



UCO BANK
(A Govt of India Undertaking)
(Honours Your Trust)

Head Office
IT Department
3 & 4 DD Block, Sector I, Salt Lake
Kolkata – 700 064

HO/IT/PKS/2011-12/149

May 02, 2011

To

ALL THE PROSPECTIVE BIDDERS (RFP REF NO. HO/FID/2/15/2011-12 Dated 11/04/2011)

Dear Sir(s),

Sub: Pre-Bid Queries Reply – Request for Proposal (RFP) for Implementation of ICT Based Financial Inclusion Project

Please refer to our RFP NO. HO/FID/2/15/2011-12_Dated 11/04/2011 for Implementation of ICT Based Financial Inclusion Project.

In this context, we would like to inform that the Bank has received certain queries from different vendors on above RFP, which have been compiled and replies/clarifications are being attached for your convenience and responding to our above RFP on time.

We hope above clarifications would definitely satisfy queries of all bidders and response would reach us on scheduled date and time.

Yours faithfully

Asst. General Manager (IT)
UCO Bank, Head Office

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
1	Section 2, Bank's Roadmap, Page 3	Bank's FI Road Map	Request the Bank to kindly provide list of villages with the segregation of villages under the categories "above 2000 population" and "less than 2000 population"	To be shared with the selected bidder
2	Section 2, Bank's Roadmap, Page 3	Bank's FI Road Map	Request the Bank to have a equitable distribution as per its FI Roadmap. Presently in the year 2011-2012, 1600 villages are to be covered whereas in the year 2012-2013 the number of villages to be covered is more than 4 times that of the preceding year. As the contract tenure is for 5 years, we can have a better distribution of the FI rollouts	As per GOI instructions, villages having population more than 2000 are to be covered by March 2012. Roadmap for implementation of FI has been prepared accordingly
3	Section 3, Scope of Work, Page 6	In case of offline mode (no connectivity to the Intermediate Server), the customer shall be facilitated to perform the transaction with due local authentication using his/her Smart Card in the Hand Held Device available at the branch.	Kindly elaborate the meaning of "due local authentication" to be performed. Does this imply that incase there is no connectivity for any reason, then the customer and BC require to travel to the branch for the transaction or does it imply that the BC can synchronise the Hand Held device with the Intermediate server once the connectivity is restore without the need to coming down to the branch	There should be agreed SLA's for downtimes and restoration. The BC / CSP would have to travel to the branch if the connectivity is not restored within 48 hours (preferable). If the connectivity is restored within the agreed SLA, BC can synchronize the Hand Held device with the Intermediate server once the connectivity is restored without visiting to the branch.
4	Section 3, Scope of Work, Page 6, Point V	The BC agent will go to the branch at the end of the day for settlement.	Please waive-off this criteria as it is contradicting with the clause on page 55 which states that the settlement/reconciliation of the Cash on hand with the designated branch is to be done within 48 hours (Section 5.4, Business Correspondents (BCs) Requirements)	Reconciliation / Settlement of the cash in hand with the designated branch is to be done within 48 hours.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
5	Section 3, Scope of Work, Page 6, Point VI	In addition to transaction through BC, customer will be allowed to transact through the hand held devices/ machines at the branches as well.	Do machines/ hand held terminals have to be provided at the branches as well? If yes, please provide the list of branches also wherein a hand held device needs to be installed. Also does it also require the deployment of a BC agent to operate the same or it can be taken up by the bank staff itself	Handheld devices should be deployed in the base branch which is to be operated by the authorized officials of the branch.
6	Section 3, Scope of Work, Page 6 & 7, Point X	Proposed financial ... Insurance products	Request the Bank to understand that proposed financial inclusion solution may support the multiple banking activities as one begins to implement FI rollout as per the mandate awarded during the course of the contract but the service charge for rendering services like Remittance/Funds Transfer, Pension Payments, NREGA payments, GCC, UCO Jeevika, Sale of Insurance products, Loans (opening, disbursement, repayment) cannot be performed by the appointed BC on a fixed Rs xx amount per financial transaction (as to be arrived at during the reverse auction). Therefore the basic banking services like cash deposit/withdrawal, debits/credits transfer, bulk uploading facility for accounts/transactions, account closure etc be covered under a fixed Rs xx per financial transaction and the rates for the other specific banking services would be arrived on a mutually decided basis.	No change in the RFP document with regard to this query.
7	Section 3, Scope of Work, Page 8, Point 16	For this purpose the selected bidder(s) has to submit Bank Guarantee /Fixed Deposit of the total advance amount sanctioned by the Bank	Request the Bank to relax this requirement as it will be safeguarded against such losses by the insurance coverage subscribed Business Correspondent as mentioned in Section 4.12, Page 35	No change in the RFP document with regard to this query.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
8	Section 3, Scope of Work, Page 10, Point 33	Bidder to agree to keep source code of proposed Financial Inclusion Solution with approved / recognized escrow agency under escrow arrangements acceptable to the bank, at bidder's cost.	Request the Bank to relax the mentioned clause	No change in the RFP document with regard to this query.
9	Section 3, Scope of Work, Page 11, point 40	The service areas for implementation and volume of number of customer enrolments, Credit Linkage- GCC / KCC /UCO Jeevika etc., with the time frame under Smart Card based Financial Inclusion Solution will be given to successful Bidders at the time of distribution of purchase order by Bank amongst multiple Bidders for identified Service areas of branches / villages / blocks / districts / cities / zones	Request the Bank to disclose the complete list of service areas like branches / villages / blocks / districts / cities / zones / states as this information is required by the Business Correspondent to arrive at the per Financial Transaction fee.	Shall be provided to the selected bidder(s)
10	Section 3, Scope of Work, Implementation of ICT based FI in UCO Bank's sponsored 5 RRBs, Page 13, Sub- Clause 4	Road map of implementation of ICT Based Financial Inclusion in 5 RRBs ...	Request the Bank to specify the details of the villages with population less than 2000 like: a) Population of village b) Distance of village from base branch. This information is essential for arriving at the number of BC agents need for such villages since once BC will be servicing more than 1 village as the customer count will not be 1000 per village and the coverage by BC agent will depend upon parameters like population and distance	Shall be provided to the selected bidder(s)

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
11	Section 3, Scope of Work, Implementation of ICT based Financial Inclusion in UCO Bank's sponsored 5 RRBs, Page 13, Sub- Clause 4	Road map of implementation of ICT Based Financial Inclusion in 5 RRBs ...	Request the Bank to rationale for arriving at the number of households/ proposed number of accounts for Paschim Banga Gramin Bank, since assuming 530 villages, each with over 2000 population, the total population stands as 530 X 2000 = 10.6 lacs. Therefore assuming a family size of 4 per household, the number of proposed accounts = 10.6 / 4 = 2.6 lacs and not the mentioned 4.86 lacs. The clarification on this is not only important from the commercial point of view but also as per the penalties mentioned in Section 7.21 for not achieving the monthly enrolment volumes	Number of households to be covered has been derived on the basis of data received from the authorities. Therefore, no change in the RFP document with regard to this query.
12	Section 3.1, Eligibility Criteria, Page 15, Point 4	The bidder or one of the members of consortium should be one of the empanelled vendors of UIDAI (Unique Identification Authority of India) for its "AADHAR Project".	Request the Bank to relax the requirement of forming consortium agreements with partner/vendors to whom a part of the scope of the work as mentioned in this RFP is allocated/sub contracted. We have the required Back to Back agreements with the partners/vendors/sub-contractors for taking up their respective scopes as mentioned in the RFP	No change in the RFP document with regard to this query.
13	pg 8; item 13	The most complex transaction under peak load should be completed within reasonable time not exceeding 13 seconds, with the CPU & Memory utilization not crossing 70%. The TPS should be 32	What is this TPS referred to? Is this the TPS of the Intermediate Server system?	Transaction per Second. Yes

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
14	p.9 item 24	Pilot Project	How many pilot locations to be covered during the pilot project and for how much duration?	To be shared with the selected bidder(s)
15	pg 10. intermediate server	This will be governed by a ceiling of not more than 30 minutes for every occasion of outage.	Does this include planned maintenance also?	Planned maintenance with prior approval from the Bank not included
16	pg 12, item 1	The technology solution for the RRBs would be provided by their CBS solution partner	Does this mean that the Intermediate Server of the RRB will be handled by the respective BS partners of RRB?	Intermediate Server shall be provided and to be maintained by the CBS System Integrator of the RRBs
17	pg 12, item 1	The technology solution for the RRBs would be provided by their CBS solution partner	Who will handle the application on the hand held terminals? Bidders or CBS partners of RRB?	Selected bidder(s) shall have to handle the application on the hand held terminals.
18	pg 12, item 1	The technology solution for the RRBs would be provided by their CBS solution partner	If the Intermediate Server and application system will be handled by the CBS partners of RRB and POS application will be handled by these bidders then how will the message handshake between POS and Intermediate server happen?	Required interface is to be provided and to be maintained by the selected bidder(s)
19	Sec 2	One hand-held device should support 1000 to 1500 customers	The Bank should specify an exact number of customers say 1000. As there is a significant cost difference between supporting 1000 vis-à-vis 1500 customers. Making it explicit would ensure that all service providers use the same basis for pricing and the Bank gets what it wants	No change in the RFP document with regard to this query.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
20	Section 3(25)	During the pilot project the Bank may review the technical/functional/procedural aspects of Financial Inclusion Solution requested in this RFP and come out with changes / customization which Bidder has to address / resolve / change during the period of Pilot Project without any extra cost to the Bank. All requirements of the Bank should be complied in Pilot Project itself.	If the customization changes are substantial, will the bank consider addressing it?	No change in the RFP document with regard to this query.
21	Section 3(26)	After successful completion of Pilot Project by Bidder and its acceptance by Bank, Bank would issue work order for implementing / rolling-out Financial Inclusion Solution in Service areas of identified branches / villages / blocks / districts / cities / zones / states as per the Bank's requirements and as per the terms & conditions of RFP.	When will the pilot project commence and what would be its duration?	Pilot project would commence immediately after award of the contract. Duration of the pilot would be not exceeding 30 days from the date of award of contract.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
22	Section 3(34)	During the contract period Bidder has to provide latest technology (Hardware /Software etc.) for Financial Inclusion Solution to the Bank to keep pace with technological changes / upgrades, at no extra cost to the Bank.	Bank should change the words " at no extra cost to the bank " to "mutually decided cost".	No change in the RFP document with regard to this query.
23	Section 3(35)	Bank reserves the right to switch over from Smart Card based solution to Mobile / Identity Card / UID / Micro ATM etc. based solution on any future date without any extra cost to the Bank.	Bank should change the words " at no extra cost to the bank " to "mutually decided cost". While competing for a project on a L1 pricing, a Vendor cannot take into account the distant possibility of bank exercising this right and factor such costs into the price Without such cover, the decision of the bank to enforce this clause can cause total loss to the vendor. The objective which bank wants to keep open is understood, the vendor will work with the bank to secure a successful change over at mutually agreed prices	No change in the RFP document with regard to this query.
24	Section 3(39)	Bank reserves the right to split its purchase order on multiple technically qualified Bidders. In that case though the Bidder might have considered entire Financial Inclusion Solution project for bidding and quoting his competitive price for L1, actual work order may be at a lower scale. The Bank's decision in this regard will be final and binding on Bidders.	What will be the maximum and minimum number of schedules awarded to the L1 bidder?	Number of villages shall be provided to the selected bidder(s)

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
25	Section 3.1(1)	The bidder should have implemented the Smart Card based Financial Inclusion Solution as end-to-end turnkey project in at least one public Sector Bank in India as a Prime Vendor and currently supporting / managing the same successfully for last 6 months. A certificate from the concerned bank certifying the above should be enclosed.	<p>We seek a change to Bidder or Technology Solutions Provider should have implemented the Smart Card Based FIS as an end-to-end turnkey project in at least one Public Sector bank and currently supporting / managing the same successfully for last 6 months.</p> <p>Without this change, the Bank is restricting its choice of bidding partners to a very small number.</p> <p>As long as the primary objective of the bank in being sure of the experience of the bidder team in FI area is proven, it does not matter if the experience is of the bidder or of the solution partner.</p>	No change in the RFP document with regard to this query.
26		General query	Will the target population also be the existing customers of the bank's branches?	It may or may not be
27			<p>Will the L1 be found out through a Reverse Auction process or is it the prerogative of the Bank?</p> <p>Will Reverse Auction process followed for both the Bank as well as the RRB?</p>	<p>Methodology for selection of L1 bidder is clearly mentioned in the RFP.</p> <p>It is to be followed for both for UCO Bank as well as for bank's sponsored RRBs.</p>
28	Pricing – Annexure IV		<p>We believe that the Bank should ask for a Fixed (per agent per month fixed fee) + Variable (per transaction). This would truly make it a win-win for the Bank and the service provider.</p> <p>If the Bank doesn't want to do the above, will the Bank guarantee a minimum number of transactions to make it viable for the service provider?</p>	<p>No change in the RFP document with regard to this query.</p> <p>There is no commitment from the Bank for any minimum number of transactions.</p>

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
32	Page No. 15		Finacle Version 7.0.19. May be withdrawn, restrictive TSPs working with other CBS will become indigible.	No change in the RFP document with regard to this query.
33	Page No. 23	Bidder who meets the eligibility criteria as mentioned in clause 3.2 will be qualified for Phase 2 evaluation. Offer received from the bidder who does not fulfill all or any of the eligibility criteria are liable to be rejected. Bidder should submit the documents in support of their eligibility. There will be no scoring involved in the eligibility evaluation. Only proposals received on or before the stipulated date and time for responding to the RFP will be considered for further evaluation.	Should read as clause 3.1?	Yes
34	Page No. 25	In this stage, the commercial bids would be evaluated to arrive at the opening price (start price) on the basis of Total cost of Ownership (TCO) for the Reverse Auction.	Will bids for RRBs (Table III & IV) be also decided by the Reverse Auction?	Yes
35	Page No. 64	(Table I & Table II) 4. Quantity for Financial Tran. For cards based: 336 Lacs	May please be explained how this is arrived at?	It is estimated on the basis of approx. 12 transactions per a/c per year.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
36	Page No. 64	(Table III & Table IV) 4. Quantity for Financial Tran. For cards based: 489 Lacs	May please be explained how this is arrived at?	Same as stated above
37	Page No. 68	Quantity 489 lacs	Shall there be Reverse Auction for RRB commercial bids also?	Yes
38	Eligibility criteria Point 6	The bidder would provide..... Finacle version 7.0.19 for...intervention	Bank may please consider Finacle version from 7.XX onwards	No change in the RFP document with regard to this query.
39	Eligibility criteria Point 7	Should have a networth of Rs. 20 crores....	We request the bank to consider positive networth of the bidder instead of Rs.20 crores	No change in the RFP document with regard to this query.
40	Bid security Point 3.14.3	Bid security of Rs.25 lakhs Issued by Nationalised bank.....	We request the bank to reduce the Bank guarantee amount to 15 Lakhs Bank may permit the vendor to take the Bid security in the form of Bank guarantee from any schedule commercial bank and also for payment of Bank guarantee specified in page 4.18.3.	No change in the RFP document with regard to this query.
41	Intermediate Server & Req. Facility Management System 5.3.2(k)	Support engineers should be Bank's policies in this regard.	Bank may please clarify on the type of external Backup system requirements for intermediate server.	It is up to the Bidder to make necessary external backup system requirements.
42	General		Bank may please elaborate on a. Pilot project- The Number of villages to be covered and duration of pilot project b. 1. Enrolment Period Number of districts to be covered- state wise 2. Bank may please consider having 1000 customers per BC Bank may please specify-Project Period and whether all RRB's have CBS	a. It is to be provided to the selected bidder(s) b. 1. It is to be provided to the selected bidder(s) 2. No change in the RFP document As already stated in RFP that all RRBs are having CBS with Finacle 7.0.18

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
43	Scope of work Point 6	Customer with smart card ... authenticated with biometric finger print of BC already captured and stored in intermediate server...	For the BC agent authentication to happen in offline mode, Bank may permit the TSP's to have operator smart card which will store finger prints of BC agents. We request the bank to bear this cost	No change in the RFP document with regard to this query.
44	Scope of work Point 7	Bidder to provide a proper MIS...	Can we present the MIS in excel sheet?	Yes
45	Scope of work Point 14	Bidder is requested to bear... Additional handheld device to be kept...	Bank May please specify the number of base branches for which additional handheld devices have to be deployed for RRB's and UCO Bank	Number of base branches shall be informed to the selected bidder(s)
46	Scope of work Point 24	Successful bidders to do pilot project... at bidders cost...	We request the bank to permit the TSP's to include the Pilot project expenditure as a separate column in the commercial Bid and bank may please bear the cost.	No change in the RFP document with regard to this query.
47	2 Bank's FI roadmap	Financial Inclusion Solution is required for service areas of different branches / villages/ blocks / districts / cities / zones/ states to be implemented in phases over three years.	Request you to give the exact locations where the project is to be carried out.	To be provided to the selected bidder(s)
48	Sec 3, scope of work Point no 1 (II) regarding enrollment of customer	Bank's requirement which includes filling of account opening forms, verification of primary information /data, capturing of KYC data, photo / image of the identified customer, his/her figure prints of all fingers of both hands, his/her IRIS capturing, De-duplication, Upload the enrolment data at Intermediate Server etc.)	Is it expected to do enrollments as per UID standards i.e. capturing of finger prints and IRIS using UID approved equipment? Since this data is not to be used for generation of UID numbers, It may not be necessary to collect IRIS since for UID based transactions system will use the data (finger prints and IRIS) already stored on UID server So capturing of IRIS is not required Please elaborate on enrollment process	RFP is self explanatory.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
49	Sec 3, scope of work point no 6 It is imperative that the server should be synchronized latest by 6 pm on daily basis to ensure successful End of Day (EOD).	In this case what will happen to customer transacting after 6 PM?	Shall be treated as transactions of next working day.
50	Sec 3, scope of work Point no 6 (VI)	In addition to transaction through BC, customer will be allowed to transact through the hand held devices/ machines at the branches as well. Bidder to provide all necessary hardware/ hand held device/ communication equipments/ software/ application/ connectivity/ assistance/ training/ smart card etc to base branches of bank at no extra cost to the Bank.	What is the approximate number of devices required at the branches?	One at each base branch
51	Sec 3, scope of work Point no 7	The MIS template must share along with the proposal. The bidder must specify if the templates shared can be generated directly from the system or of any customization is required.	Do we have to share the MIS template? Bank is requested to provide the template so as to maintain uniformity among bidders	Yes, the bidder has to provide MIS template.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
52	Sec 3, scope of work Point no 10	Bidder should have own /franchisee support service centers with requisite technical support & technical personnel to provide prompt and efficient service. At least one such support center should be available under each zone of our Bank where the FI solution is to be implemented	Which are the zones where the FI project is to be implemented?	FI Project is to be implemented in all the zones of the Bank
53	Sec 3, scope of work Point no 35	Bank reserves the right to switch over from Smart Card based solution to Mobile / Identity Card / UID / Micro ATM etc. based solution on any future date without any extra cost to the Bank	Since smart card based and mobile based are two entirely different technologies. Bank is requested to delete the option of switching to mobile based solution	No change in the RFP document with regard to this query.
54	3.1 Eligibility Criteria Point 6	The bidder would provide documentary evidence of having tested and successfully implemented two way interfaces with Finacle Version 7.0.19 for updating account level information/enrolment information /transactions details, etc in Finacle database without manual intervention.	Will it suffice if we provide the files in a suitable format that can be directly uploaded in finacle?	RFP requirement is very clear. No further clarification is required

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
55	3.14.3- Bid Security	The bidder shall furnish, as part of its bid, security of Rs 25 Lakh in the form of a bank guarantee issued by nationalized bank for 180 days beyond the validity of the bid or such extended period as required by UCO BANK or a Bankers cheque / Demand Draft of the same amount from any Scheduled commercial bank drawn in favour of UCO Bank payable at Kolkata	Bank is requested Bank Guarantee from and scheduled commercial bank as the bid security instead of the bank guarantee issued from nationalised bank	No change in the RFP document with regard to this query.
56	4.16.4 1. Intermediate Server Point B	If there is be failure of transaction on account of signal strength/ network that would be counted for downtime calculation.	Since the solution will be implemented in remote areas where the network availability is not good so it will be difficult to maintain 99.5 % availability You are requested delete point b (If there is be failure of transaction on account of signal strength/ network that would be counted for downtime calculation.) Also you are requested to reduce the expected availability to 95%	No change in the RFP document with regard to this query.
57	Functional Requirement Point No: F	De-duplication check is to be carried out by the Bidder at the time of customer enrolment. Before activation of the account in CBS, the Bidder has to arrange all necessary infrastructures required for carrying out the de-duplication process.	In how much area the de-duplication has to be carried out?	De-Duplication is to be done for all the customers.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
58	Scope of work: Page No.8: item No.26	After successful completion of Pilot Project by Bidder and its acceptance by Bank , Bank would issue work order for implementing / rolling-out Financial Inclusion Solution in Service areas of identified branches / villages / blocks / districts / cities / zones / states as per the Bank's requirements and as per the terms & conditions of RFP.	Please provide Evaluation parameters of Pilot Project.	Shall be provided to the selected bidder(s)
59	Scope of work: Page No.10: item No.28(2) a.&b.	<p>a. Problem related to any on-field equipments (viz. Hand Held Device, laptops, printers, Web Camera/Digital Camera, Scanner etc.) same day; if reported before or during business hours of the branch/office. (Business hours are defined as 8 am to 8 pm on all bank working days.)</p> <p>b. Otherwise, it should be before the start of business of the next working day.</p>	This needs to be flexible depending upon geographical condition and accessibility of the location. Need to be discussed and settled with concerned Zone/Circle of the bank.	No change in the RFP document with regard to this query.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
60	Page No.15 : item No.6	The bidder would provide documentary evidence of having tested and successfully implemented two way interfaces with Finacle Version 7.0.19 for updating account level information/enrolment information /transactions details, etc in Finacle database without manual intervention.	Different bank have different banking S/W and even different version of Finacle Versions. Please clarify whether bank will accept the experience of interfacing other banking S/w of any other Public Sector bank or any other version of Finacle. Whether undertaking by bidder as document accepted by bank.	No change in the RFP document with regard to this query.
61	SECTION-5: TECHNICAL & FUNCTIONAL SPECIFICATIO NS (TFS) : Page No.53: Item No.5.4.	Business Correspondents (BCs) Requirements	Whether bank is ready to take For profit companies also as BC as per latest guidelines of RBI?	As stated in RFP clause 5.4
62		The bidder must be complied with RBI/GOI/IBA/IDRBT/and/or other statutory authorities regulatory guidelines with regard to FI Project.	Modification required: The bidder should be compliant to the statutory authorities regulatory guidelines with regard to FI Project.	No change in the RFP document with regard to this query.
63		The bidder would provide documentary evidence of having tested and successfully implemented two way interfaces with Finacle Version 7.0.19 for updating account level information /enrolment /transactions details etc. in Finacle database without manual intervention.	Modification required: The bidders solution shall be completely compatible with Core banking solution of the Bank.	No change in the RFP document with regard to this query.

UCO BANK, FINANCIAL INCLUSION DEPTT, HEAD OFFICE
RFP NO: HO/FID/2/15/2011-12 DATED: 11.04.2011
RESPONSE TO PRE-BID QUERIES

Sl. No.	RFP Reference	RFP Clause	Concerned Query	Bank's Response
64	Page 15, Clause 5	The bidder or one of the member of the consortium should have been engaged as a Prime Vendor in at least one Public Sector bank.....The mandate should have been executed at least to the extent of 20,000 operative cards.	We request you to delete the number of operative Cards as the number may vary from situation to situation.	No change in the RFP document with regard to this query.
65	Page 15, Clause 7	"Should have a networth of Rs. 20 crore"	We request you to confirm whether the net worth of Rs.20 crore is required for the consortium as a whole.	Applicable to Prime Vendor only
66			We request Bank to amend and confirm us the acceptance of NSIC certificate for this tender	No change in the RFP document with regard to this query.
67			Minimum Billing Payment Cycle: Kindly advise the minimum billing and payment schedule. Can we bill every 15 days &/or on achieving slab of 10,000 transaction.	No change in the RFP document with regard to this query.
68			OPEX- Set up Cost: Please advise if you can remit initial set up cost for the POTs and Smart cards.	No change in the RFP document with regard to this query.

All other terms & conditions of the RFP read along with bid clarifications posted in our website will remain unchanged. We hope the response would reach us on scheduled date & time.

Date: 02/05/2011

Deputy General Manager (Financial Inclusion)