Contract in whole or in part, if the bidder fails to perform any</p>		
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			obligation(s) under the Contract.		
173.	133	Penalty Point Indemnity 4 20-	Indemnity In consideration of the Bank having agreed to accept our offer in terms of Request for Proposal No. UCO/DIT/2170/2022-23 Date: 23/11/2022 We the Vendor herein doth hereby agree and undertake that we shall indemnify and keep indemnified the Bank including its respective Directors, Officers and Employees, from and against any claims, demands, actions, proceedings, damages, recoveries, judgements, costs, charges liabilities, losses arising out of all kinds of accidents, destruction, deliberate or otherwise, violation of applicable laws, regulations, guidelines and/or environmental damages, if any, during the contract period or expenses of any nature and kind	We suggest Indemnity clause to be mutual	Clause stands as per RFP.

			whatsoever and by whomsoever made in respect of the said Contract and any damage caused from and against all suits and other actions that maybe instituted or preferred against the Bank or which the Bank may have to bear, pay or suffer directly or indirectly due to omission or commission of any act on our part and/or on the part of our employees, representatives, agents and/or associates, sub-contractors in performance of the obligations enumerated under the said Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement dated		
174.	14	Key Features:- Digital On boarding – CASA	Registration - Application will redirect to the Digital Consumer Banking Registration screen with pre-populated customer ID and mobile number.	Can bank clarify whether this will be a web integration or Mobile SDK integration. We assume the integration services will be provided by the bank.	This is both web integration and Mobile SDK integration. Bank will facilitate necessary support for integration with Bank's systems.

			Customer should click on submit button to register for Consumer Banking Application.		
175.	14	Key Features:- Digital On boarding – CASA	Fund Account - An option to fund the newly opened account.	We assume this is a integration with bank's Payments gateway. Please confirm.	RFP clause is self-explanatory.
176.	14	Objectives-Point no 2	The Selected Service Provider may operate from Bank's provided premises at New Delhi (Primary), Bengaluru, Kolkata for Contact Centre on premises provided by bank and any other locations mutually agreed.	a). Please confirm if the vendor has to provide the facility or the same will be provided by Bank. B). Please confirm if the Vendor has to provide the facility, can they operate from NCR or New Delhi is mandatory location	Query does not belong to subjected RFP.
177.	14	Objectives-Point no 2	The Selected Service Provider may operate from Bank's provided premises for Contact Centre at New Delhi, Bengaluru, Kolkata (with approximate 100 agents capacity). Bank will provide premises for the locations other than mentioned above. In case, Bank fails to do so, selected bidder will arrange for the same. Going ahead, Bank may in its sole discretion	The Statement here is confusing. We request the Bank to re-confirm on the location since this is directly related to the commercials	Query does not belong to subjected RFP.

			ask to establish one or more centres from the service provider to operate from.		
178.	14	Part -1	The Selected Service Provider may operate from Bank's provided premises for Contact Centre at New Delhi, Bengaluru, Kolkata (with approximate 100 agents capacity). Bank will provide premises for the locations other than mentioned above. In case, Bank fails to do so, selected bidder will arrange for the same. Going ahead, Bank may in its sole discretion ask to establish one or more centres from the service provider to operate from.	a) Please provide us with the Location wise Bifurcation and shift wise bifurcation of seats b) Please provide the vertical wise bifurcation of head count (Inbound, Outbound, Email, EFRM, Web Chat /Video Chat/Email and social media) c) We understand that 100 agents mentioned in the clause is total number of agents to be deployed. Please confirm	Query does not belong to subjected RFP.
179.	14	6. Scope of Work - Details of the scope - Key Functionalities/modules 2. Customer 360 degree view	The application should be configured to improve the up-selling and/or cross selling, which are right now time consuming since users need to go to different applications / website for speedy promotions	Request bank to specify the list of products for the purpose for cross-selling	List of product is available on Bank's website.
180.	14	6. Scope of	2. Customer 360 -	Please explain the different ways in	Detail will be shared with

		Work	degree view: ➤ Ability to convert a Lead into a Customer without re-entering the customer information captured during the prospecting stage.	which the system would get the 'Lead Data'.	selected bidder.
181.	14	6. Scope of Work	2. Customer 360 - degree view: ➤ Number of visits to the Customer in the past one year.	Requesting to clarify from where we would get the data of customer visits?	To provide the input, functionalities to be provided in the proposed solution.
182.	14	6. Scope of Work	2. Customer 360 - degree view: ➤ Ability of the system to track the various touch points that are used by the customer to get in touch with the bank	Kindly elaborate the expectation of different touch points.	Kindly refer scope of work.
183.	14	6. Scope of Work	2. Customer 360 - degree view: ➤ Ability of the system to open the documents that have been lodged into Document Management System (DMS) or import lodged documents links from External System.	Requesting authorities to provide details of the existing DMS solution in the bank. Please confirm whether bank will provide APIs to integrate with the existing DMS or not.	Currently, Bank is using DMS solution from third party vendor. Bank will provide API to integrate with the existing DMS solution.
184.	14	Customer 360 -degree view:	Ability to the bank's administrators to define the various profile completeness measures	Kindly specify how UCO bank is currently managing customer profiling and calculating profile completeness.	Detail will be shared with selected bidder

			from time to time based on bank's marketing strategy.		
185.	14	Customer 360 -degree view:	Customer is dormant and/or inactive	As per our understanding, the indication of the Customer being dormant and/or inactive will be stored in the core banking system. Bidder will integrate with bank's existing core banking system to display the customer status.	Yes, bidder understanding is correct
186.	14	Customer 360 degree view:-	Solution should be able to carry out gap analysis in customer & making personalized product recommendations.	As per our understanding, gap analysis will be managed in bank's existing DWH/BI tool. Bidder will integrate with required tool. Please confirm.	Solutions has capability to carry out gap analysis.
187.	14	-Scope of Work/Key modules/functionalities / 2 - Digital on boarding	Ability to maintain individuals or corporate customers who have been identified by the bank as prospects or potential target customers, who may not have any previous business with the bank.	Inputs needs to be provided through the CRM System to tagged as per the Bank's requirement	Yes, bidder understanding is correct
188.	141	Penalty 4 Point 35-imitation of Liability	35. Limitation of Liability i. For breach of any obligation mentioned in this document, subject to point no. (iii), in no event the Vendor shall be liable for damages to the Bank arising under or in connection	Recommendation For breach of any obligation mentioned in this document, subject to point no. (iii), in no event the Vendor shall be liable for damages to the Bank arising under or in connection with this Agreement for an amount exceeding the total project cost/contract value.	Clause stands as per RFP

			with this Agreement for an amount exceeding the total project cost/contract value.	We request you to change the limitation of liability as below: Notwithstanding anything contained in this Agreement, the vendor's liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by the vendor to the customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.	
189.	144	(I) TECHNICAL SPECIFICATIONS: –	Regional Languages	We understand that the language pack for the required languages will be provided by bank to bidder	Bidder has to provide necessary languages pack.
190.	144	(I) TECHNICAL SPECIFICATIONS: –	Regional Languages	As part of the multilingual capabilities, bidder will provide language support in English & Hindi. Any other language can be incorporated as part of change management	Bidder has to provide all the languages mentioned in the RFP.

191.	146	TECHNICAL SPECIFICATIONS:	"The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities."	Can UCO Bank provide clarity on the impact of this requirement?	Detail will be shared with selected bidder.
192.	146		The Platform shall provide multilingual to support 15 regional languages. Bank will provide the labels for these languages.	Does these languages required for a CRM?	These languages are required for proposed solution.
193.	146	PART I - Technical and Functional Requirements	The platform should support either in-built AML capabilities or integration with Bank's AML Solution	Please confirm whether Bank will provide AML Solution or expecting from bidder to provide	Proposed solution. should have inbuilt capability of required functionality.
194.	146	(I) TECHNICAL SPECIFICATIONS:	APIs	It is mentioned in Technical Specifications' that 'The platform should have ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.' Requesting to elaborate if bank has the respective APIs available for the platform to consume and leverage bank's data in real time/ near real time?	The bidder will integrate solution with Bank's systems. Bank may extent the necessary support for the same.
195.	146	(I) TECHNICAL -	Integration with Govt. Portals.	It is understood that the APIs of UIDAI, NSDL, CIBIL and other Govt.	Bidder has to provide integration and bank will

		SPECIFICATIONS:		portals would be procured by UCO Bank. The proposed solution will integrate with said govt. portals. Kindly clarify our understanding	facilitate the same.
196.	146	(i) TECHNICAL SPECIFICATIONS:	The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities	Requesting UCO bank to please elaborate the same. Also, if bank can provide us with the guidelines of the same.	Same as above, shared with selected bidder.
197.	147	1. Digital On boarding	The platform should support either in-built AML capabilities or integration with Bank's AML Solution	As per our understanding the proposed Digital On boarding solution will interface with Bank's existing AML solution over Web APIs. Please confirm if understanding is correct.	Clause modified as The platform should support in-built AML capabilities
198.	147	(i) TECHNICAL SPECIFICATIONS:	The platform should be able to Extract, Transform and Load data from the source systems. The proposed platform should be Big Data ready	As per our past experiences, the Extract and Transform part is taken up by either bank or the partner whereas the Load part is taken up by us. Please confirm.	Proposed solution should have desired capability.
199.	147	(i) TECHNICAL SPECIFICATIONS:	The platform should support Over-the Air (OTA) update of the mobile application directly to the Mobile devices	As per our understanding, Mobile App development and readiness will done by us however hosting the apps on Play Store/App Store will be done by UCO Bank with their own business/official accounts.	Yes, Bidder understanding is correct.

				Please confirm.	
200.	147	(i) TECHNICAL SPECIFICATIONS: –	The platform should support Over-the Air (OTA) update of the mobile application directly to the Mobile devices	Does UCO bank already have mobile device management solution?	Query is self explanatory.
201.	148	(i) TECHNICAL SPECIFICATIONS: –	The platform should offer single stop solution for new customer on boarding, sales of banking products (assets & liabilities) through STP (or) near STP driven by Bank's operating model(s), for different segment of customers	As per the RFP requirements, it is defined that digital journey has to be built for liability product only (and not for asset product). Please confirm.	Requirement stands as per RFP
202.	148	(i) TECHNICAL SPECIFICATIONS: –	The platform should provide facility for seamless integration and on-boarding of third party financial products (Financial Marketplace) and non-financial lifestyle products & services (Lifestyle Marketplace). The bank will provide APIs through tie-up with third party aggregators / bank's partners.	Requesting UCO Bank to please define the overall scope (e.g. Financial Marketplace is an e-commerce component and not a digital journey) as it will impact the overall TCO estimation.	Requirement stands as per RFP
203.	148	(i) TECHNICAL –	The Platform should support various second	As per our understanding, UCO bank will be providing all APIs (OTP,	Detail will be shared with selected bidder.

		SPECIFICATIONS:	factor authentication mechanisms like OTP, Biometric, IRIS Scan, Face ID, PKI etc.	Biometric, IRIS Scan, Face ID, PKI etc.) and Bidder will be leveraging the same. Please confirm.	
204.	148	(i) – TECHNICAL SPECIFICATIONS:	The Platform should support various second factor authentication mechanisms like OTP, Biometric, IRIS Scan, Face ID, PKI etc.	How many APIs are readily available out of these?	Detail will be shared with selected bidder.
205.	149	Technical Specification - pt. 15	The Platform should be capable of vertical and horizontal scaling with high availability to cater to growing dynamic user base & transactions.	Is bank open for cloud deployment? Is there any preferred cloud vendor which UCO bank is looking for?	Solution should have capability for deployment in cloud environment. There is no such cloud vendor.
206.	149	PART I Technical and Functional Requirements	(i) – TECHNICAL SPECIFICATIONS: 26. The platform should support runtime Containerization for horizontal & on demand scalability with immediate response time based on request-volume or resource utilization of CPU/Memory/ Storage; or ability to increase concurrent instanced based on utilization threshold limit.	Requesting to elaborate this requirement.	Requirement stands as per RFP.
	15	Customer 360	Customer Portfolio/	Please confirm if the Bank has the	Customers data stored in

		- degree view	profiling	relevant back-end system to provide this information to the channel solution.	CBS system which are available will be provided by Bank.
207.	15	Customer 360 - degree view	Customer profitability/Life time value	Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution.	Customers data stored in CBS system which are available will be provided by Bank.
208.	15	Customer 360 - degree view	Customer gap analysis	Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution.	Customers data stored in CBS system will be available for proposed solution .
209.	15	Customer 360 - degree view	Suggest Personalised Offer	Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution.	Customers data stored in CBS system will be available for proposed solution .
210.	15	Customer 360 - degree view	Lead Generation	Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution.	Proposed solution should have capability to generate Bulk/ Personalised leads for cross selling/ Up selling based on AI/ML.
211.	15	Fund Account	An option to fund the newly opened account.	Request bank to clarify the funding mode (cash/ cheque/ NEFT, etc.)	Detailed mode of funding will be shared with selected bidder
212.	15	6. Scope of Work	Digital On boarding – CASA Change Language - Enable user to change language. ➤ The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.	Please mention the languages which the system should support. Whether the same is applicable for the Customer portal as well as the Mobile Application	There are 15 regional languages for both Customer portal as well as the Mobile Application. Further detail will be shared with selected bidder.

213.	15	Digital On boarding - CASA: Fund Account	An option to fund the newly opened account.	As per our understanding, UCO bank will be providing the services via CBS for funding the new account. Please confirm.	Detailed mode of funding will be shared with selected bidder
214.	150	(I) TECHNICAL SPECIFICATIONS:	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank	We recommend UCO Bank to dilute this clause as below, 'The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank' As deployment of High Availability with a minimum uptime time of 99.95% will be high costing.	Clause stands as per requirement.
215.	150	(I) TECHNICAL SPECIFICATIONS:	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS stipulated by the bank	Response time 2 sec if on-prem will depend on bank's network latency	Clause stands as per requirement.
216.	150	(I) TECHNICAL SPECIFICATIONS:	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool	Please define the name of solution which are used currently for Performance Monitoring	Bank does not have Performance Monitoring tools
217.	151	Technical Specification - pt. 40	The platform should provide cross platform support and integration	Is bank looking for native mobile apps	Clause stands as per RFP.

			via API / Web Services or via SDK with other Apps.		
218.	151	Functional specifications -table	Bidder's Compliance mention "A" or "C" below	Request bank to clarify the meaning of "A" and "C".	A- available C-customization
219.	152	(ii) FUNCTIONAL SPECIFICATIO NS:	Dashboard with insights – Personal Finance Management (PFM) & personalization	As per our understanding, UCO bank will be providing such data in the landing zone and bidder to leverage the same to display it in the application. Please confirm.	Please refer to RFP . Detail will be shared with selected bidder.
220.	152	(ii) FUNCTIONAL SPECIFICATIO NS:	Digital Life Certificate, View Pension Slip	Currently, in which systems this data is maintained?	Data is available in Jeevan Praman Portal.
221.	152	(ii) FUNCTIONAL SPECIFICATIO NS:	Supports Account opening for all Individual/ Joint/ Proprietorship/ Partnership/Pvt. Ltd.	Is UCO bank looking for liability and account opening journeys for Retail and Corporate verticals or the journeys for 'Individual/ Joint/ Proprietorship/ Partnership/Pvt. Ltd.' as well? Please confirm as this will impact the overall TCO estimation.	Please refer to RFP , which is self- explanatory.
222.	16	Customer 360 - degree view	Proposal Generation	Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution.	Bidder has to provide solution which generate Proposal for offers to customers.
223.	16	Customer 360 - degree view	Rule Engine	Please confirm if the Bank has the relevant back-end system to provide this information to the channel solution.	Bidder has to provide system which has capability to provide rule engine.
224.	16	Part 1- Point	The bidder or its wholly	We request Bank to kindly accept	Query does not belong to

		3- Eligibility Criteria	<p>owned subsidiary providing BPO/Contact Centre services should be operating with an aggregate of at least 5000 Full Time Equivalents (FTEs) for its Contact Centre Voice Operations based in India catering to domestic and/or international clients</p> <p>Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.</p>	CHRO/ Company Secretary/ Authorized signatory's undertaking letter instead of client letter or agreement	subjected RFP.
225.	16	Part 1- Point 3- Eligibility Criteria	<p>The bidder should have a minimum annual gross revenue of Rs. 25/- Crore from its Contact Centre operations based in India during last three financial years, i.e. FY 2019-20, 2020-21 and 2021-22.</p> <p>Audited Financial Statements (Balance Sheet & Profit & Loss statement) for the FY 2019-20, 2020-21 and 2021-22 along with complete auditor's certificate /</p>	We request you to kindly consider CA certificate as the mentioned business will not be mentioned in the balance Sheet	Query does not belong to subjected RFP.

			qualifications		
226.	16	Part 1- Point 3- Eligibility Criteria	<p>The proposed Hardware, Software and operating system must be installed and in running status in any two Scheduled Commercial Banks during last three years as on bid submission date.</p> <p>Copy of letter from client/ Purchase Order/ Agreement with the client to this effect.</p>	We request you to kindly give more clarification on proposed Hardware, Software and operating systems. We understand that this is pertaining to ACD & CRM only.	Query does not belong to subjected RFP.
227.	16	Capabilities required in Solution: -	Integration with CIBIL, NSDL, UIDAI, EPFO, GSTN, Other Government Portals etc.	Does bank has integrations available with all of mentioned entities or vendor has to do integration or certifications (UIDAI) as applicable	Bidder has to do integration .
228.	16	Customer 360 degree view:-	Measure the profitability and lifetime value of every customer using advanced analytics to provide them with appropriate levels of service.	We understand that bank already has an Analytical Tool. Bidder will integrate with said tool to measure the profitability and lifetime value of every customer	Bank does not have any Analytical Tool. Bidder has to provide necessary functionality.
229.	16	Customer 360 degree view:-	Solution should be able to carry out gap analysis in customer & making personalized product recommendations.	Kindly Specify how bank is currently managing the gap analysis for its customers	Detail will be shared with selected bidder
230.	16	Customer 360 -degree view:	Solution should be able to carry out customer	As per our understanding, UCO bank must have risk management	Bidder has to provide necessary functionality.

		Customer Risk Profiling	risk profiling	system for customer risk profiling through which we can integrate and display at Customer 360.	
231.	16	Customer 360 degree view:	Customer gap analysis : Solution should be able to carry out gap analysis in customer & making personalized product recommendations.	Does the UCO Bank have any existing solution for product recommendation? As per our understanding, UCO Bank will be providing the structure data for same which Bidder will be leveraging.	Proposed Solutions has capability to carry out gap analysis.
232.	16	- Customer 360 degree view	Change language - Enable user to change language.	This system is internal for bank's usage . Kindly explain why this features is needed	Requirement stands as per RFP
233.	16	- Customer 360 degree view	Customer profitability/Life time Value	Formula for this computation will be provided by the bank . Kindly confirm	Detail will be shared with selected bidder.
234.	16	- Customer 360 degree view	Customer Risk Profiling and Customer gap analysis	request bank to elaborate on this requirement	Detail will be shared with selected bidder.
235.	164	Streamline and strengthen lead tracking	Segment, profile and track leads reliably to optimize customer acquisition strategies across all channels.	1. Currently, how it is managed? 2. What are the parameters for segmentation, profiling, etc. 3. Does the UCO Bank have an existing AI/ML system for this use case?	Detail will be shared with selected bidder
236.	164	Streamline and strengthen lead tracking	Score leads intelligently using machine learning to proactively identify prospective customers.	1. Currently, how it is managed? 2. What are the parameters for lead scoring? 3. Does the UCO Bank have an existing AI/ML system for this use case?	Detail will be shared with selected bidder
237.	164	Optimize the opportunity managemen	Provide proactive, personalized offers based on in-depth	1. Currently, how it is managed? 2. What are the parameters for personalized offers, customer	Detail will be shared with selected bidder

		t process with a more relevant approach	analysis and customer insights	insights, etc. 3. Does the UCO Bank have an existing AI/ML system for this use case?	
238.	164	Optimize the opportunity management process with a more relevant approach	Enable cross-departmental collaboration to improve team selling	1. Currently, how it is managed? 2. What are the parameters for team collaboration? 3. Does the UCO Bank have an existing AI/ML system for this use case?	Detail will be shared with selected bidder
239.	17	6. Scope of Work - Key Fetures - Customer 360 degree view	Feature - Proposal Generation Description - Solution will generate Proposal generation for offers for customers	Request bank to clarify the type(e.g., product, etc.) and mode(e.g., SMS/email/physical copy, etc.) of proposal	Detail will be shared with selected bidder
240.	17	6. Scope of Work - Deliverables - Service Request and Complaint Management (2nd bullet)	The solution should have ability to capture service request including Service Request category/types, Service Request sub-category/sub-types (including validation), Service Request severity, Service request description, Requestor information (Name, department, phone number).	Request bank to provide the tentative list of service requests and complaints. Also request bank to clarify whether role based access management would be required for addressing the service requests and complaints.	Detail will be shared with selected bidder
241.	17	Customer 360 degree view:-	Solution should provide CIBIL score and existing/past loan	Kindly Specify how bank is currently calculating the CIBIL score and existing/past loan details of its	Detail will be shared with selected bidder

			details of the customers.	customers	
242.	17	Customer 360 degree view:-	Solution should provide CIBIL score and existing/past loan details of the customers.	As per our understanding, for CIBIL score, Bidder will integrate with external credit systems. Please confirm.	Yes , bidder has to integrate with CIBIL credit bureau and bank system if any.
243.	17	Customer 360 degree view:-	Solution will generate Bulk/ Personalised leads for cross selling/Up selling based on AI/ML	We understand that bank already has an Analytical Tool. Bidder will integrate with said tool to suggest personalised offers for prospective customers. Please confirm.	Bank does not have any Analytical Tool. Bidder has to provide necessary functionality.
244.	17	Suggest Personalised Offer	Solution will suggest personalised offers for prospective customers using AI/ML/ Data analytics tool based on customer demographics, stage of life, channel usage, and risk profile. (Right product for right customers.)	As per our understanding, UCO bank will be providing the structured data. Bidder will provide one time analytical/AI model which will use the shared structured data from the bank. Please confirm.	Bank will provide data available detail in CBS system. Bidder has to carry out the detail and generate necessary structure.
245.	17	Customer 360 degree view:	Solution will generate Proposal for offers to customers	As part of corporate banking landscape, banks usually have collateral and pricing management system as well as contract management system. Hence, Bidder can integrate and display the same on deal/opportunity. Please confirm.	Bank will provide data available detail in CBS system. Bidder has to carry out the detail and generate necessary proposal.
246.	18	Service Request and	Surveys	As per our understanding, UCO bank already has enterprise survey	Bank does not have any enterprise survey

		Complaint Management:		management tool. If required, BUSINESSNEXY will integrate with the same. Please confirm.	management tool
247.	180	NA	NA	Recommendation: We request to reconsider the short call timing to 10 Secs rather than 35 Secs	Query does not belong to subjected RFP.
248.	206	Annexure-T	Provider RFP process management capability 1. Compliance with the RFP process 2. Compliance with the RFP timetable 3. Quality of clarification questions 4. Compliance with provider proposal format 5. Compliance with provider technical specification format 6. Quality of proposal documentation 7. Proposal presentation	Requesting bank to provide more clarity on how these points mentioned in the RFP management capability will be evaluated.	Query does not belong to subjected RFP.
249.	24	Auditing	Provision for multilingual functionality for customer onboarding through web portal and mobile app.	It's assumed that this multi-lingual facility means English & Hindi for Web Portal & Mobile App in respect to Customer On-boarding. Please confirm if that understanding is correct.	The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.
250.	25	Customer	While designing any	As per our understanding the digital	Detail will be shared with

		Experience	form for online and offline filling, Bidder must ensure a common form template is used. The same template should be used to generate both online and offline versions of the forms. This will help maintain a common design template for seamless digital experience and field level validation logic for both responsive online forms and offline forms.	forms designed should have same template as offline paper based forms. Please confirm the understanding.	selected bidder
251.	25	Service Request and Complaint Management:	Social Media Integration (Facebook, Twitter, WhatsApp, Instagram etc.) Plugin for Lead, Customer Service & Customer 360 Module	As per our understanding, the APIs required for Social Media Integrations (Facebook, Twitter, WhatsApp, Instagram etc.) will be provided by bank. Bidder will integrate with said Social Media APIs. Please confirm.	The bidder will be responsible for arranging APIs & integration.
252.	25	- Auditing		Auditing logging will be specific to edit/changes in customer data and attributes. Please let us know if anything more is expected by the platform specifically customer 360	Detail will be shared with selected bidder
253.	25	Auditing	Social Media Integration (Facebook , Twitter , WhatsApp , Instagram	What data points do we expect to get from Social Media? Is this available today or expected to be	Detail will be shared with selected bidder

			etc) Plug-in for Lead , Customer Service & Customer 360 Module	available in future ?	
254.	26	Customer Experience	Multilingual functionality in customer facing Web Portal / Mobile App. The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.	As understood from the mentioned statement that this is multi-lingual facility is related with CRM Web Portal & Mobile App only. Please confirm if that understanding is correct.	The entire solution should be multi lingual.
255.	26	Customer Experience	The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages.	Which languages are required to be supported?	Detail will be shared with selected bidder
256.	26	Customer Experience:	All services necessary to provide a seamless digital experience to the customer need to be developed, called and integrated for the front-end experience of the user.	Requesting Bank to list down all the services necessary which would be delivered within the scope of this RFP for seamless digital experience	Detail will be shared with selected bidder
257.	26	Customer Experience:	Intuitive customer experience & journey led design to improve platform adoption	As per our understanding, all the wireframes (design templates) for the digital on boarding journeys will be provided by the bank. Please confirm.	The bidder will provide the wireframes and Bank will approve the same.

258.	26	Customer Experience:	Multilingual functionality in customer facing web portal/mobile app.	As per our understanding, UCO Bank already has an existing customer facing Net banking and Mobile banking portal. Bidder will integrate with existing net banking and mobile banking portals. Please confirm.	The bidder has to provide separate portal/app with Multilingual functionality.
259.	26	Customer Experience	The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages	Requesting bank to list these 15 languages.	Detail will be shared with selected bidder
260.	26	Customer Experience	The Platform shall provide multilingual interface for customers to support 15 regional languages. Bank will provide the labels for these languages	As per our understanding, these 15 language is only for digital journeys and not for the banking facing CRM application. Please confirm.	There are 15 language for digital journeys and for the banking facing CRM application both.
261.	26	Customer Experience	While designing any form for online and offline filling, Bidder must ensure a common form template is used. The same template should be used to generate both online and offline versions of the forms. This will help maintain a common design	As per the best practices, the digital journeys will work in online only for better customer experience. Hence, requesting UCO Bank to amend the statement and remove 'offline' ask from the same.	Requirement stands as per RFP.

			template for seamless digital experience and field level validation logic for both responsive online forms and offline forms		
262.	27	System Architecture, Self Service & Assisted Channels	The proposed platform should be Big Data ready	As understood from the RFP context, this is with compliance pertaining to CRM Solution only. Please confirm the understanding.	This is compliance pertaining to CRM Solution and customer on boarding both.
263.	27	System Architecture, Self Service & Assisted Channels	Bank wants to enable following channels for delivery of products and services to the customers, Mobile App including Lighter Version with limited functionalities for slow network speed. The platform should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.	As understood from the RFP context, this is with compliance pertaining to CRM Solution only. Please confirm the understanding.	This is with compliance pertaining to CRM Solution and customer on boarding both.
264.	27	System Architecture, Self Service & Assisted Channels	Bank wants to enable following channels for delivery of products and services to the customers, Mobile App including Lighter Version with	In case, this compliance point is pertaining to on-boarding solution, requesting Bank to elaborate the "Limited Functionalities" in that respect.	Detail will be shared with selected bidder

			limited functionalities for slow network speed. The platform should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.		
265.	27	System Architecture, Self Service & Assisted Channels	Bank wants to enable following channels for delivery of products and services to the customers, Mobile App including Lighter Version with limited functionalities for slow network speed. The platform should provide both downloadable mobile applications and mobile rendering browser-based mobile solutions.	As understood from the mentioned statement that UCO Bank intends to have the Customer Facing Mobile App with limited functionalities that can also run on slow network condition. Also the full solution can run on Mobile interface through its respective browser facility. Please confirm if this understanding is correct.	Clause is self explanatory
266.	27	System Architecture, Self Service & Assisted Channels	The platform should have the provision to on-board partners & configure service terms with minimal (or) no integration having Low Code / No Code functionality.	As understood from the mentioned statement that UCO Bank intends to have a BPM based Low Code based, Configurable Workflow Framework to design & configure the required solution, hence requesting the Bank to accept the following clause as a part of Bidders' PQ and Solution Specification, "The low code based platform for Workflow should exist any of the	Requirement stands as per RFP

				leading analyst reports like Gartner or Forrester for Intelligent Business Process Management/Digital Process Automation reports in any of last 3 Years" The incorporation of the above will ensure the participation of globally recognized solution providers.	
267.	27	Proposed Architecture	The proposed solution has to be hosted in Bank's infrastructure. However, all necessary Hardware, middleware, database and other infra has to be provided by the selected bidder. Bank will provide space required for hosting of Hardware.	Request bank to clarify if bank provides the infrastructure, what does the bidder need to provide in terms of hardware and storage costing as per Annexure 14.	Clause is self explanatory
268.	27	6. Scope of Work	Proposed Architecture: ➤ The bidder shall specify the suitable hardware and supporting software which shall deliver the best throughput and performance considering the present as well as annual incremental (for next 5 years) volumes and the sizing proposed. Bidder also need to share the algorithms used for capacity sizing with the	Requesting to provide more information about the ETB & NTB data, Approx. yearly volume of data & documents, Concurrent users, etc.	Clause is self explanatory.

			Bank.		
269.	27	6. Scope of Work	<p>Proposed Architecture:</p> <ul style="list-style-type: none"> ➤ Bidder should specify the configurations including the core, memory and the storage required along with any other specific configurations for VM/Physical Server. ➤ The bidder shall specify the suitable hardware and supporting software which shall deliver the best throughput and performance considering the present as well as annual incremental (for next 5 years) volumes and the sizing proposed. Bidder also need to share the algorithms used for capacity sizing with the Bank. 	Is there any migration of ETB Customer data in the scope of the project to get 360 degree Customer profile view of the ETB customers?	Detail will be shared with selected bidder
270.	27	6. Scope of Work	<p>Proposed Architecture:</p> <p>The proposed solution has to be hosted in Bank's infrastructure. However, all necessary Hardware, middleware, database and other infra has to be provided by the selected bidder.</p>	<p>Requesting to clarify</p> <ol style="list-style-type: none"> 1. which are the DB or middleware currently used by the bank.? 2. whether bank is looking for Oracle or MySQL database? 	Detail will be shared with selected bidder

			Bank will provide space required for hosting of Hardware.		
271.	27	System Architecture, Self Service & Assisted Channels:	The proposed platform should be Big Data ready	As per our understanding, bank already has a DWH/ Data-lake in place. If required, Bidder will integrate. Please confirm.	Currently bank does not have any DWH. The bidder has to provide the said functionality.
272.	27	System Architecture, Self Service & Assisted Channels:	Web Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices.	Our Understanding is that bank does not require a separate web portal to initiate digital sales/service related requirements. Bidder application can be integrated with bank's existing Net banking/Mobile banking portal. Please confirm.	The separate web portal is required.
273.	27	Optimise the opportunity management process with a more relevant approach	Deliver timely, responsive customer proposals to streamline the Sales process	Customer 360 has in built recommendation engine based on persona types /attributes. Execution is done by Banks Campaign Management system. Is our understanding correct?	The bidder has to provide the said functionality.
274.	27	Proposed Architecture		Will the Bank consider only on cloud implementation on this solution / platform or accept IaaS based approach here?	Please refer to RFP. RFP clause is self-explanatory.
275.	28	7 (D)	Performing the Backup/restoration/patch/updates/upgrades of related activities pertaining to the	Backup Software to be provided by bank or to be considered in the solution offering? Backup Solution Query-What is the Frontend Data Size?	The Backup software will be provided by the bidder. For rest points, Detail will be shared with selected bidder

			OS/APP/DB/WEB/Middle ware/ Servers and related peripherals of proposed solution & related servers	What is the data retention policy? What is the Data retention Period? 5 years or 7 years? What is the Backup Architecture Considered, it is "Disk to Disk to Disk" (D-D-D) or' "Disk to Disk to Tape" (D-D-T)?	
276.	28	7(F)	FM personnel will be responsible for Log shipment, Backup, DC DR cutover drill, Restore-implementation of disaster recovery plan, if requires as advised by the Bank.	Backup Software to be provided by bank or to be considered in the solution offering? Backup Solution Query- What is the Frontend Data Size? What is the data retention policy? What is the Data retention Period? 5 years or 7 years? What is the Backup Architecture Considered, it is "Disk to Disk to Disk" (D-D-D) or' "Disk to Disk to Tape" (D-D-T)?	The Backup software will be provided by the bidder. For rest points, Detail will be shared with selected bidder
277.	28	7. Facility Management Services	The FM support should be deployed at Bank's premises, for supporting the solution primarily for 12 hours (viz. 9 am to 9 pm) or as decided by the Bank however in case of exigency the Bidder shall provide and maintain requisite skilled resources for extended hours as required.	Request bank to clarify the time duration (in weeks/months, etc.) for such deployment.	The time duration is contract period after Go live.
278.	32	20. MSME bidder	ii. To qualify for EMD & Tender Fee / Cost exemption, firms should necessarily enclose a	Will bundling of hardware that is required for running the quoted software be considered as "Value Addition"?	RFP clause stands.

			valid copy of registration certificate which is valid on last date of submission of the tender documents. MSME firms who are in the process of obtaining registration will not be considered for EMD & Tender Fee / Cost exemption. (Traders are excluded who are engaged in trading activity without value addition / branding / packing. In such a case they will have to submit EMD and Tender Cost).		
279.	44	Part-IV: Scope Work	of The Selected Service Provider may operate from Bank's provided premises at New Delhi (Primary), Bengaluru, Kolkata for Contact Centre on premises provided by bank and any other locations mutually agreed.	<p>a) Please provide us with the Location wise Bifurcation and shift wise bifurcation of seats</p> <p>b) Please provide the vertical wise bifurcation of head count (Inbound, Outbound, Email, EFRM, Web Chat /Video Chat/Email and social media)</p> <p>c) We understand that 100 agents mentioned in the clause is total number of agents to be deployed. Please confirm</p> <p>d) Please provide us the volume bi-</p>	Detail will be shared with selected bidder

				<p>furcation of each vertical</p> <p>e) Please provide us with language wise bifurcation of calls for each vertical</p> <p>f) Please confirm from which location/ locations the current process of UCO Bank is operated? Will you allow us an opportunity to visit the current contact centre</p>	
280.	44	Part-IV: Scope Work of	<p>Scope of Work</p> <p>Web Chat /Video Chat/Email/ Social media chat bot's /Chat services/Automated email response. Chat Bot should be available at agent level</p>	<p>Kindly share the volumes expected from each channel.</p> <p>Also share the no of users and the licenses expected from these Omni channels</p>	Detail will be shared with selected bidder
281.	44	Part-IV: Scope Work of	Scope of Work	What are the processes where co-browsing shall be used, kindly give clarity on the used cases.	Detail will be shared with selected bidder
282.	44	Part-IV: Scope Work of	Scope of Work	Will Bank provide the existing SMS & Email Gateway of the Bank or Should the vendor propose the gateway from our end?	Detail will be shared with selected bidder
283.	44	Part-IV: Scope Work of	Scope of Work	a) What is the current international customers percentage and what are the specific channels used for reaching out international customers?	Detail will be shared with selected bidder

				b) Will this include both inbound and outbound calling for International Customers	
284.	45	Part-IV: Scope of Work	Inbound - Scope of Work	Please confirm if the bank is expecting to have a speech assistance features in KMT for query Response for Agents?	Detail will be shared with selected bidder
285.	46	Part-IV: Scope of Work- Inbound Calls	The following table indicates an illustrative (not exhaustive) list of functions to be covered under Inbound calls.	<p>Please provide bifurcation of below points for both regular and premium category</p> <p>a) What is the Answered Level Expected?</p> <p>b) What is the Service level expected & Service Time Desk / Queue wise? Example [80% calls to be answered in 20 secs]</p> <p>c) What is the AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)</p> <p>e) What is the Peak Volume to Off peak Volume Ratio of a day in a week/ month?</p> <p>f) What is the Call Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).</p> <p>g) What is the Call Distribution Pattern - Day wise (from Day 1 to Day 30) ?..Please share last 3 months trend (in numbers).</p> <p>h) What is the category wise</p>	Detail will be shared with selected bidder

				expected daily/monthly volume and AHT? Please provide details	
286.	47	Part-IV: Scope of Work	Scope of Work	Please confirm if the LMS feature is not available in Bank's CRM or LMS?	Detail will be shared with selected bidder
287.	52	Technical Scoring Criteria (Technical Evaluation Matrix)	No. of Implementation of proposed solution done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019- 20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded.	Request Bank to modify the clause as "No. of Implementation of proposed or similar solution done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019- 20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded." Reason: By allowing similar solution the bidder can bring best practice and solution by having the wider choice of OEM's available for similar solution. The bidder will propose those OEM's with whom they worked before and have relevant experience of implementation.	Clause stands as per RFP
288.	52	Technical Scoring Criteria (Technical Evaluation Matrix)	1.No. of Implementation of proposed solution in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 1 marks will be awarded)	Request you to modify the criteria as given under - "1. No. of Implementation of proposed solution by bidder / OEM, in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 1 marks will be awarded) (For under implementation- requisite	Clause stands as per RFP

			(For implementation-requisite certificate signed by executive not below rank of AGM, from Bank where implementation is undergoing is to be submitted.)	certificate signed by executive not below rank of AGM, from Bank where implementation is undergoing is to be submitted.)"	
289.	52	Technical Scoring Criteria (Technical Evaluation Matrix)	2. No. of Implementation of proposed solution done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded	Request you to modify the criteria as given under - "2. No. of Implementation of proposed solution done by bidder / OEM in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded"	Clause stands as per RFP
290.	52			We request Bank to consider ongoing engagement experience as well and award 10 marks for each implementations We request Bank to consider abroad experience as well We request Bank to revise the mark allotment as, for each implementations 10 marks to be considered	Clause stands as per RFP
291.	52	Technical Scoring Criteria, 2	No. of Implementation of proposed solution done by participating bidder in last 5 financial years i.e. 2017- 2018,	We request Bank to consider abroad experience as well We request Bank to revise the mark allotment as, for each implementations 10 marks to be	Clause stands as per RFP

			2018-2019, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 5 marks will be awarded)	considered	
292.	52	Technical Evaluation Point 1	No. of Implementation of proposed solution in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 1 marks will be awarded) (For under implementation-requisite certificate signed by executive not below rank of AGM, from Bank where implementation is undergoing is to be submitted.)	<p>Requesting bank to consider:</p> <p>No. of Implementation of proposed solution in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 2 marks will be awarded) (For under implementation - Self Declaration from the bidder is required, after getting selected profit of under-implementation from the respective bank can be submitted)</p>	Clause stands as per RFP
293.	52	Technical Evaluation Point 2	No. of Implementation of proposed solution done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each	<p>Requesting bank to consider:</p> <p>No. of Implementation of proposed solution done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be</p>	Clause stands as per RFP

			Implementation 05 marks will be awarded	awarded and for each under implementation 02 marks will be awarded)	
294.	52	56. Evaluation of Bid:	Technical Evaluation In case at least 2 participants are not found with score above 60%, Bank has discretion to either decide a lower cut off or cancel the entire process and Bank reserved the right to go in for re-tendering process.	Requesting to remove this clause as it might restrict the participation of qualified bidders.	Clause stands as per RFP
295.	53	Part-IV: Scope of Work	Inbound - Scope of Work	What is the current Bank's CRM? How many Bank users are using this CRM, and would it be extended to the Bidder Agents?	Detail will be shared with selected bidder
296.	53	Technical Scoring	No. of Implementation of proposed solution /Services in last 5 financial years i.e. 2017-18,2018-19,2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 5 marks will be awarded	We recommend UCO Bank to dilute this clause as below, No. of Implementation by OEM in last 5 financial years i.e. 2017-18,2018-19,2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 5 marks will be awarded	Clause stands as per RFP
297.	53	Technical Scoring	No. of Implementation of proposed solution done by participating bidder in last 5 financial years i.e. 2017-18,2018-19,2019-20, 2020-21, 2021-22 (As on bid	We recommend UCO Bank to dilute this clause as below, No. of Implementation of proposed/similar solution done by participating bidder in last 5 financial years i.e. 2017-18,2018-	Clause stands as per RFP

			submission date) in India (For Each Implementation 5 marks will be awarded	19,2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 5 marks will be awarded	
298.	54		Compliance Response	Template for compliance response has fields to put only Y and N. Request bank to allow us to capture the Customization 'C' field as well.	Clause stands as per RFP
299.	55	Part-IV: Scope of Work-Outbound Calls	An indicative (not exhaustive) list of the functions to be covered under outbound calls is given below:	<p>a) Outbound shall be operational 08.00 am - 08.00 pm, 7 days a week is the understanding correct?</p> <p>b) Would there be One time Allocation of Data for the Month? If it is Not a Onetime allocation, What is the Data Allocation Pattern - Day wise (from Day 1 to Day 30)</p> <p>c) What would be the daily / monthly call volume? please share desk / queue wise details</p> <p>d) What Total number of Calling attempts on any Non Contactable Case permissible?(considering escalation limit)</p> <p>e) How many Call Queues to be catered to / Desks/ Sub process to be managed?</p> <p>f) What is the current Contactability in each queue? (Share 3 months trend) [Contactability %]</p> <p>g) What is the current AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)</p> <p>h) What is the percentage of follow-up calls on connected calls?</p>	Detail will be shared with selected bidder

				i) What is the AHT of follow-up calls?	
300.	56	Part-IV: Scope of Work- Outbound Calls	Outbound Calls	What is the current Bank LMS? Is it an in-house application?	Detail will be shared with selected bidder
301.	56	56	T1L1 method of evaluation; Bidders who meet technical criteria as per RFP would only qualify for the commercial bid opening.	Can the bank consider 80% weightage for Technical and also an indicative commercial bid submission part of RFP submission and conduct a reverse auction to the technically qualified bidders at a later stage	Clause stands as per RFP
302.	58	Part-IV: Scope of Work	Soft Recovery/Hard Recovery of Loans for Bank and its partners	Will Bank provide the WhatsApp Business API or should we procure on behalf of the Bank,	The bidder will procure
303.	58	62. b	b) If the bidder is engaging any third party in executing the project, details there of shall be furnished. The bidder shall detail the responsibilities of such third parties involved and also submit a letter of undertaking from the parties mentioning their consent and assurance for satisfactory performance of the project. The bidder must specify any and all relationships with third parties in respect of the ownership , which are	Is there any specific format for providing this letter of undertaking? What would be an acceptable document from the bidder specifying all relationships with third parties in respect of the ownerships?	Detail will be shared with selected bidder

			relevant to this RFP.		
304.	59	64	Right to Alter Scope:	We would request the Bank to omit this clause. Any such change post SoW signature should be basis a mutually agreeable PCR and charges.	Clause stands as per RFP
305.	60	66. d	The selected Bidder/s should ensure that the members of Project team are actively involved in the conduct of the project throughout the period of the contract. All members proposed by the Bidder/s should be permanent employees on the rolls of the bidding organization. No part of the engagement shall be outsourced by the selected Bidder/s to any third-party bidder.	We would request the Bank to omit this clause. Bidder may take support from OEM / OSM during implementation of the project and support. OSM employees may not be part a permanent of Bidder's payroll.	Clause stands as per RFP
306.	61	70. Support	Hosting the Solution in Bank's Premises i.e. Data Centre and Disaster Recovery Centre.	As understood from the RFP statement that UCO Bank wants the solution to be deployed at DC & DR with 99.95% uptime, hence the following environments are being considered, 1. DC (Active-Active Clustering) 2. DR (Standalone) 3. Development (Stand Alone) 4. UAT / Test (Stand Alone) Please confirm the understanding.	It is clarified that Bidder has to make the necessary arrangement to maintain the 99.95% uptime with servers available in HA mode.

307.	62	Part-IV: Scope of Work	Soft Recovery/Hard Recovery of Loans for Bank and its partners	What is the current IVR Platform?	Detail will be shared with selected bidder
308.	62	Warranty	The Selected Bidder must provide total 5 (Five) years comprehensive on-site support after Implementation, including 1 year warranty and four years ATS.	Software warranty should be 3 months from Go-Live. Post that it need to be captured in Solution AMC.	Clause stands as per RFP
309.	64		IVR and Voice Integrated IVR system technical requirements:	Kindly confirm as there is no Physical Transaction happening would you need PCI DSS and PADSS	PCI DSS and PADSS not required for proposed solution.
310.	64	72- Liquidated Damages	This clause is covering bank for any damages.	Request bank to add a clause wherein vendor is also covered for the loss and damages suffered by the vendor due to termination or calling off services by the bank.	Clause stands as per RFP
311.	66	80. Security Deposit / Performance Bank Guarantee:	80. Security Deposit / Performance Bank Guarantee: a) The successful bidder should submit a Security Deposit (EMD) of Rs. One Crore along with bid. Subsequently, he has to also submit Performance Guarantee of amount of 3% of Total order value valid for a period of 63 months (60 months + a claim period of	Security deposit of One Crore might create a financial burden for the qualified MSME vendors, Requesting to consider the below change request: Change Request: a) Subsequently, he has to also submit Performance Guarantee & Security deposit of amount of 3% of Total order value valid for a period of 39 months (36 months + a claim period of three (3) months) within 15 days from the date of acceptance of the Purchase Order.	Clause stands as per RFP

			three (3) months) within 15 days from the date of acceptance of the Purchase Order.		
312.	66	Payment Schedule	<p>We understand that the UCO Bank has provided payment terms which are not favourable to Bidder and Product Owners</p>	<p>We recommend, UCO Bank to opt either of the 2 options listed below;</p> <p>Option 1: Annual Subscription Model Annual Subscription fee - I. 100% of subscription fees Payable annually in advance</p> <p>Implementation Services - I. 40% on Contract signing ii. 25% on BRD sign off for Phase 1 iii. 25% on UAT Sign off for Phase 1 iv. 10% on Go live or 30 days of UAT Sign off (whichever is earlier)</p> <p>Option 2: Upfront License Model A) License Fee I. Upfront 80% of license fees on Delivery of licenses ii. 10% of License Fee on Pilot for any phase implementation iii. 10% of License Fee on Go live of any phase implementation</p> <p>Implementation Services - I. 40% on Contract signing ii. 25% on BRD sign off for Phase 1 iii. 25% on UAT Sign off for Phase 1 iv. 10% on Go live or 30 days of UAT Sign off (whichever is earlier)</p>	Clause stands as per RFP

				Product AMC - Payable 100% annually in advance	
313.	67	Part-IV: Scope of Work-Email and Chat based services	The Bank offers active issue resolution through email services. However, the services need to be enhanced. The Service Provider should be able to support these services and integrate them with other systems of the Bank like E-banking, Mobile Banking for resolving queries through such channels without any additional cost	<p>a) What is the expected daily / monthly volume / FTE count for Email and Chat?</p> <p>b) Same set of agents shall handle chat and respond to Emails, is the understanding correct?</p> <p>c) What is the expected turnaround time for Email? [48 hrs. / 24 hrs.]?</p> <p>d) What is the daily / monthly email and chat transactions to be handled?</p> <p>-e) What is the AHT for each transaction of Email & Chat? (Please segregate AHT for Beta Period and for BAU Period for Each Queue)</p> <p>f) What is the Email & Chat Distribution Pattern Half hourly Interval wise ?..Please share last 3 months trend (in numbers).</p> <p>g) What is the Email & Chat Distribution Pattern - Day wise (from Day 1 to Day 30)? Please share last 3 months trend (in numbers).</p> <p>f) Will the agents handling emails & chat have to make out calls for co-ordination? if yes, what is the AHT of</p>	Details will be shared with selected bidder

				these calls?	
314.	67	Part-IV: Scope of Work-Video Chat/Co- browsing/ social media	The Bank is keen to offer Video Chat / Co-browsing and Social Media response management services for its customers from its Omni channel Contact Centre and expects the bidder to provide a suitable technology solution for the same as part of its proposal in time bound manner as desired by the bank.	a) What is the expected daily / monthly volume / FTE count for Email and Chat? b) Same set of agents shall handle Video chat / co-browsing and social media is the understanding correct? c) What is the expected first response time for these activities? d) What is the daily / monthly transactions to be handled? e) What is the AHT for each transaction of Video chat / co-browsing and social media? (Please segregate AHT for Beta Period and for BAU Period for Each Queue) f) What is the Distribution Pattern Half Hourly Interval wise for these activities. Please share last 3 months trend (in numbers). g) What is the Distribution Pattern - Day wise (from Day 1 to Day 30) for these activities. Please share last 3 months trend (in numbers). h) Will the agents handling these activities have to make out calls for co-ordination? if yes, what is the AHT of these calls?	Details will be shared with selected bidder
315.	67	Part-IV: Scope of Work	Email and Chat based services	Kindly help with the use case, this need to be discussed in detail	Details will be shared with selected bidder
316.	69	84	Project Timelines	The proposed timelines of 18 Weeks is not practical. Considering the extent of scope involved. The	Clause stands as per RFP

				<p>requirements are centred around On boarding of Retail and Corporate customers (CASA and Deposits). The project duration for achieving all these requirements practically will take around 12-15 months. The projects follow an Agile model wherein initial Phase 1 (MVP) for Retail CASA will take minimum 6 months followed by Retail Deposits 2-3 months (Phase 2) and corporate functionalities may take another 3-6 months (Phase 3). Hence request UCO bank to revise the project timelines to 15 months and also split further the timelines to Phase 1, Phase2, Phase 3, etc. as detailed above. It would be good if the payment terms are split Phase wise as well.</p> <p>Further, we would request an additional 6 weeks of time for Hardware installation/ Configuration, Software development & installation and a further additional 6 weeks of time for Implementation and customisation of the solution.</p>	
				Need to reconsider the timelines for the delivery as several integrations with different systems including CIBIL is required for customer 360 degree view	Clause stands as per RFP
				Delivery timeline of 18 weeks is very	Clause stands as per RFP

				<p>stringent. Customer 360 is something that is still evolving and may not be out of box. Therefore we request the bank to break the delivery into two parts:</p> <p>Customer Onboarding: UAT in 18 weeks Customer 360 : UAT in 24 weeks</p>	
				<p>Requesting to relax the project time line so that successful bidder can implement solution hassle free. Change Request: 4 Go live - Within 30 Weeks of acceptance of purchase order to the Bidder</p>	Clause stands as per RFP
				<p>We understand that UCO Bank is looking for:.</p> <ol style="list-style-type: none"> 1. Enterprise CRM (Customer, Lead, Service/Ticketing) 2. Digital Onboarding (Liability and Deposit products) <p>As per our experience of implementation in large public sector banks of size of UCO bank, a full-fledged CRM implementation take on an average 12 months for complete go-live which includes Digital onboarding journey as well as CRM.</p> <p>Requesting bank to revise the timeline.</p>	Clause stands as per RFP
317.	70	85. Project Timeline	The complete solution should be ready for	Considering the vast technological requirement, stated in the RFP	Clause stands as per RFP

			deployment within 18 weeks from the date of acceptance of the purchase order to the bidder.	(Mobile App, Web based Digital On-boarding, Lead Generation & Management System, Reporting-Dashboard Tool, CRM Application along with Customer Service Request & Complaint Management etc.), requesting Bank to extend the Project Execution timeline at least to "28 Weeks from the receipt of Purchase Order" .	
			In case Bank confirms to not implement any specific module from Scope of RFP for the time being, the same needs to be implemented within 2 weeks of Bank's request.	As the solution requirement is quite complex in nature, requesting Bank to extend the individual module wise requirement to 8 Weeks . However, the timeline can be mutually discussed at the time of implementation	Clause stands as per RFP
318.	70	84 - Project Timeleines	d) The Bank reserves the right to shift the equipment to other locations in case of exigencies. In such cases the vendor has to arrange shifting of the equipment and install the same at the new location. In case of shifting of the hardware the vendor will arrange for shifting at mutually agreed shifting charges. Cost for obtaining necessary road permits and other related	Request bank to clarify, whether entire shifting and installation cost will borne by the bank. Also, request bank to clarify whether there is any time period within which the shifting should happen.	RFP clause is self explanatory

			permits will be the responsibility of selected bidder.		
319.	70	Part-IV: Scope Work of	Customer Relationship Management (CRM) The CRM shall be hosted at Bank's network and should be available in DC as well as DR.	Please confirm if vendor needs to deploy CRM server at Bank DC and DR in both the scenarios: a) if call centre is operational at Bank premises b) if call centre is operational at vendor's premises	RFP clause is self explanatory
320.	70	Part-IV: Scope Work of	Customer Relationship Management (CRM)	Kindly confirm, If Bank would provide the remote access for both DC & DR for our Support team for support and resolution any technical issues. ?	The bidder has to arrange for onsite FM support . Remote access is subject to approval from CISO.
321.	70	Part-IV: Scope Work of	Integration with Bank's back-end applications	Yes, however we do expect Bank also to extend the access for integration with most of the key applications & Middleware	Bank will extend support for integration with Bank's systems. However, it will be responsibility of bidder to complete the same.
322.	71	86, Payment Terms	Payment terms for development and implementation charges	<p>Payment term is very stringent and not as per Industry Standards. We request the bank to consider changing the payments terms as under:</p> <p>License : 100 % in advance at the start of every year</p> <p>Implementation - 10 % with PO 20 % with delivery of License 40 % with UAT 30 % with Go -live or 3 months from UAT whichever is earlier</p>	Clause stands as per RFP

				10 % 3 months from Go-live Hardware - 10 % with PO 40 % On Requirement Gathering 30% on UAT 20 % on Go-live	
323.	71	Penalty	The penalty clause is stringent, specially the below: Penalty for downtime: Penalty will be charged at an incremental rate of 1% of cost of monthly recurring payment for every 1% lower than the stipulated uptime.	Request bank to change this : Penalty for downtime: Penalty will be charged at a rate of 1% of cost of monthly recurring payment for every 1% lower than the stipulated uptime with a maximum capping of 10 % of monthly billing.	Clause Stands as per RFP
324.	71	Part-IV: Scope Work of	Integration with Banks back-end applications SMS servers, Email servers, Domain server, Demat operations, wealth management, Mutual fund, insurance, FRMS, payment gateway, FI servers, Loan Processing System (LAPS etc.), PPF, Complaints/SPGRS/CRM , e-payment of taxes and Pension package and any other channel	Please confirm if all users will login to vendor' domain or the domain will be provided by the bank?	Details will be shared with selected bidder.

			as desired by the bank.		
325.	71	Payment Terms	<p>For Software</p> <ul style="list-style-type: none"> · Along with PO - Nil · Delivery for UAT - 10% (Software Charges) · On UAT Sign off - 15% (Software Charges) · On Go Live - 50% (Software Charges) · One month of satisfactory working after Go live - 15% (Software Charges) · 3 months after go live - 10% (Software Charges) <p>For Hardware</p> <ul style="list-style-type: none"> Along with PO - Nil On Delivery of Hardware - 50% (Of Hardware Charges) On Installation - 20 % (Of Hardware Charges) On Go Live - 20 % (Of Hardware Charges) One month of satisfactory working after - 10% (Of Hardware Charges) 	<p>Request bank to consider below payment terms for the purpose of cash flow to execute project .</p> <p>For Software</p> <ul style="list-style-type: none"> · Along with PO - Nil · 100% of Software Charges within 30 days of delivery of licenses. <p>For Hardware</p> <ul style="list-style-type: none"> Along with PO - Nil On Delivery of Hardware - 80% (Of Hardware Charges) On Installation - 10 % (Of Hardware Charges) On Go Live - 10 % (Of Hardware Charges) <p>For Implementation</p> <ul style="list-style-type: none"> SRS Sign off -20% (Implementation Charges) UAT Sign off - 30% (Implementation Charges) On Go Live - 30% (Implementation Charges) 30 days of go live - 20% <p>We are Original Solution/Software Developer and our partner will frontend our solution the cash flow is required for partner to pay back his all partners , hence the below request.</p>	Clause stands as per RFP
326.	71	86	Payment Terms	"Request UCO Bank to include a payment term for Software Licenses. The payment term for Digital	Clause stands as per RFP

				<p>Onboarding platform subscription is Yearly in advance.</p> <p>Software Implementation : 20% on SRS Signoff, 30% on Completion of Build, 20% on UAT Sign off, 20% on Go Live, 10% one month after go live</p> <p>Hardware & System Software : Typically SI's will not be able to take such high risks to invest in hardware and collect payment after go live. Given the practical cash flow aspects, request UCO Bank to consider the standard payment terms of Hardware as 70% on Delivery and 30% on installation of hardware and associated system software (OS, DB, Virtualisation, etc.)"</p> <p>Also kindly share the template / format in which bidders are to submit the Training charges?</p>	
327.	71	85 - Penalty	Successful bidder should be providing an uptime of 99.50% (24x7x365), calculated on a monthly basis. Any downtime due to Bank's dependency will not be considered as downtime.	Request bank to clarify the emphasis on circumstances of considering a downtime. For example, if there is a dependency on bank for a particular requirement, will it be considered as downtime?	Clause stands as per RFP
328.	71	Payment Terms		Requesting bank to consider below mentioned payment terms :	Clause stands as per RFP

				<table><tr><th colspan="3">Software</th></tr><tr><th>Sl.</th><th>Payment Milestone</th><th>Payment percentage</th></tr><tr><td>1</td><td>Along with PO</td><td>Nil</td></tr><tr><td>2</td><td>Delivery for UAT</td><td>30% (Software charges)</td></tr><tr><td>3</td><td>On UAT Sign off</td><td>15% (Software charges)</td></tr><tr><td>4</td><td>On Go live</td><td>40% (Software charges)</td></tr><tr><td>5</td><td>One month of satisfactory working after Go live</td><td>10% (Software charges)</td></tr><tr><td>6</td><td>3 months after go live</td><td>5% (Software charges)</td></tr></table> <table><tr><th colspan="3">Hardware</th></tr><tr><th>Sl.</th><th>Payment Milestone</th><th>Payment percentage</th></tr><tr><td>1</td><td>Along with PO</td><td>50%(Of Hardware Charges)</td></tr><tr><td>2</td><td>On Go live</td><td>40% (Of Hardware Charges)</td></tr><tr><td>3</td><td>One month of satisfactory working after Go live</td><td>10% (Of Hardware Charges)</td></tr></table>	Software			Sl.	Payment Milestone	Payment percentage	1	Along with PO	Nil	2	Delivery for UAT	30% (Software charges)	3	On UAT Sign off	15% (Software charges)	4	On Go live	40% (Software charges)	5	One month of satisfactory working after Go live	10% (Software charges)	6	3 months after go live	5% (Software charges)	Hardware			Sl.	Payment Milestone	Payment percentage	1	Along with PO	50%(Of Hardware Charges)	2	On Go live	40% (Of Hardware Charges)	3	One month of satisfactory working after Go live	10% (Of Hardware Charges)	
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329.	71	86. Payment Terms:	<p>A). Payment for Development & Implementation charges: -</p> <p>i) Software:</p> <table><tr><th>Sl.</th><th>Payment Milestone</th><th>Payment percentage</th></tr><tr><td>1</td><td>Along with PO</td><td>Nil</td></tr><tr><td>2</td><td>Delivery for UAT</td><td>10% (Software charges)</td></tr><tr><td>3</td><td>On UAT Sign off</td><td>15% (Software charges)</td></tr><tr><td>4</td><td>On Go live</td><td>50% (Software charges)</td></tr><tr><td>5</td><td>One month of satisfactory working</td><td></td></tr></table>	Sl.	Payment Milestone	Payment percentage	1	Along with PO	Nil	2	Delivery for UAT	10% (Software charges)	3	On UAT Sign off	15% (Software charges)	4	On Go live	50% (Software charges)	5	One month of satisfactory working		<p>Payment term prescribed in the RFP is stringent for Eligible Vendors. For healthy cash flow during the implementation of proposed solution to UCO Bank, we would request to consider below change request:</p> <p>Change Request:</p> <p>A). Payment for Development & Implementation charges: -</p> <p>i) Software:</p> <table><tr><th>Sl.</th><th>Payment Milestone</th><th>Payment percentage</th></tr><tr><td>1</td><td>Delivery of software license</td><td>30% (Software Charges)</td></tr><tr><td>2</td><td>Delivery for UAT</td><td>20% (Software charges)</td></tr></table>	Sl.	Payment Milestone	Payment percentage	1	Delivery of software license	30% (Software Charges)	2	Delivery for UAT	20% (Software charges)	Clause stands as per RFP												
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330.	71	Penalty Clauses	Liquidity Damages	We understand that Liquidity Damages are kept at an overall cap of 20%. Recommend to reduce it down to at par level with others i.e. 10%	Clause is self explanatory.
331.	71	Penalty Clauses	Penalty for Downtime	We request UCO Bank to reduce the Downtime penalty to 0.5% of monthly costing	Clause stands as per RFP
332.	71	Penalty Clauses	Support SLA	We request UCO Bank to reduce the overall cap of 1% of the Monthly Recurring Payment for Support SLA	Clause stands as per RFP
333.	71	Penalty	Successful bidder should be providing an uptime of 99.50% (24x7x365), calculated on a monthly basis. Any downtime due to Bank's dependency will not be considered as downtime	The application uptime will be up to 99.5. However, the hardware uptime is dependent on multiple factors and thus, it can be up to 98%.	Clause stands as per RFP
334.	73	Part-IV: Scope of Work	Bank will provide premises with the following infrastructural facilities at New Delhi, Bengaluru, Kolkata Contact Centre location	We understand that the basic networking & LAN Cabling is to be done by the vendor for the work stations & its connectivity to the HUB room. Please confirm if our understanding is correct ?	RFP clause is self explanatory

			At New Delhi, Bengaluru, Kolkata, Bank will provide only the premises with basic furniture (workstations up to 100 agents, chairs, Tables, rooms, toilets).		
335.	73	Part-IV: Scope Work of	<p>1) Premises & Furniture</p> <p>Toll free numbers, PRI / SIP trunk lines and MPLS/leased line connectivity to the centre and Bank's DC/DR. All the Contact Centres will be interconnected for load balancing and disaster recovery purposes. No services/applications should run in standalone basis at any location i.e. DR should be made available for all services</p>	<p>a) We understand in the model where business is operational from Bank premise, PRI and MPLS lines will be under Bank scope.</p> <p>b) Please confirm in the model where business is operational from vendor premise, PRI and MPLS connectivity between Vendor's delivery location and Bank DC, DR will be provided by Bank along with link terminating equipment's like router and firewall.</p>	Query is not related to subject RFP.
336.	73	88	Order Cancellation (Termination)	<p>What would be the payment process if Termination is invoked? We request the Bank to clear the payments in full for all the work and expenses which the Bidder has undertaken on this project before the Termination is invoked. Also, we would request to omit the Termination for Convenience.</p>	Clause is self- explanatory . Termination for convenience clause stands as per RFP.
337.	73	88-	The clause covers	Request Bank to ADD a clause for	Clause stands as per RFP.

		Termination	Termination at the Convenience of bank	Termination for the bidder/vendor as well.	
338.	74	Part-IV: Scope Work of	<p>Contact Centre Infrastructure to be provided by the Service Provider</p> <p>Service provider will provide all infrastructure like hardware, software, equipment, voice/telecom infrastructure, CRM etc. which are not provided by Bank (all the hardware/software/equipment etc. for smooth operations of the Contact Centre, at the 3 (or more) Contact Centres in addition to manpower.</p>	Please confirm if in both cases (Bank delivery locations and Vendor's delivery location), ACD/Telephony servers will be installed at Bank DC and DR or Vendor can deploy it at their location in case business is operational at Vendor's premises	Query does not belong to subjected RFP.
339.	74	Part-IV: Scope Work of	Contact Centre Infrastructure to be provided by the Service Provider	Kindly clarify, in earlier Scope points, it was mentioned that Bank CRM would be provided and only LMS need to be considered from Bidders	Query does not belong to subjected RFP.
340.	74	Part-IV: Scope Work of	Hardware, Software, Telecom facilities	Kindly confirm if we can use the Bank Provided Cloud or our proposed Cloud hosting our proposed solutions, it would be cost effective and flexible for most of the channels to be deployed on Bank provided cloud	Query does not belong to subjected RFP.
341.	75	90	Termination for Convenience	What will happen to the cost of the efforts that has been delivered and	Please refer Termination for Convenience clause

				the license fees till the date of termination notice ? License Fee in full and services fee till date of termination needs to be paid by Bank if such a situation arise.	mentioned in RFP .
342.	75	Part-IV: Scope Work	of A. Hardware, Software, Telecom facilities: The solution proposed by the Service Provider shall be made PCI DSS and PA DSS compliant, as per Bank's / regulatory requirement without any additional cost.	We understand that vendor has to deploy dedicated ACD/Telephony server and CRM server setup at Bank DC and DR which should be PCI DSS compliance. Please confirm. We understand that the PCIDSS & PADSS certification has to be done by the Bank where the location is at Bank premises. Please confirm if our understanding is correct.	Query does not belong to subjected RFP.
343.	75	Part-IV: Scope Work	of A. Hardware, Software, Telecom facilities: Dedicated resource at Bank's DC / DR and Contact Centre locations as may be required for maintenance of hardware, software, troubleshooting etc.	Please confirm if Bank delivery locations and Bank DCs are at same premises or Bank DC and Bank DR are at different locations and all three delivery locations are at different places?	Query does not belong to subjected RFP.
344.	79	Part-IV: Scope Work	of Agent and Supervisor Softphone It should work in VDI / Citrix / VMware Environment	Let us know if solution should support VDI as capability or solution is required in VDI environment on end user desktop?	Query does not belong to subjected RFP.
345.	80	Part-IV:	Agent and Supervisor	We request you to allow ACD	Query does not belong to

		Scope of Work	Softphone The ACD hardware and software should be from a single OEM	hardware and software to be used from different OEMs. We understand that the Enterprise OEMs are equally competent to participate and offer equivalent or higher functionalities which we can utilize for better experience.	subjected RFP.
346.	80	Part-IV: Scope of Work	Agent and Supervisor Softphone The ACD should support active and passive server mode in DR. In case of server in the Data centre fail, the server in DR should automatically take over seamlessly and start the functioning of all the services and activities.	We request you to kindly provide the DC and DR location details where ACD, Telephony and CRM server deployment is planned.	Query does not belong to subjected RFP.
347.	80	Part-IV: Scope of Work	Agent and Supervisor Softphone The systems should support at least 700 queues	Please confirm the system mentioned in the clause means the IVR?	Query does not belong to subjected RFP
348.	80	96	Intellectual Property Rights	Add following clause to existing clause. Here Bank is Licensee: b. the Licensee hereby states that;	Clause stands as per RFP

				<p>i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution.</p> <p>ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies.</p> <p>iii. The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution.</p> <p>iv. All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs)</p>	
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				or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor. Source code shall not be transferred to Licensee and will remain with Licensor.	
349.	81	97- Indemnity	Selected bidder shall indemnify, protect and save the Bank harmless from adn against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from	Request bank to change the claim to only Direct claims. As indirect claims becomes in definitive liability on vendor.	Clause stands as per RFP
350.	81	97- Indemnity	The clause covers indemnity for the bank	Request bank to add a clause for indemnification for the bidder/vendor as well.	Clause stands as per RFP
351.	81	97- Indemnity	Selected bidder shall indemnify, protect and save the Bank harmless from adn against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from	Request bank to change the claim to only Direct claims. As indirect claims becomes in definitive liability on vendor.	Clause stands as per RFP

352.	81-82	97- Indemnity	The clause covers indemnity for the bank	Request bank to add a clause for indemnification for the bidder/vendor as well.	Clause stands as per RFP
353.	82	97(v)	Indemnity	<p>The following clause is not acceptable:</p> <p>However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities.</p> <p>Any consequential or indirect loss or damage however caused, provided that the claims against customers, users and service providers of the Bank would be considered as a "direct" claim</p> <p>Kindly consider the changes made to the said clause. We have struck off the points not acceptable.</p>	Clause stands as per RFP
354.	83	Part-IV: Scope of Work	Call Recording It should support 100% Bulk Recording and Quality Recording for Voice as well as Screen	Please let us know the percentage of overall calls and screen recording required. We understand that the screen recording would be costlier and request UCO Bank to reconsider it. As a standard practice, 20%-30% of screen recording can be considered. Please confirm the same?	Query does not belong to subjected RFP
355.	88	111. Human Resource Requirement	a) The Bidder shall provide a contingent of well trained personnel and extend necessary mentoring and	Request bank to clarify the number for personnel assigned and the duration of such support.	Details will be shared with selected bidder

			operational support to the intermediary network of agents, etc. as part of the solution/service.		
356.	90	Part-IV: Scope of Work	<p>Mobile Banking / Mobile Wallet Engagement / Click to call/ Co-browsing</p> <p>360 Degree CRM View along with click to call, Co-browsing solution should be web based</p>	Please confirm if the Bank is planning to avail these services from beginning itself or looking ahead as a futuristic service	From beginning itself
357.	97	Part-IV: Scope of Work-Service Requirements	<p>1) Customer Service Associates (CSAs) The profile of the CSAs should be as follows: Mix of Graduates & Undergraduates - Not more than 30% can be undergraduates minimum 12th passed. Ø Able to speak, read and write in Hindi and English, and if required other regional languages. Ø Able to communicate confidently and politely, with good speaking skills.</p> <p>RFP REF No. UCO/DIT/2170/2022-23 Date: 23/11/2022 Page:</p>	We recommend to consider the below profile: CSA: 50% freshers and 50% experienced with 3 to 6 months in call centre or telemarketing calling And 50% graduates and 50% UG	Clause stands as per RFP

			<p>98 of 211</p> <p>Ø Experience of at least 6 months to 1 year in a Contact Centre, or in direct selling/ telemarketing in the service industry but fresh candidates can be considered (Not more than 50% can be fresh candidates).</p> <p>Ø Awareness on Banking and Bank's products e.g. interest rates, renewal periods etc.</p> <p>Ø Indicative roles to be performed:</p> <p>Ø Handling inbound and outbound simple calls/queries;</p> <p>Ø Supporting different businesses / verticals;</p>		
358.	98	Part-IV: Scope of Work-Service Requirements 2) Senior Customer Service Associates (Sr. CSAs)	Experience of at least 2 years in a Contact Centre, in direct selling/ telemarketing in the service industry (Fresh candidates CANNOT be considered).	Please confirm if we can consider a healthy mix of 2 yr. experienced / 1 yr. experienced / 6 months experienced for this opportunity.	Clause stands as per RFP
359.	98	Part-IV: Scope of	Experience of at least 2 years in a Contact	Please confirm if we can consider a healthy mix of 2 yr. experienced / 1	Clause stands as per RFP

		Work-Service Requirements 4) Voice Customer Service Executives (Voice CSEs)	Centre (3 years if undergraduates), (could be in collection function) (Fresh candidates CANNOT be considered).	yr. experienced / 6 months experienced for this opportunity.		
360.	98		<p>2) Senior Customer Service Associates (Sr. CSAs)</p> <p>Ø The profile of the Sr. CSAs should be as follows:</p> <p>Ø Must be a Graduate or equivalent.</p> <p>Ø Able to speak, read and write in Hindi and English, and if required other regional languages.</p> <p>Ø English speaking & communication skills should be high</p> <p>Ø Able to communicate confidently and politely, with excellent speaking skills.</p> <p>Ø Experience of at least 2 years in a Contact Centre, in direct selling/ telemarketing in the service industry (Fresh candidates CANNOT be considered).</p> <p>Ø Awareness on</p>	<p>We recommend to consider the below profile:</p> <p>6 months to 1 year to be considered as Sr CCE (If 6 months tenure in working Company then, lateral movement to be done to Sr CSA) to measure ratios</p>	Clause stands as per RFP	

			<p>Banking and Bank's products.</p> <p>Ø Detailed knowledge of intricacies of Banks products and how they compare against competitors.</p> <p>Ø INDICATIVE ROLES to be performed:</p> <p>Ø Handling inbound and outbound very complex calls/queries; Escalation calls;</p> <p>Ø Supporting different businesses / verticals as domain/subject matter experts;</p>		
361.	98	Part-IV: Scope of Work-Manpower Profile	<p>4) Voice Customer Service Executives (Voice CSEs)</p> <p>The profile of the Voice Customer Service Executive should be as follows:</p> <p>Ø Mix of Graduates & Undergraduates - Not more than 30% can be undergraduates minimum 12th passed.</p> <p>Ø Able to speak, read and write in Hindi and English, and if required other regional languages.</p>	<p>We recommend to consider the below profile:</p> <p>CSA : 50%freshers and 50% experience with 3 to 6 months in call Centre or telemarketing calling</p> <p>And 50% graduates and 50% UG</p>	Clause stands as per RFP

			<p>Ø Good command over the English language</p> <p>Ø Able to communicate confidently and politely, with very good speaking skills.</p> <p>Ø Experience of at least 2 years in a Contact Centre (3 years if undergraduates), (could be in collection function) (Fresh candidates CANNOT be considered).</p> <p>Ø Good knowledge of Banks products and services</p> <p>RFP REF No. UCO/DIT/2170/2022-23 Date: 23/11/2022 Page: 99 of 211</p> <p>Ø Indicative ROLES to be performed:</p> <p>Ø Handling inbound and outbound complex calls/queries; Escalation calls;</p> <p>Grievance redressal;</p> <p>Ø May require business specific certifications e.g. AMFI certification for selling Mutual Fund products, DRA certification for Recovery calls, IRDA</p>		
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			certification for selling Insurance products etc.		
362.	99	Part-IV: Scope of Work-Service Requirements 5) Non voice Customer Service Executive (Non-Voice CSEs)	Experience of at least 2 years in a Contact Centre (Fresh candidates CANNOT be considered).	Please confirm if we can consider a healthy mix of 2 yr. experienced / 1 yr. experienced / 6 months experienced for this opportunity.	Clause stands as per RFP
363.	99	Part-IV: Scope of Work-Manpower Profile	5) Non voice Customer Service Executive (Non Voice CSEs) Ø The profile of CSEs should be as follows: Ø Mix of Graduates & Undergraduates - Not more than 30% can be undergraduates minimum 12th passed. Ø Able to speak, read and write in Hindi and English, and if required other regional languages. Ø Proficient in handling non voice channels like email, web chat, video chat, cobrowsing, social media management etc. Ø Good command over	We recommend to consider the below profile: CSA: 50%freshers and 50% experience with 3 to 6 months in call Centre or telemarketing calling And 50% graduates and 50% UG	Clause stands as per RFP

			<p>English writing skills.</p> <p>Ø Especially for video chat, presentable skills</p> <p>Ø Able to communicate confidently and effectively and politely, with very good writing skills.</p> <p>Ø Experience of at least 2 years in a Contact Centre (Fresh candidates CANNOT be considered).</p> <p>Ø Good knowledge of Banks products and services and social media channels</p>		
364.	General	General	General	We understand that there shall be a Beta period of 90 days from the go-live date? Please confirm.	Clause stands as per RFP
365.	General	General	General	We understand that the language requirement for Emails, Chat and social media shall be English. Please confirm if our understanding is correct?	RFP clause stands for multilingual.
366.	General	General	General	We understand that the auditing tool needs to be provided by the vendor. Please confirm if our understanding is correct?	Yes, bidder understanding is correct
367.	General	General	General	We understand that the sampling methodology has to be introduced by vendor or Bank has some suggestions for that. Please confirm?	Details will be shared with selected bidder
368.	General	General	General	Please share the performance Indicators for Training	Details will be shared with selected bidder

369.	General	General	General	Request you to kindly share the contact person's details	Details will be shared with selected bidder
370.	General	General	General	Please confirm if on floor desktop level IT Support has to be provided by the vendor or the Bank will be providing it?	Details will be shared with selected bidder
371.	General	General	General	Please confirm if vendor can extend their MPLS links from their DCs to delivery locations to extend their services like AD, DNS, DHCP, Antivirus, patch management, DLP etc. which would be leveraged for project needs.	Details will be shared with selected bidder
372.	General	General	Client Seats	Please confirm how many client seats need to be considered by the vendor location wise. We understand that if the location is provided by the vendor, it would be provided by the bank. In case if the location is to be provided by the vendor, then how many seats are to be considered.	Details will be shared with selected bidder
373.	Generic	License Model	We understand that the UCO wants an enterprise wide application license.	We recommend, UCO Bank to take subscription-based license as they're cost-effective and won't hit the cash flow that heavy. Also, the UCO Bank is at a profit with a subscription-based model because perpetual becomes a liability to the bank. Looking at the way most traditional and tech savvy banks are moving, subscription based licensing gives UCO Bank the agility to move as the business requirements demands.	Clause stands as per RFP

374.	NIL			<p>1. Is it possible to get waiver of work experience with commercial banks-Point 4,5 page 11 of RFP document attached.</p> <p>We are an organization with 10 years of extensive experience in software product development and services provided similar services to finance sector companies in India and Overseas.</p>	Clause stands as per RFP
375.	10	Eligibility	bidder should have a minimum Annual Turnover of at least Rs. 40 Crores in each year for last 3 financial years	Considering possible value of this bid and to ensure bids from financially sound bidders, we request to please change annual turnover criteria as min. 200 cr.	Clause stands as per RFP
376.	55	Bidders Presentation /Site Visits / Service Demonstration/POC	Bank may at its discretion, as a part of the technical evaluation may request either all bidders or any of them to arrange for the live demonstration of their product	Please clarify if live demonstration is meant as product demo. Live demo from an install base will not be possible due to confidentiality clause	RFP clause is self explanatory
377.	56	Evaluation of Bid	T1 L1 scoring model will be used for the evaluation where weightage to Technical score will be 70 percentile and weightage to commercial score will be 30 percentile	Please clarify if in evaluation, 70% weight will be given to technical scoring and 30% to commercial scoring	RFP clause is self explanatory
378.	56	Evaluation of Bid	No. of Implementation of proposed solution done by bidder in last 5	Bidders implement various solutions depending on client requirement. Bidder having implemented CRM	Clause stands as per RFP

			financial years i.e. 2017-18, 2018-19, 2019- 20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded	solution in BFSI demonstrate their ability and strength in this particular domain. We therefore request to please change this clause as - <u>No. of Implementation / under implementation of CRM solution</u> done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019- 20, 2020-21, 2021-22 in banks (As on bid submission date) in India in BFSI.	
379.	53		The Responses should be as Y/ N	Some of the requirements may be possible to be met by customisation. Please clarify if customisation / configuration compliance is to be shown as Y	Clause stands as per RFP
380.	58	Project Ownership	If the bidder is engaging any third party in executing the project, details there of shall be furnished	To ensure successful quality implementation, we suggest that bank please specifies that implementation be done by OEM or / and bidder only. Third parties other than OEM / bidder should not be allowed	Clause stands as per RFP
381.	107	Technical Bid Covering letter	We confirm that we have noted the contents of the RFP and have ensured that there is no deviation in filing our response to RFP and that bank will have right to disqualify us in case of any such deviation	A bid of such complexity will have clarifications, dependencies, assumptions to be communicated to bank. Same may be discussed and agreed with bank. We request to please allow submission of assumptions, clarifications. Annex 10 Compliance statement seems to indicate that we can submit deviations which bank will look into	Clause stands as per RFP
382.	164	Part 1	total marks assigned under this category is 40 marks (0.129 marks for	Please clarify if compliance 'C' means customisation and if those do not have any score	RFP clause is Self explanatory

			each available "A" point),		
383.	118	Annex 14	7000 licenses in total, where Bank will purchase 4000 licenses in 1st year and rest in bunch of 500 within next 4 years	4000 licenses in Y1 and 500 in each of next 4 years adds to total 6000. Please see if there is a typo	Kindly refer sl no 122.
384.	118	Annex 14		Please clarify of cost of hardware, system software, DB, middleware to be given in single item for 5 years (application sw ATS is asked year wise, so is FM cost asked. But there is no yearly break up of hardware, system software, DB, middleware cost)	It is presumed that Hardware procured should be sized enough for 5 years and all up-gradation cost during contract period is also factored in the same.
385.	120	Annex 14	quantity mentioned above is only indicative and may change at the time of issuance of Purchase Order	Proposal is given basis quantity asked in RFP. Costing sometimes has bundling, bulk effect. We request to please change as - quantity mentioned above is only indicative and may change upwards at the time of issuance of Purchase Order	Clause stands as per RFP
386.	69	Project timeline	Project timeline	Looking at project complexity and supply chain situation, we suggest following timelines: 1. Submission of plan - 1 week 2. HW / SW installation - 20 weeks (the most aggressive hardware delivery timeline is 14 weeks , 4 weeks hw installation, 2 weeks sw installation) 3. Implementation, customisation - 50 weeks 4. UAT - 58 weeks	Clause stands as per RFP

				5. go-live - 62 weeks	
387.	69	Project Timeline	The timelines of implementation of the project shall be submitted along with the tender submission	Bidder requests the references of purchase order in column "Total Time period for completion of the Project" to be changed to Contract.	Clause stands as per RFP
388.	65	Contract Period	tenure of the Contract will be for a period of 5 (Five) years from the date of go-live	Go-live is moving timeline. Project can start after signing of contract. Request to change this clause as - tenure of the Contract will be for a period of 5 (Five) years from the effective date of the contract.	Kindly refer corrigendum enclosed herewith
389.	77	Training	Training will have to be provided at Bank premises or external sites acceptable to Bank at bidder's cost	In fixed cost bid, please specify training location. Change later on will have cost impact	Details will be shared with selected bidder.
390.	77	Training	bidder shall provide training to 200 officials of Bank in a batch of 20 officials in each batch	Please provide duration of each batch training	Details will be shared with selected bidder.
391.	77	Training	bidder shall provide training to 200 officials of Bank in a batch of 20 officials in each batch	Please clarify if trainings to be provided by OEM or bidder. OEM trainings are typically more effective	It is clarified that imparting of training will be sole responsibility of bidder.
392.	61 - 62	C- Selection of Bidder	<ul style="list-style-type: none"> For Hardware: The Selected Bidder must provide five years comprehensive on-site Warranty after completion of Installation For Software: The Selected Bidder must 	Bidder suggest below term : Warranty will be for the standard duration as provided by OEM. Beyond this, it will be supported as per standard AMC/ATS provided by OEM.	Clause stands as per RFP

			<p>provide total 5 (Five) years comprehensive on-site support after Implementation, including 1 year warranty and four years ATS. The Onsite FM Service for the solution to be provided post implementation for the remaining contract period i.e., Upto 5 years including implementation & warranty period.</p> <ul style="list-style-type: none"> • Vendor shall be fully responsible for the manufacturer's warranty in respect of proper design, quality and workmanship of all equipment, accessories etc. covered by the offer. Vendor must warrant all equipment, accessories, spare parts etc., against any manufacturing defects during the warranty period. During the warranty period Vendor shall maintain the equipment and repair/replace all the defective components 		
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			at the installed site, at no additional charge to UCO BANK		
393.	66	D. Terms and Stipulations	<p>a) The successful bidder should submit a Security Deposit of Rs. 1 Crore along with bid. Subsequently, he has to also submit Performance Guarantee of amount of 3% of Total order value valid for a period of 63 months (60 months + a claim period of three (3) months) within 15 days from the date of acceptance of the Purchase Order.</p> <p>d) if the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.5% of Rs 1 Crore + GST for each completed calendar week of delay or part thereof will be deducted from the payment or from any other payments for the delay in submission of Security Deposit/Bank Guarantee. The total</p>	<p>Bidder request for below terms :</p> <ul style="list-style-type: none"> - Deletion of Security Deposit (Rs.1 Crore) requirement - Bank shall invoke the PBG only on occurrence of material breach and after the Bank provides a 30 days cure period to the bidder to rectify the material breach for which the PBG is sought to be invoked. - Request Deletion on clause :if the Security Deposit /Performance Guarantee is not submitted within the time stipulated above, penalty at 0.5% of Rs 1 Crore + GST for each completed calendar week of delay or part thereof will be deducted from the payment or from any other payments for the delay in submission of Security Deposit/Bank Guarantee. The total penalty under this clause shall be restricted to 5% of Rs 1 Crore + GST 	Clause stands as per RFP

			penalty under this clause shall be restricted to 5% of Rs 1 Crore + GST		
394.	71	D. Terms and Stipulations	<p>a) Penalty for downtime: Penalty will be charged at an incremental rate of 1% of cost of monthly recurring payment for every 1% lower than the stipulated uptime.</p> <p>b) Support SLA: The support call should be responded within 1 hour of call log. Penalty will be charged at an incremental rate of 0.5% of cost of monthly recurring payment for every 1-hour late response to the support call than the stipulated time.</p> <p>The SLA charges will be subject to an overall cap of 10% of the Monthly Recurring Payment. If Bidder meet 10% penalty cap for 3 consecutive months, the Bank may have the right to terminate the contract.</p>	<p>Bidder request for below terms : - Maximum overall SLA penalties should be capped at 5% of the applicable fees for that month.</p>	Clause stands as per RFP
395.	71	D. Terms and	i. Software Payment	Bidder request for below requested	Clause stands as per RFP

		Stipulations	<p>Schedule :</p> <ol style="list-style-type: none"> 1. Along with PO - Nil 2. Delivery for UAT - 10% (Software charges) 3. On UAT Sign off - 15% (Software charges) 4. On Go live - 50% (Software charges) 5. One month of satisfactory working after Go live - 15% (Software charges) 6. 3 months after go live - 10% (Software charges) 	<p>terms:</p> <ul style="list-style-type: none"> - Software License Fee i. Upfront 80% of license fees on Delivery of licenses ii. 20% of License Fee on implementation <p>In case of software subscription, 100% of subscription fees to be Payable annually in advance</p>	
396.	71-72	D.Terms and Stipulations	<p>Hardware Payment Schedule (with comprehensive warranty):</p> <ol style="list-style-type: none"> 1. Along with PO - Nil 2. On Delivery of Hardware - 50% (hardware charges) 3. On Installation - 20% (hardware charges) 4. On Go live - 20% (hardware charges) 5. One month of satisfactory working after Go live - 10% (hardware charges) 	<p>Bidder request for below terms :</p> <ul style="list-style-type: none"> - For Hardware - 80% (hardware charges) on delivery and remaining 20% on installation/configuration 	Clause stands as per RFP
397.	72 and 117	D.Terms and Stipulations Annexure 14 -	<p>4. One Time Implementation cost</p>	<p>Implementation Services -</p> <ol style="list-style-type: none"> i. 40% on Contract signing ii. 25% on BRD sign off for Phase 1 iii. 25% on UAT Sign off for Phase 1 	Clause stands as per RFP

		Bill of Material		iv. 10% on Go live or 30 days of UAT Sign off (whichever is earlier)	
398.	72, 93 and 117	D.Terms and Stipulations Annexure 14 - Bill of Material	Training Cost (200 staff in a batch of 20 staff each)	Bidder request for below terms : - Payment should be made on completion of training for each respective batches	Clause stands as per RFP
399.	73 and 117	D.Terms and Stipulations Annexure 14 - Bill of Material	Payment for any quarterly usage charge or Application / Maintenance charges will be paid on quarterly basis in arrears	Bidder request for below terms : - ATS : Payment should be made annually in advance - Facility Management charges : Payment should be made monthly in arrears	Clause stands as per RFP
400.	73	D.Terms and Stipulations	The Bank will pay invoices within a period of 30 days from the date of receipt of undisputed invoices. Any dispute regarding the invoice will be communicated to the selected Bidder within 15 days from the date of receipt of the invoice. After the dispute is resolved, Bank shall make payment within 30 days from the date the dispute stands resolved. There shall be no escalation in the prices once the prices are fixed and agreed to by the Bank and the bidders. B	Bidder request for below term : - Bidder will charge interest @1% per month for any delay beyond due date for non-payment of invoices. - Further, Bidder request right to terminate the contract/SOW, in case of non payment of "Undisputed fees" within 15 days from date of invoice and will not be liable for any service credit or liquidated damages which would otherwise be payable as a result for breach of any obligation under this contract to the extent breach occurred as a result of termination right exercised by Bidder .	Clause stands as per RFP

401.	75	D.Terms and Stipulations	<p>The Bank, by a written notice for a period of 90 (Ninety) days sent to the Bidder, may terminate the said Agreement/Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the Bank's convenience, the extent to which the performance of work under the said Agreement/Contract is terminated and the date upon which such termination becomes effective</p>	<p>Bidder request for below terms :</p> <ul style="list-style-type: none"> - Bank to pay for the services rendered up to the point of termination, hardware, software, ATS and AMC delivered up to date of termination and the like. - No termination during implementation phase - In addition, Bidder will also charge additional termination fees as mutually agreed between parties taking into account reasonable shutdown costs, and unamortized start-up costs, including termination costs of third party contracts and employee costs. 	Clause stands as per RFP
402.	76	D. Terms and Stipulations	<p>In the event that the termination of the said Agreement/Contract is due to the expiry of the term of the said Agreement/Contract, a decision not to grant any (further) extension by UCO Bank, the Bidder herein shall be obliged to provide all such assistance to the next successor Bidder or any other person as</p>	<p>Bidder request for below Terms :</p> <ul style="list-style-type: none"> - For any services provided post termination, Bank will be required to make payment based on mutually agreed terms 	Clause stands as per RFP

			may be required and as UCO Bank may specify including training, where the successor(s) is a representative/personnel of UCO Bank to enable the successor Bidder to adequately provide the Service(s) hereunder, even where such assistance is required to be rendered for a reasonable period that may extend beyond the term/earlier termination hereof.		
403.	65	D. Terms and Stipulations	74.The tenure of the Contract will be for a period of 5 (Five) years from the date of go-live unless terminated earlier by the Bank by serving 90 days" prior notice in writing to the selected bidder at its own convenience without assigning any reason and without any cost or compensation there for. However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for	Bidder request for confirmation/clarification on below : - Overall contract duration would be 5 years or implementation plus 5 years (total 5 years plus 18 weeks) ?	Clause stands as per RFP

			<p>further period of 2 years on mutually agreed terms and conditions. Decision on this regard will be final and binding on the selected bidder.</p> <p>85. a) The successful bidder should submit a Security Deposit of Rs. 1 Crore along with bid. Subsequently, he has to also submit Performance Guarantee of amount of 3% of Total order value valid for a period of 63 months (60 months + a claim period of three (3) months) within 15 days from the date of acceptance of the Purchase Order.</p>		
404.	64	C- Selection of Bidder	<p>Notwithstanding Bank's right to cancel the order, liquidated damages at 0.5% (Half percent) of the price of undelivered portion/ not installed services of per week and part thereof will be charged for every week's delay in the specified delivery schedule subject to a</p>	<p>Bidder request for below terms :</p> <ul style="list-style-type: none"> • Liquidated damages: should be applicable only in the event of delay in delivery solely attributable to the Bidder of the value of the delayed deliverables value, subject to the maximum of 5% of the relevant deliverable values. 	Clause stands as per RFP

			maximum of 10% of the total cost of ownership. Bank will have right to recover these amounts by any mode such as adjusting from any payments to be made to the Vendor or from the performance Bank Guarantee. Liquidated damages will be calculated per week basis.		
405.	73 and 79	D. Terms and Stipulations	88. In case of cancellation/termination of Order/Agreement due to the above stated situations, the following consequences will entail: i. In case the Bidder fails to deliver the ordered hardware, software, services and FM resources as stipulated in the delivery schedule, UCO BANK reserves the right to procure these deliverables from alternate sources at the risk, cost and responsibility of the Bidder with the capping of 125% of the original quoted cost for such	Bidder request for Below term : - Bidder's liability limited to incremental cost capped at 10% of the cost of the undelivered systems/services. This clause can be invoked only on termination of contract and only for failure solely attributed to bidder	Clause stands as per RFP

			<p>deliverable.</p> <p>ii. If the Bidder does not perform satisfactorily or delays in execution of order, UCO Bank reserves the right to get the balance order executed by another party of its choice, in this event the Bidder is bound to make good with the capping of 125% of the original quoted cost for such deliverable, which UCO Bank may have to incur in executing the balance order. This clause is applicable, if for any reason, the order is cancelled.</p> <p>4. In case of cancellation of order, any advance payments (except payment against ATS/Software subscription) made by the Bank to the Bidder for implementation of project, would necessarily have to be returned to the Bank. If the Bidder fails to return such payment within thirty (30) days, then the</p>		
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			<p>Bidder have to return the amount to the Bank with interest @ 15% per annum, further the Bidder would also be required to compensate the Bank for any direct loss suffered by the Bank due to the cancellation of the contract/purchase order and any additional expenditure to be incurred by the Bank to appoint any other Bidder. This is after repaying the original amount paid.</p> <p>95.j.g. After the award of the contract, if the successful Bidder/s does not perform satisfactorily or delays execution of the contract, the Bank reserves the right to get the balance contract executed by another party of its choice by giving one month's notice for the same. In this event, the successful Bidder/s is bound to make good the additional expenditure,</p>		
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			which the Bank may have to incur to carry out for the execution of the balance of the contract. This clause is also applicable, if for any reason, the contract is cancelled.		
406.	149, 28	Technical Specification	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.	As per our understanding the proposed solution will be integrated with Bank's existing ITSM and Monitoring tool, therefore bidder will NOT include these tools in the proposal. Please confirm.	Clause stands deleted.
407.	73, 87	Preventive Maintenance	During the contract period as well as during the annual maintenance contract, the bidder, in addition to attending calls for repairs/maintenance, shall conduct preventive maintenance checks for the supplied hardware/software items once in every six months basis and no charges shall be payable for such maintenance, including parts replaced or requiring replacement.	What is the scope of preventive maintenance required every 6 months, besides the ongoing maintenance which is provided as part of support. Is the bidder free to propose the scope and deliverables of preventive maintenance.	Clause stands as per RFP
408.	64	Maintenance	The vendor shall provide Preventive	We understand that preventive maintenance is required every 6	Clause stands as per RFP

			Maintenance (once in a month).	month and NOT every month as mentioned in the statement. Please confirm.	
409.	63	Maintenance	The vendor shall provide for engineer visits for all activities required to be carried out as per this Scope as well as on Bank's request for implementation of all regulatory compliance issued by GOI/ regulatory authority at no extra costs to the Bank.	Performing minor changes for compliance could be taken up at no extra costs. Any major change arising due to regulatory compliance can be scoped and mutually agreed. We request to change this clause as- The vendor shall provide for engineer visits for all activities required to be carried out as per this Scope. On Bank's request for implementation of any regulatory compliance issued by GOI/ regulatory authority, bidder to scope based on the complexity of the change and mutually agree on the change request.	Clause stands as per RFP
410.	28, f	Facility Management Services	Performing the Backup/restoration/patch/updates/upgrades of related activities pertaining to the OS/APP/DB/WEB/Middleware/ Servers and related peripherals of proposed solution & related servers.	Is the bidder expected to propose a Backup tool or can the existing backup tool be leveraged for the solution? If the backup tool needs to be proposed, please specify the backup policy including the frequency of backup, retention period and any archival requirement.	Backup tool provided by Bidder and frequency of backup, retention period and any archival requirement as per existing Bank's Policy.
411.	28, p	Facility Management Services	Extend necessary support for special activities like Quarterly Disaster Recovery Drills, Information Security Audits or any other	We understand the bidder is expected to participate in these activities only. The planning and overall project management will be driven by the Bank. Please confirm.	Bidder has to provide all technical support.

			activities pertaining to RFP scope of work.		
412.	70	D.TERMS AND STIPULATIONS.	b) All the equipment/software supplied by the Bidder shall be legal and Bidder shall give indemnity to that effect.	Bidder requests to customer whether this is referring to third party IP claim.	Clause stands as per RFP
413.	70, 81-83, 91	D.TERMS AND STIPULATIONS.	Bidder request to have one clause under Indemnity Clause: Vendor shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from a) an act or omission of the Vendor and /or its employees, agents, subcontractors in performance of the obligations under this Contract; and/or b) material breach of any of the terms of this Contract or breach of any representation or false representation or	Bidder understands that a contract should reflect an appropriate allocation of risk between the parties and believes that the duty to indemnify is one such mechanism to balance the risks. However, bidder is also wary that the indemnity obligation of a contracting party, to bear the risk of loss, should clearly state the specified causes of action instead of making it so overbearing as to treat it as a tool of penalizing a party. Based on this understanding, BIDDER is willing to accept its indemnification obligations only for specific circumstances of known risk, where it may be appropriate for BIDDER to bear the risk of loss with regard to the services being undertaken by BIDDER. BIDDER proposes minor modification to indemnity clause: Selected bidder shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages,	Kindly refer corrigendum enclosed herewith

		<p>inaccurate statement or assurance or covenant or warranty of the Vendor under this Contract; and/or,</p> <p>c) Bank's authorized/ bona-fide use of the deliverables and/or the services provided by the Vendor under this Contract; and/or</p> <p>d) Infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfil the scope of this project applicable to Vendor's scope. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, solely attributable, due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement</p>	<p>expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from I. an act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, RFP REF No. DIT/BPR & BTD/OA/4939/2019-20 Date: 15/01/2020 Page: 93 of 181</p> <p>II. breach of any of the terms of this RFP or breach of any representation or warranty by the Vendor,</p> <p>III. use of the deliverables and or services provided by the Vendor,</p> <p>IV. In third party claim for infringement of any patent, trademarks, copyrights etc. Or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or tangible property, loss of life, etc., due to the negligent acts of the Vendor's employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment or</p>	
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		<p>of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however,</p> <p>i. The Bank notify the Vendor in writing immediately on becoming aware of such claim,</p> <p>ii.the Vendor has sole control of defense and all related settlement negotiations,</p> <p>iii.the Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and</p> <p>iv.The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court. It is clarified that the</p>	<p>software or deliverables at all points of time, provided however,....</p> <p>Gross Negligence and misconduct of the Vendor, its employees, and agents</p> <p>Breach of any terms of RFP, Representation or Warranty Act or omission in performance of service.</p> <p>I. Vendor's aggregate liability in connection with obligations undertaken as a part of the RFP regardless of the form or nature of the action giving rise to such liability (whether in contract, tort, indemnities or otherwise), shall be at actual and limited to the Total Contract Value.</p> <p>II. Any consequential or indirect loss or damage however caused, provided that indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claim made by Regulatory Authorities for reasons attributable to breach of services provided / obligation under this Contract and by the Vendor provided that the claims against customers, users and service providers of the Bank would be considered as a "direct" claim</p>	
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			<p>Vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation. Vendor shall be responsible for any loss of life, etc, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc, as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions. The Vendor should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:</p> <ul style="list-style-type: none"> • Non-compliance of the Vendor with applicable Laws / 		
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			<p>Governmental Requirements to its scope under this Contract, IP infringement ;</p> <ul style="list-style-type: none"> • Gross Negligence or willful misconduct attributable to the Vendor, its employees, and agents • Material breach of any terms of this Contract, Representation or Warranty • Act or omission in performance of service. <p>Further,</p> <p>i. Vendor's aggregate liability in connection with obligations undertaken as a part under this Contract regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.</p> <p>ii. Vendor's liability in case of claims against the Bank resulting from Willful Misconduct or</p>		
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			<p>Gross Negligence of Vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.</p> <p>iii.Bank shall not be held liable for any responsibility or claim / litigation arising out of the use of any third party software or modules supplied by Vendor as part of procurement under this Contract.</p> <p>iv.Under no circumstances bank shall be liable to the Vendor for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Contract, even if UCO Bank has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or</p>		
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			<p>anticipated profits or loss of business.</p> <p>v. Subject to any law to the contrary, and to the maximum extent permitted by law Bank shall not be liable to Vendor for any consequential/ incidental, or indirect damages arising out of this Contract. Indemnity would be limited to court; tribunal or arbitrator awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities. The Vendor shall not indemnify the Bank for</p> <p>i. Any loss of profits, revenue, contracts, or anticipated savings or</p> <p>ii. Any consequential or indirect loss or damage however caused, provided that indemnity</p>		
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			<p>would cover damages, loss or liabilities suffered by the Bank arising out of Claim made by Regulatory Authorities for reasons attributable to breach of services provided/ obligation under this Contract and by the Vendor. Vendor shall be responsible for any loss of life or bodily injury, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc., as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions. "Gross Negligence" means an indifference to, and a blatant violation of a legal duty with respect to the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons,</p>		
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			<p>property, or both. Gross negligence involves conduct that is extreme, when compared with ordinary negligence. A mere failure to exercise reasonable care shall not be a Gross negligence.</p> <p>Selected bidder shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from</p> <p>I. an act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, RFP REF No. DIT/BPR & BTD/OA/4939/2019-20 Date: 15/01/2020 Page: 93 of 181</p> <p>II. breach of any of the terms of this RFP or</p>		
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			<p>breach of any representation or warranty by the Vendor,</p> <p>III. use of the deliverables and or services provided by the Vendor,</p> <p>IV. Infringement of any patent, trademarks, copyrights etc. Or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, etc., due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the</p>		
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			<p>equipment or software or deliverables at all points of time, provided however,</p> <p>I. the Bank notify the vendor in writing immediately on becoming aware of such claim,</p> <p>II. the Vendor has sole control of defence and all related settlement negotiations,</p> <p>III. the Bank provides the Vendor with the assistance, information and authority Ref. No. – UCO/DIT/2171/2022-23</p> <p>Date- 23/11/2022 Page : : 82 of 165</p> <p>reasonably necessary to perform the above, and</p> <p>IV. The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court. It is clarified that the vendor shall in no event enter into a settlement, compromise or make</p>		
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			<p>any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation. Vendor shall be responsible for any loss of life, etc, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc, as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions. The vendors should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from: Non-compliance of the vendor with Laws / Governmental Requirements IP infringement Negligence and</p>		
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			misconduct of the Vendor, its employees, and agents Breach of any terms of RFP, Representation or Warranty Act or omission in performance of service.		
414.	85	D.TERMS AND STIPULATIONS.	101. Limitation of Liability d. Regulatory or statutory fines imposed by the Government or Regulatory agency or non-compliance of statutory or regulatory guidelines applicable to the project.	17 (d) d. Regulatory or statutory fines imposed by the Government or Regulatory agency or non-compliance of statutory or regulatory guidelines applicable to <u>Vendor's scope of work as identified in</u> the project.	Clause stands modified as: Regulatory or statutory penalty imposed by the Government or any Regulatory agency or noncompliance of statutory or regulatory guidelines applicable to the Project .
415.	80	D.TERMS AND STIPULATIONS.	96. Intellectual Property Rights: a) Bidder warrants that the inputs provided shall not infringe upon any third party intellectual property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever. Bidder warrants that the deliverables shall not infringe upon any third party intellectual	<i>BIDDER clarifies that generally solutions are based on integration of and comprises components originating from different sources, and considering the dynamic nature of IP, it may not be appropriate to warrant that the deliverables/services would be non-infringing despite BIDDER having done due diligence to avoid such a scenario. Nonetheless, BIDDER believes that customer's protection in the eventuality of an infringement claim is very important. Therefore, while BIDDER may not be in a position to warrant against non-</i>	RFP clause stands.

			property rights, including copyrights, patents and other intellectual property rights of any nature whatsoever.	<i>infringement, it has undertaken to indemnify and take unlimited liability if a third party claim alleging infringement arises. Hence, this warranty should be deleted from the Contract.</i>	
416.	13	Scope of work	bidder will tie-up with various available Fintech partner(s) / Bidder (s) to enable End to End automation of digital onboarding of the customers on Asset (Current Account) or Liability (Saving Account).	We request bank to please tie up with Fintech partners. CRM bidder would do integration with Fintech partners needed. Please modify accordingly	Clause stands as per RFP
417.	Page 12	Scope of work	Geo Tagging	We understand that the APIs for geo tagging will be provided by bank. Bidder will integrate with said APIs.	The bidder will be responsible for this.
418.	Page 12	Scope of work	Geo Tagging	Kindly specify how bank is currently using geo tagging. Please provide a use-case for the same	Clause stands as per RFP
419.	Page 11		Products	The products mentioned in the RFP are as follows: 1. Liabilities: CASA 2. Assets: Fixed/ Recurring Deposits Requesting UCO Bank to specify if there are any more products to be added?	Please refer to RFP.
420.	Page 12	Scope of work	E-KYC/V-KYC integration	We understand that the APIs for E-KYC/V-KYC will be provided by bank. Bidder will integrate with said APIs.	The bidder will be responsible for this.
421.	Page 12	Scope of work	Signature Capturing and C-KYC	We understand that the APIs for Signature Capturing and C-KYC will	The bidder will be responsible for this.

				be provided by bank. CRM solution will integrate with said APIs.	
422.	Page 12	Scope of work	AML Capability	AML is a separate functionality and handled by separate software in banks. CRM solution can be interfaced with existing AML system in bank. We request bank to please delete this requirement of CRM having AML capability	Clause stands as per RFP
423.	Page 12	Scope of work	Fintech partner(s)	We understand that the APIs for integration with Fintech Partners will be provided by bank / bank appointed Fintech partner. Bidder will integrate with said Fintech APIs.	For integrating with bidder's Fintech, bidder will arrange APIs . In case integration with Bank's Fintech is required, in this case Bank will facilitate for APIs.
424.	Page 12	Scope of work	Business Rules Engine (BRE)	We understand that UCO bank is looking for a solution which has an in-built Business Rules Engine (BRE). Requesting bank to elaborate how and where this engine is proposed to be used	Details will be shared with selected bidder.
425.	Page 12	Scope of work	Customer Vertical	Our understanding is that the proposed solution is required to be implemented for Retail as well as Corporate line of business. Kindly specify if there are any other verticals other than retail and commercial.	RFP scope is self-explanatory.
426.	Page 13	Scope of work	Customer profile completeness	Kindly specify how bank is currently managing customer profiling and calculating profile completeness.	Details will be shared with selected bidder.
427.	Page 13	Scope of work	Customer is dormant and/or inactive	We understand that the indication of the Customer being dormant and/or inactive will be stored in the	Kindly refer Sl. No 231

				core banking system. New CRM solution will integrate with bank's existing core banking system to display the customer status.	
428.	Page 15	Scope of work	Solution should be able to carry out customer risk profiling.	Kindly Specify how bank is currently managing the risk profiling for its customers	Details will be shared with selected bidder.
429.	Page 15	Scope of work	Solution should be able to carry out customer risk profiling.	Our understanding is that customer risk profiling will be managed in bank's DWH or external risk profiling tool. CRM solution will integrate with existing risk profiling tool.	The bidder has to provide the required functionality.
430.	Page 15	Scope of work	Solution should be able to carry out gap analysis in customer & making personalized product recommendations.	Our understanding is that gap analysis will be managed in bank's existing DWH/BI tool. CRM Solution will integrate with required tool.	Solutions has capability to carry out gap analysis.
431.	Page 15	Scope of work	Solution should provide CIBIL score and existing/past loan details of the customers.	Kindly Specify how bank is currently calculating the CIBIL score and existing/past loan details of its customers	Details will be shared with selected bidder.
432.	Page 16	Scope of work	Solution will generate Proposal generation for offers for customers	Our understanding is that Proposal generation will be done in an external contract management tool. CRM solution will integrate with said contract management tool.	Bidder has to provide said functionality.
433.	Page 25	Scope of work	Score leads intelligently using machine learning to proactively identify prospective customers.	We understand that bank already has an Analytical Tool. CRM solution will integrate with said tool and display the score for the leads to identify prospective customers.	The bidder has to provide the said functionality.
434.	Page 26		Web Portal with responsive UI and compatible with various	Our Understanding is that bank does not require a separate web portal to initiate digital sales/service	Bidder has to provide separate web tool, however, CRM application

			browsers & screen sizes, resolutions and devices.	related requirements. CRM application can be integrated with bank's existing Net banking /Mobile banking portal.	has capability to integrate with Bank's existing net Banking/Mobile Banking portal.
435.	Page 144	Technical and Functional Requirements	APIs	It is mentioned in Technical Specifications' that 'The platform should have ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.' Requesting to elaborate if bank has and will provide the respective APIs available for the platform to consume and leverage bank's data in real time/ near real time?	The bidder will integrate solution with Bank's systems. Bank may extent the necessary support for the same.
436.	Page 144	Technical and Functional Requirements	Regional Languages	As part of the CRM solution's multilingual capabilities, CRM solution will provide language support in English & Hindi. Any other language can be incorporated as part of change management	English & Hindi along with 15 regional languages
437.	Page 152	Technical and Functional Requirements	WhatsApp Banking, Chatbot	We understand that bank already has a WhatsApp Banking functionality, CRM solution will integrate with required functionality. We understand that bank already has a Chatbot functionality, CRM solution will integrate with required functionality.	Details will be shared with selected bidder.



Department of Information Technology

**Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-Tendering), RFP REF NO: UCO/DIT/2171/2022-23 dated 23/11/2022
Amendments, Addendums and Corrigendum uploaded on 21/01/2023**

SI No	Existing Clause	Modified Clause
1	Eligibility Criteria , SI no 4 The bidder should have implemented CRM solution in at least one (1) scheduled commercial Banks in India with more than 500 branches.	Eligibility Criteria , SI no 4 The bidder/OSD (Original Solution Developer) should have implemented CRM solution in at least one (1) scheduled commercial Banks/NBFCs in India with more than 500 branches.
2	Eligibility Criteria, SI no 5 The platform should be operational for minimum of 2 years in any scheduled commercial Bank having customer base of two Crore (2,00,00,000) or more, as on the date of bid submission.	Eligibility Criteria, SI no 5 The platform should be operational for minimum of 1 year in any scheduled commercial Bank having customer base of One Crore Fifty Lakh (1,50,00,000) or more, as on the date of bid submission.
3	Contract Period The tenure of the Contract will be for a period of 5 (Five) years from the date of go-live	Contract Period The tenure of the Contract will be for a period of 5 (Five) years from the effective date of the contract. However , Warranty or ATS will start from go-live date to 5 year.
4	Terms and Conditions: Indemnity Vendor shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs,	Terms and Conditions: Indemnity Clause: we the Bidder herein doth hereby agree and undertake that we shall indemnify and keep indemnified the Bank including its

<p>damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from a) an act or omission of the Vendor and /or its employees, agents, subcontractors in performance of the obligations under this Contract; and/or b) material breach of any of the terms of this Contract or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty of the Vendor under this Contract; and/or, c) Bank's authorized/ bona-fide use of the deliverables and/or the services provided by the Vendor under this Contract; and/or d) Infringement of any patent, trademarks, copyrights etc. or such other statutory infringements in respect of all components provided to fulfill the scope of this project applicable to Vendor's scope. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, solely attributable, due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however,</p> <p>i. The Bank notify the Vendor in writing immediately on becoming aware of such claim,</p> <p>ii.the Vendor has sole control of defense and all related settlement negotiations,</p> <p>iii.the Bank provides the Vendor with the assistance, information and authority reasonably necessary to perform the above, and</p> <p>iv.The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court.</p>	<p>respective Directors, Officers and Employees, from and against any claims, demands, actions, proceedings, damages, recoveries, judgments, costs, charges liabilities, losses arising out of all kinds of accidents, destruction, deliberate or otherwise, violation of applicable laws, regulations, guidelines and/or environmental damages, if any, during the contract period or expenses of any nature and kind whatsoever and by whomsoever made in respect of the said RFP and any damage caused from and against all suits and other actions that maybe instituted or preferred against the Bank or which the Bank may have to bear, pay or suffer directly or indirectly due to omission or commission of any act on our part and/or on the part of our employees, representatives, agents and/or associates, sub-contractors in performance of the obligations enumerated under the said Request for Proposal.</p> <p>We the Bidder further irrevocably and unconditionally agree and undertake to hold the Bank harmless, indemnify and keep the Bank indemnified from any of its following acts and deeds, irrespective of the value, genuineness or enforceability of the aforesaid Contract/Agreement or insolvency, bankruptcy, reorganization, dissolution, liquidation or change in ownership of UCO Bank or us or any other circumstance whatsoever which might otherwise constitute a discharge of the Bidder:</p> <p>a. material breach of any of the terms of the RFP/ SLA or breach of any representation or false representation or inaccurate statement or assurance or covenant or warranty or breach of confidentiality etc., of the service provider under these presents and/or Request for Proposal and Service Level Agree-</p>
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<p>It is clarified that the Vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation. Vendor shall be responsible for any loss of life, etc, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc, as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions. The Vendor should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from:</p> <ul style="list-style-type: none"> • Non-compliance of the Vendor with applicable Laws / Governmental Requirements to its scope under this Contract, IP infringement ; • Gross Negligence or willful misconduct attributable to the Vendor, its employees, and agents • Material breach of any terms of this Contract, Representation or Warranty • Act or omission in performance of service. <p>Further,</p> <p>i. Vendor's aggregate liability in connection with obligations undertaken as a part under this Contract regardless of the form or nature of the action giving rise to such liability (whether in contract, tort or otherwise), shall be at actual and limited to the Total Contract Value.</p> <p>ii. Vendor's liability in case of claims against the Bank resulting from Willful Misconduct or Gross Negligence of Vendor, its employees and Subcontractors or from infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited.</p> <p>iii. Bank shall not be held liable for any responsibility or claim / litigation arising out of the use of any third party software or modules supplied by Vendor as part of procurement under</p>	<p>ment/Contract/Master Service Level Agreement;</p> <p>infringement of any intellectual property right, patents, trademarks, copyrights etc., including any claims of infringement of any third-party copyright, patents or other intellectual property and/or any third party claims on the Bank for malfunctioning of the equipment, software or deliverables or usage of any license, or such other statutory infringement in respect of all components provided to fulfill the scope of work under these presents and/or Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;</p> <p>PROVIDED HOWEVER (i) Bank notifies BIDDER in writing within15 days..... of the claim and/ or Bidder is having knowledge of the same and/or reasonably it should be in notice of the bidder (ii) BIDDER will have control of the defense and all related settlement negotiations, however, if Bank, deem fit and proper may take control of the defense (iii) Bank provides BIDDER with the assistance, information, and authority reasonably necessary to perform the above, and (iv) the Bank will not make any statements, admissions or public remarks which may prejudice to the interest of the bidder.</p> <p>Exclusion:</p> <p>Bidder shall not be obligated or liable under any provision of this Agreement for any performance problem, claim of infringement or other matter to the extent same is resulting, in whole or in part, from: (i) any modification of any Solution (other than a modification made solely by Bidder); (ii) any use of a</p>
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<p>this Contract.</p> <p>iv. Under no circumstances bank shall be liable to the Vendor for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this Contract, even if UCO Bank has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or loss of business.</p> <p>v. Subject to any law to the contrary, and to the maximum extent permitted by law Bank shall not be liable to Vendor for any consequential/ incidental, or indirect damages arising out of this Contract. Indemnity would be limited to court; tribunal or arbitrator awarded damages and shall exclude indirect, consequential and incidental damages. However indemnity would cover damages, loss or liabilities suffered by the Bank arising out of claims made by its customers and/or regulatory authorities. The Vendor shall not indemnify the Bank for</p> <p>i. Any loss of profits, revenue, contracts, or anticipated savings or</p> <p>ii. Any consequential or indirect loss or damage however caused, provided that indemnity would cover damages, loss or liabilities suffered by the Bank arising out of Claim made by Regulatory Authorities for reasons attributable to breach of services provided/ obligation under this Contract and by the Vendor.</p> <p>Vendor shall be responsible for any loss of life or bodily injury, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc., as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions. "Gross Negligence" means an indifference to, and a blatant violation of a legal duty with respect to the rights of others, being a conscious and voluntary disregard of the need to use reasonable care, which is likely to cause foreseeable grave injury or harm to persons, property, or both. Gross negligence</p>	<p>Solution in breach of the Agreement; (iii) any combination of the Solution with any other software, hardware, product, technology, data or services; (iv) any use of any version of a Solution other than the Supported Release; Bank's failure to implement corrections or changes to a Solution provided by Bidder/ Bidder; (vi) Bank's failure to subscribe to support and maintenance if then offered for the Solution; (vii) any Embedded Software; (viii) any transaction processed on behalf of Bank or its affiliates, users, or customers, including any credit, fraud or counterfeit losses; or (ix) any negligence, wrongful act, or breach of the Agreement by Bank or its Authorized Recipients, users or Customers.</p> <p>"Embedded Software" shall mean embedded or bundled third-party software, including open source software. A 'Release' means the periodic provision of updates or modifications which Bidder, in its discretion, may incorporate into the Solution. A 'Supported Release' shall mean the immediately preceding Release, or other Releases made available in the previous twelve (12) months)</p> <p>If any infringement claim is raised by any third party or any person, the Bidder will have the following remedial measures at their expenses:</p> <ul style="list-style-type: none"> • modify or replace all or part (s) of the Solution to make it non-infringing; • procure for the Bank the right/license to continue using the Solution; or • remove all or part (s) of the Solution. If the Vendor so removes all or a part (s) of a Solution, then the Vendor shall
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<p>involves conduct that is extreme, when compared with ordinary negligence. A mere failure to exercise reasonable care shall not be a Gross negligence. Selected bidder shall indemnify, protect and save the Bank and hold the Bank harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from</p> <p>I. an act or omission of the Vendor, its employees, its agents, or employees of the consortium in the performance of the services provided by this contract, RFP REF No. DIT/BPR & BTDOA/4939/2019-20 Date: 15/01/2020 Page: 93 of 181</p> <p>II. breach of any of the terms of this RFP or breach of any representation or warranty by the Vendor,</p> <p>III. use of the deliverables and or services provided by the Vendor,</p> <p>IV. Infringement of any patent, trademarks, copyrights etc. Or such other statutory infringements in respect of all components provided to fulfil the scope of this project. Vendor shall further indemnify the Bank against any loss or damage to the Bank premises or property, loss of life, etc., due to the acts of the Vendor's employees or representatives. The Vendor shall further indemnify the Bank against any loss or damage arising out of claims of infringement of third-party copyright, patents, or other intellectual property, and third-party claims on the Bank for malfunctioning of the equipment or software or deliverables at all points of time, provided however,</p> <p>I. the Bank notify the vendor in writing immediately on becoming aware of such claim,</p> <p>II. the Vendor has sole control of defence and all related settlement negotiations,</p> <p>III. the Bank provides the Vendor with the assistance, information and authority Ref. No. – UCO/DIT/2171/2022-23 Date- 23/11/2022 Page : : 82 of 165</p>	<p>refund the same to the Bank in proportion, if Bank has paid a one-time upfront initial license fee for the Software. However, it is clarified that this remedy will not curtail any of Bank's rights under this Agreement.</p> <p>c. for any loss or damages caused to the Bank's premises or property, loss of reputation & loss of life etc., solely attributable due to the acts of the Bidder/Bidder's employees, representatives, agents and/or associates;</p> <p>d. non-compliance of the Bidder with the applicable laws and/or statutory obligations, if any, in performing its duties as a service provider under the said Request for Proposal and Service Level Agreement/Contract/Master Service Level Agreement;</p> <p>e. Gross Negligence or wilful misconduct attributable to the Bidder, its employees, representatives, agents and/or associates or any liabilities which pose significant risk;</p> <p>We shall not enter into any settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the rights, interest and reputation of the Bank (and/or its customers, users and service providers).</p> <p>Service Provider will not be liable for any loss of profits, revenue, contracts or anticipated savings or and consequential or indirect loss or damages however caused.</p> <p>All indemnities shall survive notwithstanding the expiry or</p>
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	<p>reasonably necessary to perform the above, and IV. The Bank does not make any statement or comments or representations about the claim without prior written consent of the Vendor, except under due process of law or order of the court.</p> <p>It is clarified that the vendor shall in no event enter into a settlement, compromise or make any statement (including failure to take appropriate steps) that may be detrimental to the Bank (and/or its customers, users and service providers) rights, interest and reputation. Vendor shall be responsible for any loss of life, etc, due to acts of Vendor's representatives, and not just arising out of gross negligence or misconduct, etc, as such liabilities pose significant risk. Vendor should take full responsibility for its and its employee's actions. The vendors should indemnify the Bank (including its employees, directors or representatives) from and against claims, losses, and liabilities arising from: Non-compliance of the vendor with Laws / Governmental Requirements IP infringement Negligence and misconduct of the Vendor, its employees, and agents Breach of any terms of RFP, Representation or Warranty Act or omission in performance of service.</p>	<p>termination of Service Level Agreement/Contract/Master continue to be liable under the indemnities.</p> <p>Any notice, request or other communication to be given or made under this indemnity shall be in writing addressed to either Party at the address stated in the previously mentioned Agreement/Contract.</p> <p>We hereby declare that this Indemnity is in addition to the Liquidated Damages as provided in these presents.</p>
5	<p>Force Majeure</p> <p>Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or the Bank as the case maybe which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance, such as:</p> <ul style="list-style-type: none"> · Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics, Situations, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes, · Terrorist attacks, public unrest in work area, 	<p>Force Majeure</p> <p>Force Majeure is herein defined as any cause, which is beyond the control of the selected bidder or the Bank as the case maybe which they could not foresee or with a reasonable amount of diligence could not have foreseen and which substantially affect the performance, such as:</p> <ul style="list-style-type: none"> · Natural phenomenon, including but not limited to floods, droughts, earthquakes, epidemics, pandemic Situations, including but not limited to war, declared or undeclared, priorities, quarantines, embargoes, · Terrorist attacks, public unrest in work area,

Revised Technical Evaluation

The bidder needs to achieve a cut – off score of 70% marks in this evaluation stage (details in clause 56 of RFP) to be qualified for commercial bid opening. Only those bidders who achieve the specified cut – off scores would be short-listed for Commercial Bid Evaluation. The Technical Proposal will be evaluated for technical suitability and the criteria for evaluation of technical bids are as under:

Sl. No.	Criteria	Total Marks
1.	No. of Implementation of proposed solution for digital on boarding module in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 1 marks will be awarded) (For under implementation- requisite certificate signed by executive not below rank of AGM, from Bank where implementation is undergoing is to be submitted.) **	5 (Max)
2.	No. of Implementation of proposed solution for Customer 360-degree view module in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded and for under implementation 1 marks will be awarded) (For under implementation- requisite certificate signed by executive not below rank of AGM, from Bank where implementation is undergoing is to be submitted.) **	5
3.	No. of Implementation of proposed solution for digital on boarding module done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded) **	5 (Max)
4.	No. of Implementation of proposed for Customer 360-degree view module done by bidder in last 5 financial years i.e. 2017-18, 2018-19, 2019-20, 2020-21, 2021-22 (As on bid submission date) in India (For Each Implementation 05 marks will be awarded) **	5 (Max)
5.	Technical Specification score	20
6.	Functional Specification score	40
7.	Technical Presentation: Quality of Presentation, Understanding of Bank's requirement, Delivery approach and methodology and Project Governance.	10

8.	<p>Demonstration and Site Visit: Demonstration of the proposed solution/product with in-depth understanding of the Bank's project technical and functional requirements as per the scope.</p> <p>Site visit of the location/ office where proposed solution is implemented by the bidder is to be arranged by the bidder in consultation with Bank. Necessary approval and appointment for site visit is to fixed by the bidder. Site visit charges incurred on officials visiting the site will be borne by Bank.</p>	10
Total Marks		100

**Copies of Work order / client reference should be provided.

The bidder should present and demonstrate the proposed solution which will be evaluated on functional requirement given in the RFP. Further the Bank's officials would visit reference sites provided by the Bidder if deemed necessary.

In case there is only one bidder having technical score of 70% or more, the Bank may, at its sole discretion, also consider the next highest technical score and qualify such bidder. In case, none of the participating bidders qualify on technical criteria and reach or exceed the cut-off score of 70%, then the Bank, at its sole discretion, may qualify two bidders on the basis of the top 2 scores. However, the Bank at its discretion may reject the proposal of the Bidder or will not consider bidder below cut-off marks by relaxing as mentioned above, if in the Bank's opinion the bidder could not present or demonstrate the proposed services/projects as described in the proposal or in case the responses received from the customer contacts are negative or the proposed service/projects does not meet the Bank's requirement.

The Bank reserves the right to accept or reject any tender in whole or in parts without assigning any reason thereof. The decision of the Bank shall be final and binding on all the bidders to this document and bank will not entertain any correspondence in this regard.

Bidders who meet these criteria would only qualify for the commercial bid opening.

Date

Signature with Seal :

Name :

Designation :

The response to each line item under each technical head should be as per the table below.

Compliance	Description
A	Readily available in solution
C	Customization required. Customization possible within the same solution proposed without adding 3rd party components and completion within stipulated timelines.
NA	Not Applicable for proposed Solution

Sl. No.	Particulars	Response (A/C/NA)	Bidder's Compliance mention "YES" or "NO"	Mention deviation if any
1	The platform shall provide an Omnichannel experience to customers / users with excellent User Interface (UI) and User Experience (UX).			
2	The platform should trigger automated alerts & notifications to customers and relevant Bank users in case of drop off or in case of exceptions.			
3	The platform should have ability to leverage bank's data to personalize the experience for consumers in real time / near Real-time.			
4	The platform should provide building various User Interface (UI) having Low Code builder capabilities.			
5	The Platform shall provide multilingual to support 15 regional languages. Bank will provide the labels for these languages.			

6	The platform should support Design experience that can be used, understood and accessed by people with diverse range of visual, auditory, physical disabilities.			
7	The platform should use web-based technology with multi-tier (minimum 3tier) architecture using cloud-native architecture including web & touch enabled user interface.			
8	The platform should have capability to interface with various internal / external systems on web services messaging formats like REST API / SOAP based with data formats JSON, XML, ISO 8583 etc.			
9	The platform should have ability to change a feature/ journey for enhancing customer experience through loosely coupled architecture. The system architecture to be modular with separate modules to run independently.			
10	The platform should be able to support open source, server-side languages and client-side scripting/ programming languages like Java scripts, ActiveX, etc.			
11	The platform should be able to Extract, Transform and Load data from the source systems. The proposed platform should be Big Data ready.			
12	The platform should be capable to provide both downloadable mobile applications and browser-based mobile solutions, mobile App with lighter version for slow network speed. Web			

	Portal with responsive UI and compatible with various browsers & screen sizes, resolutions and devices. Assisted mode through Branch Portal (accessible through tablet devices and Branch Intranet) and services accessible through automated self-service kiosks.			
13	The platform should support Over-the Air (OTA) update of the mobile application directly to the Mobile devices.			
14	The platform should support integration with Bank's CBS System, UIDAI, NSDL, CIBIL, other Govt. portals.			
15	The platform should support either in-built AML capabilities or integration with Bank's AML Solution			
16	The platform should allow customer / branch / Bank users to resume the journey from the point of drop-off across all channels. The customer should be able to complete any journey / use cases in minimum number of clicks as per EASE guidelines/ industry standards.			
17	Platform should provide well defined and well documented Open APIs which can be exposed to 3 rd Party Fintechs.			
18	The platform should support development / enhancements through Low Code / No Code functionality wherever possible for quick delivery of browser based / mobile applications.			
19	The platform should offer single stop solution for new customer onboarding, sales of banking products (assets & liabilities)			

	through STP (or) near STP driven by Bank's operating model(s), for different segment of customers.			
20	The platform should provide facility for seamless integration and on-boarding of third party financial products (Financial Marketplace) and non-financial lifestyle products & services (Lifestyle Marketplace). The bank will provide APIs through tie-up with third party aggregators / bank's partners.			
21	The Platform should support various second factor authentication mechanisms like OTP, Biometric, IRIS Scan, Face ID, PKI etc.			
22	The Platform should provide configurable on-demand, real time reports, reconciliation data files, dashboards, etc. as per the needs and specifications of the Bank.			
23	The Platform must provide robust integration layer for integrating into a Bank's existing analytics packages, proposed CRM systems or any other internal systems for easy data exchange for analytics use-cases.			
24	The Platform should be capable of vertical and horizontal scaling with high availability to cater to growing dynamic user base & transactions.			
25	The platform should use Micro services based architecture that enables decoupling with flexibility in deploying new feature/ capabilities.			

26	The platform should support runtime Containerization for horizontal & on demand scalability with immediate response time based on request-volume or resource utilization of CPU/ Memory/ Storage; or ability to increase concurrent instanced based on utilization threshold limit.			
27	The platform should provide logging and monitoring capabilities and provide feed to SIEM or any other monitoring / security solution in the Bank.			
28	The platform should integrate with the Bank's existing Ticketing tool and Application Performance Monitoring Tool.			
29	The Platform should have the capability of logging successful and unsuccessful authentication attempts/ events.			
30	The platform to have strong authorization controls. Platform to have controls for prevention against unauthorized data access and distribution.			
31	The platform should support necessary security and control features within the application as per OWASP, PCIDSS/ PADSS standards.			
32	The platform should possess capability to obfuscate the application / code prior to release.			
33	The platform should provide High Availability with a minimum uptime time of 99.95% with response time of 2 seconds supporting expected TPS			

	stipulated by the bank.			
34	The platform should support Bank's requirements of 120 minutes Recovery Time Objective (RTO) and Zero Recovery Point Objective (RPO).			
35	The platform should ensure Data Integrity using internationally accepted hashing algorithms such as MD5/ SHA-2 or higher etc. and support standard algorithms like AES.			
36	The applications build using the platform should handle web application security threats like Crosssite scripting, SQL injection flaws, Malicious file execution, Information leakage, Improper error handling, Broken authentication and session management, Insecure Cryptographic storage, Failure to restrict URL access etc.			
37	The platform solution should cater for a separate API layer which is de-linked from the UI layer having API first approach with inherent support for OAuth 2.0.			
38	The platform must support load balancing across multiple servers/ clusters for transparent failover, complete disaster recovery and optimal service delivery, Single application failure etc.			
39	The platform should possess analytics capability and the framework should have reporting components like graphs, charts etc.			
40	The platform should provide cross platform support and			

	integration via API / Web Services or via SDK with other Apps.			
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NOTICE TO THE BIDDERS

Date: 21.01.2023

Subject: Extension of bid submission date in respect of Request for Proposal (RFP) for Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-tendering) RFP REF NO: UCO/DIT/2171/2022-23 dated 23/11/2022

The last date for submission of bid documents for **“Selection of service provider for Supply, Implementation and Maintenance of CRM Solution including Digital on-boarding of customers (E-tendering). RFP REF NO: UCO/DIT/2171/2022-23 dated 23/11/2022”** which was scheduled on **31.01.2023 (4:00 P.M.)** is hereby extended up to **10.02.2023 (4:00 P.M.)**. Technical bids will be opened on **10.02.2023 at 4:30 P.M.**

All other terms and conditions of the above referred RFP will remain unchanged.

(Deputy General Manager)

Department of Information Technology