



UCO BANK

HEAD OFFICE, 3RD FLOOR

PRIORITY SECTOR DEPARTMENT

10, B.T.M. SARANI, KOLKATA-700 001

**REQUEST FOR PROPOSAL : Implementation of ICT Based
Financial Inclusion Project**

Addendum 1 : Clarifications to queries

RFP REF No. : PS-786/2010-11

Date : 30/07/2010

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Introduction

UCO Bank has issued the Request for Proposal (RFP) dated 30th July 2010, inviting the prospective bidders to respond to the Request for Proposal (RFP) for **Implementation of ICT Based Financial Inclusion Project**. As per the terms of the RFP document a pre-bid conference was held on 12th August 2010, at the UCO Bank, Head Office, 8th Floor, Conference Room, 10 B.T.M. Sarani, Kolkata-700001, which was attended by the prospective bidders and their representatives.

As an outcome of the clarifications sought by bidders till 10th August 2010, 5:00 PM, by email/letter, the response dated 14th August 2010 to the RFP queries is issued herewith.

The response covers clarifications to the queries raised by the bidders, internal clarification as deemed essentials by UCO Bank and other additional information which UCO Bank considered essential to be furnished to the bidders to gain a better understanding. All efforts have been made to provide the maximum available information and answer all appropriate questions raised by the bidders.

To provide the bidders with the advantage of the clarifications and details, and at the same time keep the bidder's name confidential, all appropriate questions have been answered and a common document is circulated to all the bidders. However, all repetitions have been ignored and at the same time the questions pertaining to details that were already provided in RFP, have not been answered.

The word – “Bank” wherever used shall refer to UCO Bank as per the context of the clause or text.

All other terms and conditions of the RFP document remain unchanged. Please treat this clarification provided herewith as an integral part of the RFP document issued.

Addendum 1- Clarifications to queries

Sl. No.	Reference	RFP Clause	Clarification sought by Bidder	Bank's Response
1	3.2 Pre eligibility criteria, page 10 , clause 2	The bidder must be compliant with the RBI / GOI / IBA / IDRBT / UIDAI / NABARD / Regulatory guidelines with regard to Financial Inclusion Project.	Bank may please provide the kind of documentary proof required to support this criteria.	Bidder's Declaration as to Compliance with up to date guidelines of stated authority(ies).
2	3.2 Pre eligibility criteria, page 10 , clause 5	Bidder should have obtained a Proof of Concept from NPCI (National Payment Corporation of India) as an evidence of having a proper roadmap of scale-up of Hand held devices for Micro ATMs.	The POC with NPCI is still in progress. It is our understanding that no vendor has yet completed the POC, hence getting a letter from NPCI confirming the same may not be feasible. We can furnish a confirmation from NPCI of our continued participation in the POC or alternatively the Bank may directly confirm the same with NPCI officials.	1) The bidder to furnish an undertaking regarding their continued participation in the POC process of HHD with NPCI. 2)However, the bidder has to undertake to submit the successful completion of POC with NPCI.
3	3.2 Pre eligibility criteria, page 10 , clause 4	Bidder should be one of the empanelled vendors of UIDAI (Unique Identification Authority of India). Alternatively, Bidder should have a tie-up arrangement with one of the vendors empanelled by UIDAI for enrolment.	As we understand that there is a list of agencies who are empanelled by UIDAI for doing the registration activity. Please clarify for what should the vendor be empanelled with UIDAI as there are a whole host of components /entities interacting with UIDAI. And also please clarify the type and level of tie-up arrangement required from the empanelled vendor with the Bidder.	Bidders are required to submit an undertaking to the effect that they will follow the UIDAI guidelines as issued from time to time in this regard.

4	Section 3 , Broad scope of Work, page no 6 , clause 21	Bidders are required to maintain an account with OD facility in Finacle for cash management. Bidders may engage a coordinator at block level who may be authorized to draw cash to the debit of the account and cater to daily cash requirements of a number of BCs in the locality in accordance with predetermined cash limit fixed for BCs. The coordinator will be solely responsible for reconciling cash on daily basis with the BCs and overall cash management.	Bank may please modify this clause to include BC Agent. BC should open an OD account for cash management.	No, there shall be no change in RFP with respect to this query.
5	5.4 Business Correspondents(BCs) requirement , page 47, clause 10 a	Enrolment Activities – include : Complete the customer enrolment procedure as per the Bank"s/UIDAI 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 etc., sending the enrolment documents & details to designated branch to authenticate in the system	Bank may please clarify whether enrolment includes IRIS as security requirement of UIDAI.	Not at present. It may be extended in future as per requirement of UIDAI.
6	5.4 Business Correspondents(BCs) requirement , page 45, clause 1.	Bidder should be one of the empanelled vendors of UIDAI (Unique Identification Authority of India). Alternatively, Bidder should have a tie-up arrangement with one of the vendors empanelled by UIDAI for enrolment	Bank may please suggest whether this clause is meant for BC or for Bidder or for both. The same clause is mentioned in pre eligibility criteria for Bidder in page 10 , section 3.2, point 4	No change

7	5.4 Business Correspondents(BCs) requirement , page 46, clause 6	Each BC / BC sub-agents to cater services to maximum 1000 to 1500 customers	Bank may please suggest a fixed number of customer instead of a range, which will help in more accurate cost estimation vis-à-vis BCs and POS required.	Modified -1500 customers.
8	5.4 Business Correspondents(BCs) requirement , page 49, clause 17. a.	Each Field BC to have a limit of collecting maximum `10,000 or as per Bank`s decision from time to time. Whenever this limit is reached it`s necessary for field BC to deposit the money in branch, failing which deposits should be restricted but withdrawals should be allowed	As per Clause 17.d, there have been no limits placed on acceptance of deposits. There should be a ceiling on deposits too. Bank may please suggest.	No, there shall be no change in the RFP with respect to this query.
9	Annexure XIII, Aggregation Server Requirement, Point 34	Provide, install & maintain necessary Application / Database / Test / Development Server, hardware, software, middleware, Databases, routers, modems, switches Application Software, Firewall, Anti Virus, third party utilities etc. as required for setting up Aggregation Server at Bank`s Data Center (DC) in Bangalore & Disaster Recovery Center (DR) in Kolkata.	Bank may please provide the complete address of DC and DR location for feasibility of links between the two location	DC - Bangalore DR- Kolkata Further details would be provided to the selected bidder(S) on execution of Non Disclosure Agreement.
10	Section 5.3 , Page 43	Updation between DC & DR should be as per RTO (90 mins) set by the Bank.	Bank may please provide RPO values for the Disaster Recovery replication	30 minutes

11	Section 3, Page 7, Point 23	In addition to transactions through BCs, customers will be allowed to transact through the handheld devices /machines at the branches as well. Bidder to provide all necessary hardware / handheld devices / communication equipments / software / application / connectivity / assistance / training / smart card etc. to branches of Bank at no extra cost to the Bank.	Bank may please state the number of handheld devices required at the branches and who would operate these devices.	Handheld devices will be required at 500 branches which would be operated by Branch staff.
12	Section 3, Page 8, Point 37	Bank reserves the right to review every three months, the cost of the FI product / services /components like smart card, transaction cost etc. available in the market and if the market price of product / services / components have been on the lower side, the benefit will have to be passed on to the Bank.	Bank may please modify the clause as Review to be done annually and price adjustment to be done both ways for higher or lower cost of the product.	No, there shall be no change in RFP with respect to this query.
13	Section 4.4 (Page 25 of 81)	Use of Contract Documents and Information	Standard exclusions to confidential information is not appearing. Request to insert standard exclusions or exceptions to confidential information and also a provision to make this Section reciprocally applicable to any confidential information of Selected Bidder shared with Bank. Further, such provisions shall also be inserted to Annexure – III (Non-disclosure Agreement). The confidentiality obligation of a party shall survive the termination date of this engagement for a period of two (2) years.	To be mutually discussed & decided, if required, with selected bidder at the time of signing Master agreement.

14	Section 4.5 (Page 26 of 81) & Section 4.36 (Page 37 of 81)	Patent Rights and Patent Rights/Intellectual Property Rights	Standard exceptions to indemnity for third party claims related to intellectual property rights infringement is not appearing and needs to be inserted. Request that a further provision be inserted to indemnify Selected Bidder in the event of third party infringement claims arising out of use of materials or access to systems provided by Bank to Selected Bidder.	To be mutually discussed & decided, if required, with selected bidder at the time of signing Master agreement.
15	Section 4.9.2 (Page 28 of 81) & Section 7.19 (Page 79 of 81)	On successful completion of installation, commissioning, acceptability test, receipt of deliverables etc., and after the solution runs successfully after going live and Bank is satisfied with the working on the system, the acceptance certificate (as mutually decided and approved by the Bank) signed by the Selected Bidder and the representative of the Purchaser will be issued. The date on which such certificate is signed shall be deemed to be the date of successful commissioning of the systems.	Request to insert a provision for 'deemed acceptance' of deliverables as follows; A deliverable shall be treated as accepted by Bank if Bank (a) fails to provide the list of non conformities within two (2) weeks of delivery, (b) fails to notify the acceptance of the deliverables in terms of this clause within the period of two (2) weeks from delivery, or (c) starts using the deliverable in a live production environment (other than as part of agreed review and acceptance testing procedure, such as UAT).	No, there shall be no change in RFP with respect to this query.
16	Section 4.15.1 (Page 29 of 81)	The Selected Bidder warrants that the products supplied under the Contract are of the most recent version and that they incorporate all recent improvements in design and / or features. The Selected Bidder further ...	Standard exceptions to warranty are missing. Request to insert such exceptions into this Section.	No, there shall be no change in RFP with respect to this query.

17	<p>Section 4.16.2 (page 30 of 81), Section 7.9 (Page 77 of 1) & Section 7.20 (Page 79 of 81)</p>	<p>During Contract/Warranty Period, Selected Bidder guarantees an Uptime of 99.5 % on quarterly basis for the entire/core solution proposed, with a Mean Time Before Failure (MTBF) of 90 days. Accordingly it is expected that necessary spares are available for all critical components whether software or hardware. Please refer to Clause 7.20 for details of uptime required by the Bank.</p>	<p>Request to insert following exclusions to downtime calculation: The time lost due to any of the following reasons shall be taken into account while calculating the availability/ uptime requirement: (a) Time lost due to power or environmental failures; (b) Time taken to recover the system because of power or environmental failures; (c) Time lost due to damage or malfunction in the system or any units thereof due to causes attributable to Bank such as attachment of additional devices, making alteration to the system, maintenance of the system, etc. without Selected Bidder's consent and/ or failure to maintain the site as required by the Selected Bidder; (d) Time taken for scheduled maintenance/ troubleshooting either for preventive purposes or improvement in function or other purposes; (e) Time taken for reconfiguration or other planned downtime situations; (f) Scheduled shutdowns as required by Bank; (Selected Bidder may also request Bank for a shutdown for maintenance purpose, which request will not be denied unreasonably by Bank); (g) Time taken for booting the system (h) Time lost due to unavailability of links.</p>	<p>No, there shall be no change in RFP with respect to this query.</p>
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18	Section 4.17 (Page 31 of 81)	The Selected Bidder is required to train the designated Bank's technical, BC and end-user personnel to enable them to effectively operate and perform administration of the total system. User Manuals, System Procedure Manual etc. to be provided.	Request to specify the exact number of personnel to be trained. Otherwise, Selected Bidder shall provide maximum three (3) hard copies of User/ training manuals and any additional copies shall be provided in soft form.	Apart from BC, approximately 600 Bank's personnel are to be trained to effectively operate and perform administration of the total system.
19	Section 4.18.1 (Page 31 of 81)	Payment shall be made in Indian Rupees, as per Clause 7.18.	Request that all payments shall be made within thirty (30) days of receipt of invoice.	The bank will make the payment monthwise within 30 days from the date of submission of invoice provided the invoice is found in order in all respects.
20	Section 4.19.1 (Page 32 of 81)	Prices payable to the Selected Bidder as stated in the Contract shall be firm and not subject to adjustment during performance of the Contract, irrespective of reasons whatsoever, including exchange rate fluctuations, changes in taxes, duties, levies, charges etc.	Request to insert a provision for Selected Bidder to be reimbursed for payment of any new taxes or an increase in the rates of existing taxes or any other sum, if any payable in respect of any sales tax and/or any other state or central levy. This will apply retrospectively, if so applicable upon Selected Bidder.	Modified:- Price quoted by the bidder etc. .However any downward revision in exchange rate , tax, duties , levy, charges etc. will pass to the Bank. Bank will pay sale tax /Service Tax or any other applicable tax on services which shall be levied on actual basis at the applicable rate from time to time and at the time of delivery of goods/services and its resultant billing.

21	Section 4.24 (Page 33 of 81)	Liquidated Damage	Request that liquidated damages, if any, shall be imposed on Selected Bidder only for delays that are solely and entirely attributable to Selected Bidder and such liquidated damages shall be limited to 0.5% of the value of delayed deliverables/ unperformed services per week or part thereof of delay, subject to maximum liquidated damages not exceeding 5% of the value of delayed deliverables/ unperformed services per week or part thereof of delay.	No, there shall be no change in RFP with respect to this query.
22	Section 4.25.1 (Page 33 of 81)	The Bank, without prejudice to any other remedy for breach of Contract, by a written notice of default sent to the Selected Bidder, may terminate the Contract in whole or in part: a. If the Selected Bidder fails to deliver any or all of the Products and Services within the period(s) specified in the Contract, or within any extension thereof granted by the Bank; Or b. If the Selected Bidder fails to perform any other obligation(s) under the Contract.	Request Bank to provide thirty (30) days advance written notice before termination for Default. Also, request to insert a provision for similar right of termination by Selected in the event of any material breach of any term of this contract by Bank and which in the case of a breach capable of being remedied shall not have been remedied within thirty (30) working days of written notice to remedy the same. Further, request Bank to acknowledge that upon termination, Bank shall be liable to make payments to Selected Bidder for all services and deliverables rendered upto effective date of termination.	To be mutually discussed & decided if required, with selected bidder at the time of signing Master agreement.

23	Section 4.25.2 (Page 33 of 81)	In the event the Bank terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, Products and Services similar to those undelivered, and the Selected Bidder shall be liable to the Bank for any excess costs for such similar Products or Services. However, the Selected Bidder shall continue performance of the Contract to the extent not terminated.	Request to insert a provision to limit the liability of Selected Bidder in case of excess costs incurred by Bank, to maximum 10% of the Contract Value.	To be mutually discussed & decided if required, with selected bidder at the time of signing Master agreement.
24	Section 4.28 (Page 34 of 81)	Termination for Convenience	Request Bank to provide atleast ninety (90) days advance written notice before termination for Convenience.	To be mutually discussed & decided if required, with selected bidder at the time of signing Master agreement.
25	Section 4.33.1 (Page 36 of 81)	The Selected Bidder will be entirely responsible for all applicable taxes inclusive of sales/service/VAT, duties, levies, cess, charges, license fees, road permits etc., in connection with delivery of products at site including incidental services and commissioning.	Request that service tax and value added tax, shall be paid at actuals by Bank and Service Provider shall invoice such taxes as a separate line item in applicable invoices and shall pay such amount of tax to the appropriate taxing authority upon receipt of such amount from the Bank.	Modified:- Please refer Bank's response on Sl. No. 20
26	Section 4.42 (Page 38 of 81)	Third party Audit	Request Bank to provide reasonable advance written notice before conducting such audits. The Bank's auditors must comply with the security and confidentiality requirements of Selected Bidder in order to access the facilities/ premises of Selected Bidder.	15 day's notice to be given by the Bank.

27	Performance Security Form (Page 62 of 81)	Annexure VI	Standard Bank Clause is not appearing in this Performance Security Form. Need to insert following provision towards the end of the Form: Notwithstanding anything contained hereinabove: a) Our liability under this Bank Guarantee shall not exceed and is restricted to Rs. _____ (Rupees _____ only) b) This Guarantee shall remain in force up to and including _____ (including claim period of __ months). c) Unless the demand/claim under this guarantee is served upon us in writing before _____ all the rights of Bank under this guarantee shall stand automatically forfeited and we shall be relieved and discharged from all liabilities mentioned herein above.	Please refer Bank's response on Sl. No. 22.
28	Section 7.21 (Page 79 of 81)	Penalties for not achieving various achievements of RFP	Request that the maximum/ overall cumulative penalty levied under this Agreement shall not exceed 1% of the Contract Value.	No, there shall be no change in RFP with respect to this query.

29	Additional Clauses	Additional Clauses	<p>The following provisions are not appearing in the RFP document. Need to be inserted as part of the terms & conditions: 1) Limitation of liability - Neither party shall be liable to the other for any special, indirect, incidental, consequential (including loss of profit or revenue), exemplary or punitive damages whether in contract, tort or other theories of law, even if such party has been advised of the possibility of such damages. The total cumulative liability of either party arising from or relating to this Agreement shall not exceed the total amount paid to Selected Bidder by the Bank under that applicable work that gives rise to such liability (as of the date the liability arose); provided, however, that this limitation shall not apply to any liability for damages arising from (a) willful misconduct or (b) indemnification against third party claims for infringement. 2) General indemnity - The Bank will, during the period of the coverage of this assignment, indemnify and hold Selected Bidder harmless from any loss, injury, claim or damage resulting from any death or injury to any person or property of Selected Bidder arising out of the use or possession of the equipment or location of the Bank by Selected Bidder or its personnel, unless caused by the negligence of Selected Bidder personnel and the limitation or liability provided herein shall</p>	Please refer Bank's response on Sl. No. 22.
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			<p>not apply to such loss, injury, claim or damages. 3) Pre-existing Intellectual Property of Selected Bidder - All intellectual property rights in the software, all tools, processes, software, utilities and methodology including any Selected Bidder proprietary products or components thereof any development carried out by Selected Bidder thereto in the course of providing services hereunder, including customization, enhancement, interface development etc. shall remain the exclusive property of Selected Bidder and the Bank shall not acquire any right title or interest of any nature therein except to the extent provided herein. Selected Bidder shall however grant in favor of the Bank the right and non exclusive, non transferable, perpetual and irrevocable license to use the software for the purposes agreed hereunder.</p>	
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30	Section 3.2Pre-Eligibility Criteria	Bidder should be one of the empanelled vendors of UIDAI (Unique Identification Authority of India). Alternatively, Bidder should have a tie-up arrangement with one of the vendors empanelled by UIDAI for enrolment.	TSPs for FI projects need not be empanelled vendors of UIDAI. This clause is not included by any other bank in their tenders for FI projects. The enrollment process for UIDAI is lesser in scope than enrollment for FI which includes sourcing of customers, verification of KYC norms etc. TSPs other than those empanelled by UIDAI are also quite capable of carrying out the enrollment for FI projects. Therefore all TSPs may be allowed to bid on their own instead of having to tie-up with vendor empanelled with UIDAI. Tying up with one of the UIDAI vendors would require integrating the TSP's Software for enrollment, Card Management, Key Management, BC Management etc, with those of UIDAI empanelled vendors. This may not be practicable if the TSPs have their own end-to-end Financial Inclusion Solution to offer This clause may please be deleted.	No, there shall be no change in the RFP with respect to this query.
31	Section 3.2Pre-Eligibility Criteria	Bidder should have obtained a Proof of Concept from NPCI (National Payment Corporation of India) as an evidence of having a proper roadmap of scale-up of Hand held devices for Micro ATMs	Manufacturer certificate that the POS device is scalable for Micro ATMs may be accepted instead of POC from NPCI.	No, there shall be no change in RFP with respect to this query.
32	Section 2	Banks FI Road-Map	Can the bank give an approximate figure on the number of devices it will require as part of the entire FI implementation?	Number of Branches where HHD devices are to be provided is mentioned in Sl. No. 11. However, for BCs the required number is to be ascertained at vendor's end.

33	Sub-section 3.2, Pre-Eligibility Criteria	Letter from NPCI confirming successful POC of Hand Held devices and evidence of scalability to Micro ATMs for proposed FIS.	Pls. clarify as to whether the Letter should be provided by the System Integrator or the Hardware Manufacturer?	Letter from NPCI should be provided by the End-to-End solution provider i.e. bidder
34	Section 5.2, 1.a Technical Requirements: Handheld devices	Display: As per standards set by IDRBT	We propose that the bank adopt a QVGA based LED backlit TFT display as part of its handheld specifications. A QVGA display is a standard display format in electronic devices such as handhelds. A LED backlit display screen will allow the user to view the screens with ease under different ambient light conditions. A TFT display will provide a faster response to user inputs, particularly when there are multiple screens built into the software	No, there shall be no change in RFP with respect to this query.
35	Broad Scope of Work	UCO Jeevika	Bank may be elaborate this banking activity	Loan will be disbursed through branch but repayment of instalment will be received by the CSP.
36	Broad scope of work	Data related to offline mode	Bank may please clarify as transactions happens directly in CBS will the data for personalization will be given by CBS as no records will be available with the intermediary server Will the integration also happen between CBS and POT (other than CBS and IS	There will not be any direct transaction in CBS. Personalisation and transactions will be made through aggregation server. Data will pass on to CBS server as per clause mentioned in RFP as the same should be available in both the servers.
37	Broad scope of work	Bidders arefor cash management.....	Bank may please state why OD account is insisted?	For Cash Management by the bidder.

38	Broad Scope of Work	Bidder tocontrolling authorities.	Bank may please clarify whether the bank's scheme will cover both Financial Inclusion scheme and Government's EBT	Both.
39	Broad Scope of Work	Bank reserves the right to engage BCs to expedite in achieving volume of Bank's FI road map. to such Bank appointed BCs for their enrolment & field level activities.	Please clarify in case the bank impose a new BC, will the payment, and other terms and conditions of the existing BC entered by the vendor earlier will be taken over by the new BC appointed by the Bank?	It is the prerogative of the Bank and the modalities will be determined at appropriate time.
40	Broad Scope of Work	Bank reserves the rightto be passed on to the Bank.	Bank may please remove this clause as vendor incurs all capital expenditure items at the time of commencement of the project	No, there shall be no change in RFP with respect to this query.
41	Broad Scope of Work	Bank reserves the right to switch overextra cost to the Bank.	Bank may please clarify whether the expenses already incurred and the transfer cost will be borne by the bank	No
42	Pre Eligibility Criteria	Bidder should be one of the empanelled vendor.....	Bank may please elaborate on the term 'Empanelled' for what activity under UIDAI	Already stated above. No, there shall be no change in RFP with respect to this query.
43			As the process is totally new to the industry and quite time consuming bank may please remove this from pre eligibility criteria or insist on submission of the same after the award of the contract	
44		Bidder should have obtained a proof of concept from NPCI.....		Refer Sl. No. 2
45	Pre Eligibility Criteria	Bidder should have minimum turnover of Rs.50 crores in the last financial year under domestic operations	Bank may please consider removing this clause since possibly only 1 or 2 vendors will qualify severely limiting access to other vendors like us who have done good work in the FI space and can offer good references from the Banks who are our clients now.	Modified:- Minimum annual turnover out of Indian operation should be Rs. 20 crores in the last financial year (2009-10)

46	Broad Scope of Work : Note:	Whether Implementation / Proof of Concept (POC)	Bank may please clarify whether copy of Award letter from our clients are adequate.	NO
47	Sales tax/Vat....	Clause B says Bank will pay the taxes etc applicable..... Whereas clause 3.13.2 says the bank will not accept any change in taxes.etc.	Bank may please clarify	Price quoted by the bidder etc. .However any downward revision in exchange rate , tax ,duties , levy, charges etc. will pass to the Bank. Bank will pay sale tax /Service Tax or any other applicable tax on services which shall be levied on actula basis at the applicable rate from time to time at the time of delivery of goods/services and its resultant billing.
48	Bid Submission	b. Sales tax/VAT, service tax, if applicable, should be quoted in the column "Taxes as applicable".....3.13.2. Prices quoted by the Bidder shall be fixed during the Bidders performance of the....will be treated as non - responsive and will be rejected.	Bank may please refer these two points and clarify	Refer Bank's response on Sl. No. 47.
49	Bid security	The bidder shall furnish.....Kolkata.	Bank may please accept Bank Guarantee from any Nationalized Bank.	In RFP it is already stated.
50	Delivery Schedule	Delivery schedule Point 7.16 defines the delivery with in 30 daysto the price bid for evaluation.	Please explain this clause. Delivery Schedule As delivery of materials will be carried out after the receipt of purchase order.	Already stated in clause 7.16 of RFP

51	Technical & Functional Specifications	Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported 1024 to 2048.	As per IDRBT SCOSTA - CL specifications smart card does not support 1024 to 2048 Key lengths. Bank may therefore, please consider dispensing with this requirement	Modified:- Security Should support 3DES (Symmetric & Asymmetric) Algorithms with key length supported minimum 128 bit.
52	Technical Requirement	Should specify the breakup of thefuture application	There are no User Certificates in a SCOSTA CL card. Bank may clarify on "User Certificates"	Modified:- "user certificates" is to be treated as DELETED
53	Technical Requirement	Smart card requirement- Technical	Bank may modify this to SCOSTA-contact as Currently SCOSTA Contact CL cards are difficult to get	Modified:- Operating system must comply to SCOSTA-1.2b or SCOSTA-CL 1.2
54	Functional & Other Requirements	Such personalized07 days from the day of enrolling the customer on field.	We request the bank to modify the Turn Around Time (TAT) to 14 days instead of 7 days to match the ground realities	No, there shall be no change in RFP with respect to this query.
55	Initial Pilot Project Requirements	Selected Bidder to implement its proposedPILOT PROJECT to show their capabilities, at its own cost.	Bank may please give more details about areas to be covered and enrollment numbers to be done during pilot project.	The pilot project will be done in the states of West Bengal, Orissa, and Himachal Pradesh. State District No. of Village No. of accounts West Bengal =Hooghly district = 5 villages @20 accounts per village Orissa = Cuttack district =5 villages @20 accounts per village Himachal Pradesh =Shimla district = 5villages @10 accounts per village
56	Initial Pilot Project Requirements	Bidder to30 days from the date of award of contract.		No change

57		<p>. Bank will issue work order for implementation of FIS systems in Service areas of identified branches / villages / blocks / districts / cities / zones / states for rolling out the solution as per the terms & conditions of RFP..... 4. Upon roll-out, Bidder to station their technical support team in that area for at least 15 days to train / assist BCs & designated branch staff to handle FIS project efficiently. Bidder to submit a letter to this effect given by our designated branch, to the Bank.</p>	<p>Whether for a Pilot Project or for a full scale Project the BC infrastructure will take 30 days to be put in place. So the enrollment can commence on 31st day and the project can run for the next 30 days to be ready for evaluation. We therefore, request that the period may be extended to 60 days.</p>	<p>No, there shall be no change in RFP with respect to this query.</p>
58	Location	Location of DR & DC	<p>Bank may please state Whether the servers (FI & DR) will be located at bank's premises or third party data center Bank may also please specify the exact location where the Data Centre & Disaster Recovery Server is required to be hosted. This is necessary for calculating the cost of connectivity</p>	<p>Bank's Premises DC - Bangalore DR- Kolkata . Further details would be provided to the selected bidder(s) on execution of Non-Disclosure agreement.</p>
59	Broad scope of work	In addition to transaction.....	<p>If the BCs transact at the branches, if the same terminal is used, then we can map the customers to the terminal.</p> <p>Does the bank envisage using a separate terminal for the same, if yes, how does the bank propose to stop duplicate transactions. Eg (in offline model) a customer can withdraw from the field and then come to the branch to withdraw the balance again. Bank may please clarify.</p>	<p>The customer can carry transactions in the POS terminal at branch in the presence of Branch official during the absence of BC. However, no alternate delivery channels will be allowed to such customers having Smart Card.</p>

60	Clause 3 Point 37 Broad Scope of Work	Bank reserves the right to review every three months, the cost of the FI product / services / components like smart card, transaction cost etc. available in the market and if the market price of product / services / components have been on the lower side, the benefit will have to be passed on to the Bank	The bidder will enter a long term agreement with the suppliers of different equipments and reviewing price every three months with only downward revision scope will result in loss to the bidder. Bank is requested to increase the period of review and keep scope of both upward and downward revision	No, there shall be no change in RFP with respect to this query.
61	Clause 3 Point 41 Broad Scope of Work	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	In the RFP bank has asked for Smart Card based FI solution and we are bidding for the same. Switching from Smart card to Mobile / Identity Card / UID / Micro ATM etc. may involve cost to the bidder, for which the bank and bidder may reach a mutually agreeable solution as and when required. So the bank is requested to drop this clause	No, there shall be no change in RFP with respect to this query.
62	Clause 3.1 Consortium	General Query	If one of the consortium partner meets part of the pre-eligibility conditions and the other partner meets the remaining eligibility conditions, will the consortium be valid?	Consortium leader (bidder) should fulfill all eligibility criteria.
63	Criteria Clause 3.2 Point No 5 Pre-Eligibility Criteria	Bidder should have obtained a Proof of Concept from NPCI (National Payment Corporation of India) as an evidence of having a proper roadmap of scale-up of Hand held devices for Micro ATMs	As of now NPCI have not issued POC certificate to anyone so the bank is requested to drop this clause	Refer to Bank's response on Sl. No. 2.

64	Clause 3.2 Point No 8 Eligibility Criteria	Bidder should have made Net Profit (after all taxes etc.) during the last three financial years i.e.2007-08, 2008-09 & 2009-10	The growing companies are investing heavily in infrastructure and expansion so the company may not be profitable. Positive net worth and high turnover is the sufficient criteria to determine the financial capacity of the bidder which has been asked in point no 7 and 9. So the bank is requested to drop the last 3 years profitability condition	Modified:- Should be in Net Profit(after deduction of all taxes) in last financial year(2009-2010).
65	Clause 3.2 Point No 4 under notes Eligibility Criteria	Letter from the concerned organization confirming successful implementation / POC with successful results of a proposed FIS with them, to be submitted with following details	We have got standard reference letters from the clients which do not mention some of the information as given in the format. Will these standard letters be acceptable	NO
66	Clause 3.15 Point No 3.15.3 Bid Security	The bidder shall furnish, as part of its bid, security of Rs 1Crore 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 Drafft of the same amount from any Scheduled commercial bank drawn in favour of UCO Bank payable at Kolkata	Will a Bank Guarantee issued by a Scheduled commercial bank, other than the nationalised bank, be acceptable	NO
67	Clause 5.1 Technical Requirements Smart Cards	Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported 1024 to 2048	1. Is it mandatory to have both 3DES and PKI 2. 1024-2048 key length cards are not available, bank is requested to reduce it to 128 bit	Please refer Bank's response on Sl. No. 51.

68	Clause 5.1 Technical Requirements Smart Cards	Finger prints: Store finger prints of all fingers of both the hand, Image Size as per standards issued by IDRBT .	The security requirement can be met by storing 4 finger prints on the card and hence all the finger prints are not required. All the finger prints can be kept at the backend so as to use for re-issuing the card. The space thus saved can be used for providing different services. Bank is requested to consider the same.	No, there shall be no change in RFP with respect to this query.
69	Clause 5.2 Technical Requirements Handheld Device	Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported 1024 to 2048. Connectivity to backend systems to be protected through SSL/PKI.	1024-2048 pki length is not supported, bank is requested to relax it to 128 bit	Please refer Bank's response on Sl. No. 51.
70	Clause 5.3 Aggregation Server	Provide, install & maintain necessary Application / Database / Test / Development Server, hardware, software, middleware, Databases, routers, modems, switches Application Software, Firewall, Anti Virus, third party utilities etc. as required for setting up Aggregation Server at Bank's Data Center (DC) & Disaster Recovery Center (DR).	Most of the banks e.g. SBI, UBI, Central Bank of India, ICICI bank etc. who have successfully implemented FI solution have opted for ASP model for aggregation server instead of going for dedicated server at the bank's premises. This is advantageous in terms of: 1. Technology upgrade 2. Easy maintenance 3. Cost effective. Bank is requested to consider the ASP model (aggregation server at bidder's premises) instead of going for a dedicated server at Bank's premises	No, there shall be no change in RFP with respect to this query.

71	Annexure -V Price Schedule	Regarding price of Aggregation Server	The price schedule do not ask for the price for the aggregation server to be installed in bank premises. Where shall we include the price	Please refer price schedule (Part-I) C (i.e. cost of End-to-End solution) where per financial transaction charges is to be arrived considering cost of Hardware/Software/applications etc.
72	3.1. Pre-Eligibility Criteria point 7	Bidder should have a minimum annual turnover out of Indian operations should be not less than `50 crores in the last financial year (2009-10) (inclusive of the turnover of associate companies, if any) as per audited financial statements	Request you to reduce on the Annual turnover so as enable more companies to bid for the tender	Modified:- Minimum annual turnover out of Indian operation should be Rs. 20 crores in the last financial year (2009-10)
73	Page 77 Bid Security	EMD of Rs 1 Crore	We request you to reduce on the Security amount and also let us know whether the NSIC certificate can be submitted in place of BG since this certificate is issued to exempt the mid size companies from paying the EMD amount to. This certificate has been issued by National Small Scare Industries Corporation Limited. A copy of the same is attached for your reference.	Modified:- EMD amount will be Rs. 25 lakhs preferably in the form of BG.
74	5.1 Smart Card Requirement	Photo: standard storage format for storing in card as prescribed by IDRBT.	The Photo of the card holder will be printed on the Smart Card and stored at the Aggregator Server	Modified:- Accepted

75	5.1 Smart Card Requirement	Ø Security should support 3 DES (Symmetric & Asymmetric) Algorithms with key length supported 1024 to 2048.	IDRBT has approved for 32 K and above SCOSTA Cards which does not support 1024 to 2048 key length	Modified:- To be supported by minimum 128 bit.
76	Functional & Other Requirements pg 40	a. Personalized Smart cards issued / in transit / in stock would be the exclusive property of the Bank. Whenever the account is closed or card gets damaged/mutilated/replaced the same should be taken back by BCs and returned to Bank with proper records.	Till the time cards are not billed to Bank they will be the property of the Service Provider	As per terms & conditions of RFP.
77	5.4. Business Correspondents (BCs) Requirements:	1. The following entities can act as BCs: . Bidder should be one of the empanelled vendors of UIDAI (Unique Identification Authority of India). Alternatively, Bidder should have a tie-up arrangement with one of the vendors empanelled by UIDAI for enrolment.	If the Service provider is one of the empanelled vendors of UIDAI do we still require the BC also to be an empanelled vendor?	Please refer to Sl. No. 6
78	16 Workflow BCs(ii) pg-48	Account opening: Beneficiaries will be enrolled by business correspondents and no-frill accounts will be opened by BCs after ensuring compliance with KYC norms, in close co-ordination with successful Bidder and designated branch. Files containing data of accounts with required information to take care of future MIS will be uploaded to Bank's	The accounts will be opened by the service provider and not the BC	Account to be opened by agent i.e. CSPs of BC

		CBS (Finacle) server through batch processing.		
79	Price Schedule (PART-1) Commercial Format	Cost of End-To-End Solution Per Financial Transaction Charges (considering cost of all hardware / software / applications / devices etc. & BCs/ Facility management etc.. activities at Field (for BCs) / DC / DR , Charges of BCs, etc. associated with implementation of FIS) (Financial transactions are other than the Balance Enquiry and Mini Statement which are part of the service.)	The BC Charges are to be included in the per financial transaction charges i.e. cost of end –to-end solution but the Bank is not guaranteeing any minimum no. of transactions for BC. Since the BC's will be appointed from villages they require some minimum amount to be paid to them other wise the BC model will not survive. Hence we request you to take up BC Charges as a separate entity and per financial transaction shall include only the technology charges	No, there shall be no change in RFP with respect to this query.
80	General	Pilot would be conducted at how many locations?		The pilot project will be done in the states of West Bengal, Orissa, and Himachal Pradesh. State District No. of Village No. of accounts West Bengal =Hooghly district = 5 villages @20 accounts per village Orissa = Cuttack district =5 villages @20 accounts per village Himachal Pradesh =Shimla district = 5 villages @10 accounts per village

81	Item 41,page 9/81	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 "without any extra cost to the Bank" to "mutually decided cost" 1 While competing for 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. 2 Without such cover, the decision of the bank to enforce this clause can cause total loss to the vendor 3 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 price.	No Change
82	3.2.1	Proof of document for doing/done any project in the role of System Integrator to be attached	Bank to confirm that its intension is that Bidder should have done any SI role, not necessarily in Financial Inclusion alone. We request the bank to retain the existing clause to interpret as any SI project, not exclusively tied to Financial Inclusion. Else the bidders will be a very tiny number and not give a good choice to the bank to choose from	No, there shall be no change in RFP with respect to this query.

83	3.2.5	<p>Bidder should have obtained a Proof of Concept from NPCI (National Payment Corporation of India) as an evidence of having a proper roadmap of scale-up of Hand held devices for Micro ATMs.</p>	<p>We seek change of the clause to " Bidder should have obtained a proof of concept from NPCI (National Payment Corporation of India) as an evidence of having a proper roadmap of scale up of Hand Held devices for Micro ATMs OR Bidder should commit to obtaining such proof of concept from NPCI on or before the opening of the Bidder's commercial bid. The commercial bid of the bidder will not be opened if at such time the POC evidence is not submitted to the Bank. Of the last 6 large RFP's in Fiancial inclusion, UCO Bank RFP is the first one to introduce this clause, as a mandatory clause. The process of NPCI POC is likely to take between 1 months to 2months. Although compliant, securing such certification is not totally in bidder hand within the time available to submit the bid. Hence the request for a minor change which will not dilute the bank's right in any way, but grant the bidder some extra time to secure the POC certification.</p>	<p>1) The bidder has to furnish an undertaking regarding their continued participation in the POC process of HHD with NPCI. 2) However, the bidder has to undertake to submit the successful completion of POC with NPCI.</p>
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84	3.2.6	Bidder 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.	We seek 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. Without this change, the Bank is restricting its choice of bidding partners to very small number. As long as the primary objective of the bank in being sure of the experience of the bidder team in FI area is proven, its does not mattre if the experience is of the bidder or of the solution partner.	No there shall not be any change in RFP with regard to this query.
85	Bank Guarantee	In the BG Format point no 2 & 3 are as follows 12. This Bank guarantee will be valid up to 28th February 2011; and 3 We are liable to pay the guarantee amount or any part thereof under this Bank guarantee only upon service of a written claim or demand by you on or before 31st May 2011.	Point no 2 says the validity date to be 28th February 2011, which is correct as the BG should be valid for 180 days from the submission i.e. Aug 30, 2010 but the nextpoint mention the date to be 31st May 2011, which seems to be the mistake on bank's part. Kindly clarify the process so that we get the BG in time.	It is correctly mentioned. Therefore, there shall not be change in RFP with respect to this query.