



Department of Information Technology

Request for Proposal (RFP) for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} RFP Ref No: UCO/DIT/2405/2022-23 Date: 27/12/2022
Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) uploaded on 04.02.2023

Sl. No	Page No	Clause No	Clause as per RFP	Description of Query/ Clarification sought by Bidder	Bank Response
1	Page No. 12	Eligibility Criteria, Clause No.3	The bidder should have a minimum annual turnover of Rs. 100 Crores per year during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	Request you to kindly amend the clause as follows: The bidder should have average annual turnover of Rs. 100 Crores during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	Clause stands as per RFP
2	Page No. 12	Eligibility Criteria, Clause No. 7	The bidder must be CMMI (Capability Maturity Model Integration) level 5 Certified Company, and the certificate should be valid as on date of bid submission.	Request Bank to amend this clause as under: The bidder / OEM must be CMMI (Capability Maturity Model Integration) level 5 or ISO 9001 or ISO 27001 Certified Company, and the certificate should be valid as on date of bid submission.	Since this is not only a Product RFP, vendor needs to provide the services to the Bank and also do the development and support part during the contract period. Also this RFP not only involve the Software part but also involve the

					Hardware supply, installation and maintenance part during the contract period so CMMI5 will be applicable.
3	Page No. 12	Eligibility Criteria, Clause No. 8	The bidder must have presence in India and have their own support centre in Kolkata and Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.	Request Bank to relax the clause as follows: The bidder must have presence in India and have their own support centre in Kolkata OR Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.	Clause stands as per RFP
4	Page No. 12	Eligibility Criteria, Clause No. 9	The independent third-party agency for Review of Configurations, Audit and Model Set-up should be CERT-in emplaned and should have experience of doing IS audit/ VAPT for a scheduled commercial bank in India Having more than 500 branches in India.	We understand that this Independent Third party agency is to be arranged by the bidder and the agency should have this given experience.	Yes, bidder's understanding is correct.
5	Page No. 14	Eligibility Criteria, Clause No. 12	The proposed Backup software should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	The Backup software gets upgraded by OEM and the same model cannot be proposed. We request bank to change the clause as follows; Backup Software should have been implemented in at least one scheduled	Clause stands as per RFP

				commercial Bank in India having more than 750 branches.	
6	Page No. 14	Eligibility Criteria, Clause No. 13	The proposed Tape Library should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	The Tape Library model gets advances by OEM and the same model cannot be proposed. We request bank to change the clause as follows; Tape Library should have been implemented in at least one scheduled commercial Bank in India having more than 750 branches.	Clause stands as per RFP
7	Page No. 39	Broad Scope of Work as per Standard Requirement, Clause No. 33	DC & DR sites will be located at two different geographical locations	We understand that the Banks DC at Bangalore and DR at Kolkata are in two different geographical locations. Request Bank to kindly confirm the same.	Yes, bidder's understanding is correct.
8	Page No. 15	Eligibility Criteria, Clause No. 15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	We understand the experience of AML solution is to be considered and hence request to amend the clause as follows: The Proposed OEM of AML solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	Kindly refer corrigendum enclosed herewith
9	Page No. 15	Eligibility Criteria, Clause No. 16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	We understand the experience of AML solution is to be considered and hence request to amend the clause as follows: The Proposed OEM of AML solution should have a minimum average turnover of Rs. 100 Crore in last three financial years i.e., 2019-20, 2020-21, 2021-22.	Kindly refer corrigendum enclosed herewith

10	Page No. 15	Eligibility Criteria, Clause No. 16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	Request to change the Turnover clause as follows: The Proposed OEM Should have a average annual turnover of Rs. 100 Crore in last three financial years i.e., 2019-20, 2020-21, 2021-22.	Kindly refer corrigendum enclosed herewith
11	Page No. 36	Bidder's or OEM Capability and Experience	The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, at India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022). 1. 2 Client Reference (100 Marks) 2. 3 Client Reference (130 Marks) 3. 4 Client Reference (160 Marks) 4. 5 Client Reference (200 Marks)	Request to consider experience of One single bank and according to the same the scores are to be given as follows: The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, at India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022). 1. 1 Client Reference (100 Marks) 2. 2 Client Reference (120 Marks) 3. 3 Client Reference (140 Marks) 4. 4 Client Reference (160 Marks) 5. 5 Client Reference (200 Marks)	Clause stands as per RFP
12				Request to provide Bill of Material and Commercial format in Excel format	It is clarified that the same is required to be downloaded from the e-tender portal.
13	Page No. 46	A. Broad Scope of Work as per	The solution should abide by the User management system and password policy as per the IT security policy	Does the bank have an onsite 2FA solution? If Yes can the same be used for this project.	Yes Bank is currently using 2FA application of M/s

		Standard Requirement: Point No. 17	outlined by the bank and should incorporate maker [1] checker concept for operational uses. The solution should also be able to integrate with two-factor authentication during login into the application.		Uniken India Pvt. Ltd for different application. It is the sole responsibility of the bidder either to integrate with the existing service provider or bidder may onboard new solution to integrate 2FA with the proposed solution and bidder has to factor the cost in commercial bid.
14	Page No. 48	A. Broad Scope of Work as per Standard Requirement: Point No. 31	The Bidder should provide Backup/restoration/patch/updates/upgrades related activities pertaining to the Anti-Money & Trade based Money Laundering Solution & related servers. All updates and upgrades of OS & DB has to be done by the selected Bidder during contract period. All these activities are to be covered under scope of AMC/ATS provided by the bidder and bank will not pay any additional cost for the same.	Does the bank have any patching software? If Yes can the same be used for this project.	It is the bidder's responsibility to manage the patch management either automated or manually.
15	Page No. 50	A. Broad Scope of Work as per Standard Requirement: Point No. 43	The reporting and logging system of the AML shall integrate seamlessly with existing HP ARC sight Solution. As required by Bank the Bidder shall provide all the required information and data for integrating with HP	HP ARCSIGHT Solution integration will be Bank's responsibility. Please confirm	Yes, bidder's understanding is correct.

			ARC sight Solution.		
16	Page No. 51	A. Broad Scope of Work as per Standard Requirement: Point No. 51	49.The proposed solution should be able to integrate with Bank's existing security solution like DAM, PIM, SIEM etc. Besides that, Bank will provide required network components, security components (firewall ports, Anti-virus, etc.), co-hosting space, power (max 3.5KVA load per rack) and cooling. All other components required to complete the scope of work needs to be quoted by the bidder.	Security solution integrations will be bank's responsibility. Please confirm.	Yes, bidder's understanding is correct.
17	Page No. 57	Security Management † Point No. 8	The servers should be hardened to the highest level by removing all vulnerabilities.	Bank's server hardening policy to be shared.	The same will be shared with the successful bidder.
18	Page No. 8	Bid Control Sheet	Last Date and Time for receipts of tender bids 31/01/2023 at 04:00 PM	Considering the dependencies on multiple OEMs for receiving their responses and Best commercials. We request you to kindly extend the bid submission date by another 15 working days.	Kindly refer corrigendum enclosed herewith
19			General Query	Please confirm the availability of network ports (Fibre/copper) so accordingly provision can be done in infra.	The same is already mentioned under Annexure-XXIX.

20	178	INTELLECTUAL PROPERTY RIGHTS	All intellectual property developed during the term of this Contract that is neither Bank Intellectual Property nor Vendor Intellectual Property nor Third Party Intellectual Property ("New Intellectual Property"), shall be owned by Vendor , as between the Bank and Vendor, Vendor hereby grants the Bank an irrevocable, non-exclusive, world-wide perpetual license to use, execute, reproduce, display, perform and distribute New Intellectual Property without payment of any further amount for use within the Bank's Enterprise.	Kindly remove the word "worldwide" from the clause	Clause stands as per RFP
21	77	ESCROW Arrangement	The proposed agreement, to be executed between Bank, OEM and Escrow Agent, should ensure that the Escrow Agent is under an obligation to handover the Source Code to Bank merely on a demand from Bank, without any reference to OEM, claiming that the same is required to be handed to Bank in terms of the RFP/SLA/Contract to be executed between the Bank and successful bidder/Vendor.	This clause is not acceptable as without intimating and obtaining consent from OEM, Bank cannot claim source code directly from Escrow agent.	Clause stands as per RFP
22	54	Parameterization/Definition of Rules	The successful bidder should provide the source code of all the customizations made to the Bank.	Kindly remove this clause as source will be kept with escrow agent	Clause stands as per RFP
23	62	Indemnity	However indemnity would cover damages, loss or liabilities suffered	Kindly remove this clause as Vendor is liable for damages suffered by Bank	Clause stands as per RFP

			by the Bank arising out of claims made by its customers and/or regulatory authorities.	and not by its customers	
24			General	Bank to provision Connectivity between DC and DR.	Yes, Bank has already connectivity between DC and DR.
25			General	Bank to provision cross connect at DC and DR.	Yes, Bank has already connectivity between DC and DR.
26			General	Will bank provide Internal and External Firewall or do the Bidder need to provision the same?	Yes, Bank will provide Firewall.
27			General	Will bank provide Anti-Virus or do the Bidder need to provision the same? If Bidder need to provision the same then please share the existing Anti-Virus, its make and its current version.	Bank will provide the Anti-virus software
28			General	Our understanding is that Cabling from MMR Room till proposed Rack to be under the scope of Bank.	It is noted that network connectivity related cabling from server rack to network switch will be provided by the Bank.
29			General	Please share the details of the Existing Rack Socket Type.	Providing Rack is the bidder's responsibility.
30			General	Bank to confirm if the Port for connecting the UPI Set Up to Existing CBS set up to be on ethernet or fibre port. If it is fibre port please confirm if the SFP will be single mode or multi-mode.	The same will be shared with the successful bidder.

				Also confirm on port in terms of 1g,10g etc.	
31			General	Bank to confirm Back Up Policy	The same will be shared with the successful bidder.
32	36	Technical Evaluation	<p>ii.3 Client Reference (One in India AND one at either Singapore or Hongkong AND one at any country other than India, HK & SG) (130 Marks)</p> <p>iii.4 Client Reference (One in India, one in Singapore, one in Hongkong, one at any country other than India, HK & SG) (160 Marks)</p> <p>iv. 5 Client Reference (Two in India, one at Singapore, one at Hongkong, one at any country other than India, HK & SG) (200 Marks)</p>	<p>Requesting bank to accept the below mentioned clause:</p> <p>- 3 Client Reference (Two in India AND one at either Singapore or Hongkong or one at any country other than India, HK&SG)(130Marks)</p> <p>- 4 Client Reference (Three in India, one in Singapore or one in Hongkong or one at any country other than India, HK&SG)(160Marks)</p> <p>-5 Client Reference (Four in India, one at Singapore or one at Hongkong or one at any country other than India, HK & SG) (200 Marks)</p>	Clause stands as per RFP
33	145	Payment terms		We request bank to provide 20% advance with purchase order for hardware & database, software license & implementation cost.	Clause stands as per RFP
34	148	6. Schedule of Implementation	IMPLEMENTATION ROADMAP AND SCHEDULE OF DELIVERY: Delivery of Hardware & software at DC & DR : T+6 Weeks	We would request the honorable tender committee to revisit the clause: We request to extend Delivery of Hardware at DC & DR to 10 weeks due to the semiconductor issue.	Clause stands as per RFP

35	295	Annexure-XXIX	All storage should have minimum 512GB cache memory. Bidder should provide all NVME drives with minimum 100,000 IOPs.	All storage should have minimum 256GB cache memory. Bidder should provide all NVME or SSD drives with minimum 100,000 IOPs. Justification: Request you to reduce storage parameters as required performance can be achieved at much lesser cost.	Clause stands as per RFP
36	295	Annexure-XXIX	SAN fully populated with HBA module - 24 Port	Please confirm if proposed SAN switch to have RPS.	Yes, it is confirmed that bidder's understanding is correct.
37	296	Annexure-XXIX	All storage should have minimum 512GB cache memory. Bidder should provide all NVME drives with minimum 100,000 IOPs.	All storage should have minimum 256GB cache memory. Bidder should provide all NVME or SSD drives with minimum 100,000 IOPs. Justification: Request you to reduce storage parameters as required performance can be achieved at much lesser cost.	Clause stands as per RFP
38	296	Annexure-XXIX	SAN fully populated with HBA module - 24 Port	Please confirm if proposed SAN switch to have RPS	Yes, it is confirmed that bidder's understanding is correct.
39	292	Annexure XXVII	We confirm that the Supplied device/s will not be End-of-sale within 4 years from the date of delivery and will be under support from the date of Delivery of hardware to next 8 years.	We confirm that the proposed device/s will not be End-of-support within 7 years from the date of RFP submission.	Clause stands as per RFP
40	142		Tape Library: LTO7/LTO8 drives for DC and DR to cater to the Backup	Request you to mention minimum requirement of tape library.	Kindly refer corrigendum enclosed

			requirement. These drives will be in a separate virtual partition on the existing library.		herewith
41	75/321	OEM Scope	OEM's involvement for onsite implementation effort being proposed by the bidder during the implementation should be 20% of the overall effort of respective components. During implementation OEM involvement should be spanning across all phases of implementation including Project Preparation, Solution Design Phase (Including Review/design of all the Documents, HLDs/LLDs/ Blueprints and other Solution documents), Migration (if applicable, Configuration and Customization, Integration, Acceptance and Training).	OEM Services to be budgeted	Clause stands as per RFP
42	77/321	79 ESCROW Arrangement	a. Subject to payment of fees for the escrow set up and annual updates by the Bank and verification by an independent consultant, the Bank and the OEM/bidder shall agree to appoint an escrow agent to provide escrow RFP REF No. UCO/DIT/2405/2022-23 Date: 27.12.2022 Page: 77/ 299 services for the deposit of the source code for the Treasury software product licensed/procured by the	OEM has specific approach to escrow clause.	Clause stands as per RFP

		<p>OEM/bidder to the Bank in order to protect its interests in an eventual situation that may arise. The Bank and the OEM shall enter into a tripartite escrow agreement with the designated escrow agent, which will set out, inter alia, the events of the release of the source code for the software and the obligations of the escrow agent. As a part of the escrow arrangement, the company is also expected to provide a detailed code documentation of the Treasury solution which has been duly reviewed by an external independent organization / consultant of the Bank.</p> <p>b. The escrow arrangement suggested by the OEM shall not be binding on the Bank. The Bank reserves the right to explore alternate escrow mechanisms based on the Bank's existing practices. The Bank and the OEM may enter into such escrow arrangement that is mutually agreed upon by the two parties.</p> <p>c. In case OEM have its own ESCROW arrangement then the entire cost shall be borne by the bidder/OEM. In case if OEM does not have any escrow agreement, then</p>		
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		<p>the costs for the Escrow will be paid by the Bank directly to Escrow agent.</p> <p>The source code in escrow will be released to the Bank and shall be licensed to the Bank to use the source code for the purpose of maintaining and developing the software for its internal business requirements in</p> <p>the event that the Agreement/SLA is terminated for either default or insolvency or should the Company cease, or give notice of intention to cease to provide maintenance or technical support service for the software as required by the Agreement.</p> <p>e. The proposed agreement, to be executed between Bank, OEM and Escrow Agent, should ensure that the Escrow Agent is under an obligation to handover the Source Code to Bank merely on a demand from Bank, without any reference to OEM, claiming that the same is required to be handed to Bank in terms of the RFP/SLA/Contract to be executed between the Bank and successful bidder/Vendor.</p>		
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43	226/321	FUNCTIONAL REQUIRMENT - 55	The solution should be capable to support bulk name scanning from various input files .xls, csv, .txt etc. and provide output in various formats as required by the Bank.	Some customization would be required	It is the responsibility of the bidder/OEM to do necessary customization.
44	229/321	FUNCTIONAL REQUIRMENT - 81	Case management fields should be populated automatically with application details if case is generated from an alert.	Some customization would be required	It is the responsibility of the bidder/OEM to do necessary customization.
45	229/321	FUNCTIONAL REQUIRMENT - 83	Solution should be able to export the results of a query, or the entire table to xlsx, pdf, docs, pdf, csv etc.	By default extraction of case management data in excel is provided by solution, for other formats custom reports to be developed	It is the responsibility of the bidder/OEM to do necessary customization.
46	72/321	Integration - 76	<p>The Bidder is expected to configure seamless integrations between other upstream/downstream systems through industry standard techniques.</p> <p>Below is the list of the existing and the future integrator system which bidder needs to do. Bidder needs to factor all the cost of these integrator-CBS, Treasury, MIS, Reporting Agency, FXPC, Any other source/destination not mentioned herein, All non-banking entities, All the Overseas/Domestic subsidiaries/reporting agencies.</p>	Needs to check bidder query	Yes, bidder's understanding is correct.

47	237/321	Scope of Work as mentioned under Clause B of Part-IV under General Functional Requirements	143. On receiving the alert at CBS system through web-service integration, it is mandatory to block or hold the transaction and in this regard all necessary customisation at CBS end shall be carried out by the bidder. In doing so, bidder should factor the cost of the same into commercial BOM. The proposed solution should be tightly integrated with Finacle solution so that separate login into the solution is not required.	Pls note	Clause stands as per RFP
48	244/321	Online/Real-time Customer Screening of Sanction list/Negative List such as OFAC/ UN Sanction list/ any list stipulated by the Local Regulators from time to time etc.	172. To implement Straight Through Protocol as per regulatory requirement, if SFTP is required to be used then necessary licenses and hardware has to be provided by the bidder along with all necessary arrangements where no manual intervention should be present. Bidder has to factor the cost for the same under commercial BOM.	Pls note	Clause stands as per RFP
49	245/321	Online/Real-time Customer Screening of Sanction	The bidder should provide/bring/on-board the following watch list with the proposed solution for the Bank and in this regard, bidder should factor the cost of the watch list	Pls note	Clause stands as per RFP

	<p>list/Negative List such as OFAC/ UN Sanction list/ any list stipulated by the Local Regulators from time to time etc.</p>	<p>under commercial BOM. The proposed solution RFP REF No. UCO/DIT/2405/2022-23 Date: 27.12.2022 Page: 245/299 should be capable to capture all kind of information available under the following watch list or any list, going to added in the future. Once added, the same shall be displayed in the report. Bidders are not entitled to get them refrained from doing any kind of changes in their proposed solution for watch list upload upon showing any kind of technical limitation.</p> <p>a. Politically Exposed Persons database which must be built based on the definition provided by major legislative bodies such as –</p> <ul style="list-style-type: none"> Ø Basel Ø European Union 3rd anti-money Laundering Directive Ø Financial Action Task Force Ø USA Patriot Act Ø Canada's Proceeds of Crime (Money Laundering) and terrorist Financing Act <p>The list may also consider the following –</p> <ul style="list-style-type: none"> Ø Head of State Government and Cabinet Ministers Ø Influential functionaries in 		
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		<p>nationalized industries and government administration</p> <p>Ø Senior Judges</p> <p>Ø Senior Party Functionaries</p> <p>Ø Senior and/or influential officials, functionaries and military leaders and people with similar functions in international or supranational organizations</p> <p>Ø Members of ruling royal families</p> <p>Ø Senior and/or influential representatives of religious organizations (if these functions are connected with political, judicial, military or administrative responsibilities)</p> <p>Ø Senior executives of government owned corporations and businesses</p> <p>b. Worldwide Enhanced Due Diligence Database</p> <p>c. Global Watch List</p> <p>d. Bureau of Industry Standard Denied Persons List</p> <p>e. Bureau of International Security and Nonproliferation List</p> <p>f. Bureau of Industry & Security (BIS), US Dept of Commerce (controlled goods) (exclusively for TBML)</p> <p>g. Chinese Ministry</p> <p>h. EU Enhancements</p> <p>i. European union</p> <p>j. European union List of dual-use</p>		
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		<p>items (exclusively for RFP REF No. UCO/DIT/2405/2022-23 Date: 27.12.2022 Page: 246 / 299 TBML)</p> <p>k. European Union Military Goods List (exclusively for TBML)</p> <p>l. FATF Deficient Jurisdictions List</p> <p>m. Her Majesty's Treasury</p> <p>n. HM Treasury Lists</p> <p>o. HM Treasury Enhancements</p> <p>p. IHS Vessel Companies List (exclusively for TBML)</p> <p>q. IHS Vessel Enhancements List (exclusively for TBML)</p> <p>r. Indian Ministry</p> <p>s. International Arms Trafficker's List</p> <p>t. Iran Sanctions Act (ISA) List</p> <p>u. OFAC</p> <p>v. OFAC Enhancement List</p> <p>w. OFAC Part 561 Enhancements List</p> <p>x. OFAC Part 561 list</p> <p>y. OFAC Sanctions Country Regimes List</p> <p>z. Sanctioned Airport and Seaport List (exclusively for TBML)</p> <p>aa. MAS Singapore List (STR List, Signatories, MAS Caution List, MAS Alert List, Countries, Beneficial Owner, MAS Restricted List)</p> <p>bb. Syrian Enhancement Due Diligence List</p> <p>cc. UN Enhancements</p>		
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			<p>dd. United Nations</p> <p>ee. US bureau of Industry and Security Munitions List (exclusively for TBML)</p> <p>ff. CAATSA Section 231 List - (Countering America's Adversaries Through Sanctions Act of 2017) (exclusively for TBML)</p> <p>gg. Cuba Restricted List (exclusively for TBML)</p> <p>hh. UAPA-Section-51 A of Unlawful Activities-(Prevention)</p> <p>ii. Adverse Media</p> <p>jj. Courts</p> <p>kk. Enforcement List</p> <p>ll. AL Qaida List</p>		
50	46/321	A. Broad Scope of Work as per Standard Requirement: 14	The licenses of the proposed AML & TBML solution should be Perpetual based License in the name of the bank. The Bidder should note these licenses should have no restrictions whatsoever on data size, asset size, transactions or number of non-production sites across the Bank.	Pls note regarding asset size restriction	Presently as on date, asset side of Hong-Kong is 1054 Million USD and Singapore is 1500 Million USD.
51	48/321	A. Broad Scope of Work as per Standard Requirement	The Bidder should maintain Uptime of 99.90% (monthly) of the solution both at DC & DR during contract period.	Can we request them relax the 99.9% uptime to 99 or 99.5%	Clause stands as per RFP
52	283/299	6. Archival	7.38 System should support to integrate all the other applications adopted by the bank. For ex.	We request the bank to provide the list of all the source systems or channels which need to be integrated with the	Clause stands as per RFP

		and Retrieval	CBS(FCR&FCC)/NEFT/RTGS/CARDS SOFTWARE / SWIFT/ ITMS/ ATM/ Internet Banking / Mobile Banking.	proposed AML solution and are in scope as part of this project.	
53	99/299	C. Broad Scope of work as per Singapore Regulatory Requirements	The proposed solution should ensure that transaction monitoring processes and systems are robust to enable suspicious transactions to be flagged, investigated and escalated on real time basis	Is the bank looking for Real-time only or a mix of real-time and batch modes transaction monitoring capabilities for all the transactions taking place across both Singapore and Hong Kong regions. Please confirm.	Kindly refer corrigendum enclosed herewith
54	99/299	C. Broad Scope of work as per Singapore Regulatory Requirements	The proposed solution should ensure that transaction monitoring processes and systems are robust to enable suspicious transactions to be flagged, investigated and escalated on real time basis.	If Answer to the above query is "mix of real-time and batch modes", then please provide the details of the source systems which require real time transaction monitoring capabilities and other source systems which require Batch monitoring capabilities (for both the regions - Singapore and Hong Kong).	The same should be taken care during DRG phase with the successful bidder.
55	12/299	3. Eligibility Criteria	3. The bidder should have a minimum annual turnover of Rs. 100 Crores per year during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	In order to encourage and promote the growth & participation of MSMEs in India, we request bank to modify this clause as follows: The bidder/OEM should have a minimum annual turnover of Rs. 40 Crores per year during the last three financial years i.e. 2019-20, 2020-21 & 2021-22. This must be the individual company turnover and not of any group of companies.	Clause stands as per RFP

56	13/299	3. Eligibility Criteria	7. The bidder must be CMMI (Capability Maturity Model Integration) level 5 Certified Company, and the certificate should be valid as on date of bid submission.	In order to encourage and promote the growth & participation of MSMEs in India, we request the bank to remove this clause.	Since this is not only a Product RFP, vendor needs to provide the services to the Bank and also do the development and support part during the contract period. Also this RFP not only involve the Software part but also involve the Hardware supply, installation and maintenance part during the contract period so CMMI5 will be applicable
57	13/299	3. Eligibility Criteria	8. The bidder must have presence in India and have their own support centre in Kolkata and Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.	We request the bank to modify this clause as follows: The bidder/OEM must have presence in India and have their own support centre in Kolkata or Bangalore. In case bidder does not have their own support centre at either of the above-mentioned cities, then they need to submit undertaking to open support centre in either of these cities within 60 days from the date of award of contract.	Clause stands as per RFP
58	14/299	3. Eligibility Criteria	10. The Proposed integrated AML & TBML solution should have been implemented in any Bank, at India	We request the Bank to remove this clause because not many Vendors/OEMs will have the relevant	Clause stands as per RFP

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			and at either Hong Kong or Singapore or any country other than India HK & SG, which is having more than 750 Branches in India as Scheduled Commercial bank or having business figure of Rs.150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022) and should run as on bid submission date.	experience of implementing the required solution in Singapore and Hong Kong, since not many Indian banks have their operations in these countries.	
59	72/299	76. Integration	5) Below is the list of the existing and the future integrator system which bidder needs to do. Bidder needs to factor all the cost of these integrator – CBS, Treasury, MIS, Reporting Agency, Any other source/destination not mentioned herein, All non-banking entities, All the Overseas/Domestic subsidiaries/reporting agencies.	If implementation is to be done from India, covering Bank's subsidiaries in Singapore and Hong Kong, then please confirm that, is the bank looking for separate AML solution instances for each subsidiary? We recommend bank to go with single instance multiple entity approach, which will help to reduce the overall TCO in terms of Infra Foot Print, Implementation Effort & Cost etc.	It is clarified that the same has been clarified in detail in the RFP under page-45.
60	85/299	3. Online Customer Screening of Sanction list/Negative List such as OFAC/ UN Sanction list/ any list stipulated by the Local	It should also be possible to add new lists as and when they are introduced in future at no additional cost to the Bank. The lists should be updated through straight through process (SFTP/API/Web Service) having preferable mechanism is API/web Service as far as possible, as and when notifications are received from regulators. Users should also be able to create/maintain internal	Please note that the cost of adding new lists would be discussed in detail during the requirements gathering (DRG) phase.	The list is already published in the RFP.

		Regulators from time to time etc.	watch lists to monitor certain customers/commodities as and when required.		
61	231/299	KYC & AML Requirements	100. System should provide a list manager to manage various black-lists provided by regulatory authorities such as lists provided by RBI, MAS, HKMA, FRC ,OFAC -SDN , lists issued time to time by the law enforcement agencies ,PEP lists, UNSCR lists , High risk countries list etc. It should also be possible to add new lists as and when they are introduced in future. The lists should be updated as and when notifications are received from regulators.	Please confirm if the bank has subscribed to any paid watch lists? If yes, provide the list names.	Clause stands as per RFP
62	77/299	79. ESCROW Arrangement	c. In case OEM have its own ESCROW arrangement then the entire cost shall be borne by the bidder/OEM. In case if OEM does not have any escrow agreement, then the costs for the Escrow will be paid by the Bank directly to Escrow agent.	We will sign Escrow with a bank identified Escrow agent and requesting bank to bear the cost of Escrow agreement. Please confirm.	It is clarified that all possible options for maintaining ESCROW arrangement has been clearly spelt out in the RFP document.
63	277/299	2. Integration Application Requirements	2.1 Ability to integrate to support online, real time and batch operation.	In case of batch processing, kindly provide the expected batch window for end of day transaction processing? I.e. In how many hours we will have to process the transactions and generate alerts.	The same will be taken care during DRG phase with successful bidder.

64	43/299	PART - IV Scope of Work	Perform Data Migration from existing systems to proposed systems.	Requesting bank to provide the approximate data size that has to be migrated from the existing systems to the proposed systems?	The same is mentioned under RFP document
65	57/299	64. Implementati on	The Bidder will have to ensure that the software provided as part of the project meets all the requirements described in detail in the functional and technical requirements. The Bidder shall provide all statutory and regulatory reports as required by the Bank in the desired format as part of implementation process. Any interfaces arising out of business needs should be made available to the Bank at no cost during the warranty period of the proposed solution.	Please confirm if the regulatory reports such as STR will be configured in a standard format for both the regions or these regulatory reports may vary/change for the respective regions of Singapore and Hong Kong.	It is clarified that regulatory reports may vary/change for the respective regions of Singapore and Hong Kong.
66	223/299	Annexure - XVII Functional Requirement	42. Customer screening at the time of on boarding (real time) as well as periodically screening in batch mode against the sanctioned lists.	Is the bank looking for Real-time screening of new on boarded customers for both Singapore and Hong Kong regions? Please confirm.	Yes, bidder's understanding is correct.
67	80/299	2. Risk Categorisatio n	E. Risk Calculation for Customers : There should be an automated periodical review mechanism to update the risk categorization and threshold limits for the customer data.	How frequently Customer Risk Categorization (CRC) is to be run for the entire customer base.	It is clarified that all kind of Customer Risk Categorization would be carried out periodically which should be parameter based. Bank shall be able to change the parameter as and when required.

68	80/299	2. Risk Categorisation	E. Risk Calculation for Customers: The proposed comprehensive AML & TBML solution should also have the capability to categorize accounts into risk categories – High, Medium, and Low– as per the risk rating mechanism in tune with the AML & TBML policy.	Please confirm the frequency for Customer Risk Categorization (CRC) re-check for High, Medium and Low-risk customers.	It is clarified that all kind of Customer Risk Categorization would be carried out periodically which should be parameter based. Bank shall be able to change the parameter as and when required.
69	80/299	2. Risk Categorisation	E. Risk Calculation for Customers: There should be an automated periodical review mechanism to update the risk categorization and threshold limits for the customer data.	Please confirm that in how many chunks we need to run the CRC. E.g. if the Bank has 1 million customers, then in a single day the bank may want us to run CRC for 100,000 customers chunks each.	Projected volume of the customers is already mentioned under RFP document.
70	80/299	2. Risk Categorisation	E. Risk Calculation for Customers: There should be an automated periodical review mechanism to update the risk categorization and threshold limits for the customer data.	Please confirm the expected Batch window to run CRC in terms of a number of days. I.e. based on the example given above it will take 10 days to complete CRC on the entire customer base.	Projected volume of the customers is already mentioned under RFP document.
71	71/299	73. EMS Tool for Server Monitoring and Ticket logging	Bank is already having an EMS tool of M/s Microfocus which will be augmented to bidder for tracking and monitoring the SLA and response time of the call logged by the users. Integration of the proposed solution with existing EMS tool will be the responsibility of the bidder.	Please confirm the total number of AML system users / investigator access required for centralized investigation team of the bank?	Clause stands as per RFP

72	71/299	73. EMS Tool for Server Monitoring and Ticket logging	Bank is already having an EMS tool of M/s Microfocus which will be augmented to bidder for tracking and monitoring the SLA and response time of the call logged by the users. Integration of the proposed solution with existing EMS tool will be the responsibility of the bidder.	Please confirm the proposed AML solution users / investigators from the bank's side, will be based out of India or Singapore/Hongkong.	Clause stands as per RFP
73	284/299	Annexure - XIX Bill of Material Specification of Hardware	1. Hardware For Data Centre (DC) (High availability configuration)	Is High Availability (HA) required at both DC & DR environment? Kindly confirm.	Yes, bidder's understanding is correct
74	48/299	A. Broad Scope of Work as per Standard Requirement:	33. The support service shall be provided on all working days of Hongkong & Singapore centre from 7AM to 9PM IST at Kolkata, Bangalore and at BCP site for ensuring proper upkeep and maintenance of the solution.	We request the bank to provide the below details related to support services: 1. Number of L1 Associates 2. Number of L2 Associates 3. Number of L3 Associates 4. Shift timings for each type of Associates	Clause stands as per RFP
75	143/299	4. Warranty, AMC & ATS For Software and Licenses	The Selected Bidder must provide 1 (One) year comprehensive on-site warranty after completion of Implementation (Go-Live Sign off), which should be completed within 6 months from the date of issuance of Purchase Order.	We request the bank to allow a minimum of 8 months' time to implement the project, from the date of issuance of Purchase Order (given the broad scope of work and implementation in 2 different geographies viz. Singapore and Hongkong).	Clause stands as per RFP

76	43/299	A. Broad Scope of Work as per Standard Requirement	The Bidder should setup the UAT environment for testing of the solution before implementation of the solution in the production environment. The UAT setup shall be at Kolkata and used for the customization of any changes before movement in production. The setup would be kept available at all times during the contract period.	Requesting the bank to provide required capacity of Test, Development, UAT and Training servers etc. with respect to the production environment.	The same is already clarified in the RFP document
77	101/299	KYC & AML Requirements	101. There should be support for list scanning of account/customer database against watch lists – incremental screening should be there if there are any updates to the watch list data or customer data. All new customers should be checked against blacklists, watch lists. And there should be provision to run search against existing customers as and when required.	Please provide the details on the existing watch list (Internal and Third-party lists) available at the Bank: 1. Number of Watch lists 2. Names of Watch Lists 3. Number of Entities in each list	The watch list details has already been provided in the RFP document and bidder needs to on-boarding those watch list.
	8/299	Bid Control Sheet	Last Date and Time for receipts of tender bids - 31/01/2023 at 04:00 PM	Given the detailed scope of requirements in the RFP (covering both Singapore and Hongkong regions), we request the bank to extend the bid submission date by at least 15 working days, from the date of response to these queries, so that we can work on an effective response and proposals.	Kindly refer corrigendum enclosed herewith
79	43/299	A. Broad Scope of Work as per	The Bidder is required to supply required Hardware and Software (OS/Application) with required	What is the maximum Hardware (HW) utilization % expected ? Please confirm.	The same is clarified in the RFP document

		Standard Requirement:	licenses, install & deploy the solution at the Bank's Data center at Bangalore and Disaster Recovery (DR) at Kolkata, to integrate the proposed comprehensive AML & TBML solution with CBS (Finacle 10.2.09) and other ancillary banking applications as per Bank's requirement and in case Bank plan to upgrade CBS version in future the Bidder should provide redeployment of the proposed comprehensive & integrated Anti-Money Laundering (AML) & Trade based Money Laundering (TBML) solution during contract period, without any extra cost to the Bank.		
80	43/299	A. Broad Scope of Work as per Standard Requirement:	The Bidder is required to supply required Hardware and Software (OS/Application) with required licenses, install & deploy the solution at the Bank's Data center at Bangalore and Disaster Recovery (DR) at Kolkata, to integrate the proposed comprehensive AML & TBML solution with CBS (Finacle 10.2.09) and other ancillary banking applications as per Bank's requirement and in case Bank plan to upgrade CBS version in future the Bidder should provide redeployment of the proposed comprehensive &	Please confirm the number of years for which Hardware (HW) has to be sized for?	The same is clarified in the RFP document

			integrated Anti-Money Laundering (AML) & Trade based Money Laundering (TBML) solution during contract period, without any extra cost to the Bank.															
81		General Query Hardware Related	General Query - Hardware Related	For us to size the hardware appropriately, requesting the bank to provide the transaction volumes as requested below.	The same is clarified in the RFP document													
82	72/299	76. Integration	5. Below is the list of the existing and the future integrator system which bidder needs to do. Bidder needs to factor all the cost of these integrator – CBS, Treasury, MIS, Reporting Agency, FXPC, Any other source/destination not mentioned herein, All non-banking entities, All the Overseas/Domestic subsidiaries/reporting agencies.	<table border="1"> <tr> <td>Core Banking System (CBS) (for current year) For Singapore</td> </tr> <tr> <td>Core Banking System Name: Finacle</td> </tr> <tr> <td>Total Number of Customers</td> </tr> <tr> <td>Total Number of Accounts</td> </tr> <tr> <td>Total Number of Branches</td> </tr> <tr> <td>Total Number of core banking transactions in a day, month and year</td> </tr> <tr> <td>Hourly max Transactions (Max Transactions. observed in an hour)</td> </tr> <tr> <td>Expected YoY Transaction growth %</td> </tr> <tr> <td>TPS that core banking system is sized for</td> </tr> <tr> <td>average TPS for core banking transactions</td> </tr> <tr> <td>Peak tps for core banking transactions</td> </tr> <tr> <td>Peak Concurrent user logins</td> </tr> <tr> <td>Average Concurrent user logins</td> </tr> </table>	Core Banking System (CBS) (for current year) For Singapore	Core Banking System Name: Finacle	Total Number of Customers	Total Number of Accounts	Total Number of Branches	Total Number of core banking transactions in a day, month and year	Hourly max Transactions (Max Transactions. observed in an hour)	Expected YoY Transaction growth %	TPS that core banking system is sized for	average TPS for core banking transactions	Peak tps for core banking transactions	Peak Concurrent user logins	Average Concurrent user logins	The same is clarified in the RFP document
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83	72/299	76. Integration	5. Below is the list of the existing and the future integrator system which bidder needs to do. Bidder needs to factor all the cost of these integrator – CBS, Treasury, MIS, Reporting Agency, FXPC, Any other source/destination not mentioned herein, All non-banking entities, All the Overseas/Domestic subsidiaries/reporting agencies.	Core Banking System (CBS) (for current year) For Hongkong	The same is clarified in the RFP document
				Core Banking System Name: Finacle	
				Total Number of Customers	
				Total Number of Accounts	
				Total Number of Branches	
				Total Number of core banking transactions in a day, month and year	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				TPS that core banking system is sized for	
				average TPS for core banking transactions	
				Peak tps for core banking transactions	
Peak Concurrent user logins					
Average Concurrent user logins					

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84	235/299	Other Requirements	Transactions done through SWIFT, Trade Finance, net banking, Mobile banking, POS etc. and through any other channels should be integrated with the new application with proper channel identifier.	<p>Internet Banking (IB) (for current year) For Singapore</p> <p>Internet Banking software Name Total number of IB Users Total IB transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc.,) Average TPS of all IB transactions Peak TPS of all IB transactions Hourly max Transactions (Max Transactions. observed in an hour) Expected YoY Transaction growth % Peak Concurrent user logins Average Concurrent user logins</p>	Currently Bank doesn't have any Internet Banking Facility. But the same is in the roadmap of the Bank.
85	235/299	Other Requirements	Transactions done through SWIFT, Trade Finance, net banking, Mobile banking, POS etc. and through any other channels should be integrated with the new application with proper channel identifier.	<p>Internet Banking (IB) (for current year) For Hongkong</p> <p>Internet Banking software Name Total number of IB Users Total IB transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc.,) Average TPS of all IB transactions Peak TPS of all IB transactions Hourly max Transactions (Max Transactions. observed in an hour) Expected YoY Transaction growth % Peak Concurrent user logins Average Concurrent user logins</p>	Currently Bank doesn't have any Internet Banking Facility. But the same is in the roadmap of the Bank.

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86	235/299	Other Requirements	Transactions done through SWIFT, Trade Finance, net banking, Mobile banking, POS etc. and through any other channels should be integrated with the new application with proper channel identifier.	Mobile Banking (MB) (for current year) For Singapore	Currently Bank doesn't have any Mobile Banking Facility. But the same is in the roadmap of the Bank.
				Mobile Banking software - version	
				Total number of MB Users	
				Total MB transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc..)	
				Average TPS of all MB transactions	
				Peak TPS of all MB transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				Peak Concurrent user logins	
				Average Concurrent user logins	
87	235/299	Other Requirements	Transactions done through SWIFT, Trade Finance, net banking, Mobile banking, POS etc. and through any other channels should be integrated with the new application with proper channel identifier.	Mobile Banking (MB) (for current year) For Hongkong	Currently Bank doesn't have any Mobile Banking Facility. But the same is in the roadmap of the Bank.
				Mobile Banking software - version	
				Total number of MB Users	
				Total MB transactions volume per day, month and year (Including: No of Logins (success and failure), No of Beneficiary registration, No of Funds Transfer, etc..)	
				Average TPS of all MB transactions	
				Peak TPS of all MB transactions	
				Hourly max Transactions (Max Transactions. observed in an hour)	
				Expected YoY Transaction growth %	
				Peak Concurrent user logins	
				Average Concurrent user logins	

88	224/299	Annexure XVII FUNCTIONAL REQUIREMENT	45. The solution should interface/integrate with existing SWIFT system for all types of financial/non-financial messages (MT/ISO 20022/ any other format) or any other types of messages introduced by SWIFT in future as per requirement and Trade finance/CBS/Treasury systems through IBM Web sphere MQ (latest version) and web service.	SWIFT For Singapore Total number of remittance transaction in a day, month and year Average TPS of remittance transactions Peak TPS of remittance transactions Expected YoY Transaction growth %	The same shall be conveyed to the successful bidder
89	224/299	Annexure XVII FUNCTIONAL REQUIREMENT	45. The solution should interface/integrate with existing SWIFT system for all types of financial/non-financial messages (MT/ISO 20022/ any other format) or any other types of messages introduced by SWIFT in future as per requirement and Trade finance/CBS/Treasury systems through IBM Websphere MQ (latest version) and web service.	SWIFT For Hongkong Total number of remittance transaction in a day, month and year Average TPS of remittance transactions Peak TPS of remittance transactions Expected YoY Transaction growth %	The same shall be conveyed to the successful bidder
90	224/299	Annexure XVII FUNCTIONAL REQUIREMENT	45. The solution should interface/integrate with existing SWIFT system for all types of financial/non-financial messages (MT/ISO 20022/ any other format) or any other types of messages introduced by SWIFT in future as per requirement and Trade finance/CBS/Treasury systems through IBM Websphere MQ (latest	Trade Finance For Singapore Total number of Trade Finance transaction in a day, month and year Average TPS of Trade Finance transactions Peak TPS of Trade Finance transactions Expected YoY Transaction growth %	The same shall be conveyed to the successful bidder however the overall projected transaction volume has been shared in the RFP document

			version) and web service.		
91	224/299	Annexure XVII FUNCTIONAL REQUIRMENT	45. The solution should interface/integrate with existing SWIFT system for all types of financial/non-financial messages (MT/ISO 20022/ any other format) or any other types of messages introduced by SWIFT in future as per requirement and Trade finance/CBS/Treasury systems through IBM Websphere MQ (latest version) and web service.	Trade Finance For Hongkong Total number of Trade Finance transaction in a day, month and year Average TPS of Trade Finance transactions Peak TPS of Trade Finance transactions Expected YoY Transaction growth %	The same shall be conveyed to the successful bidder however the overall projected transaction volume has been shared in the RFP document

92		General Query	General Query	<p>Any Other System X (for current year and projected after 1, 2, 3, 4 and 5 years)</p> <p>System X Name and Vendor Total number of Account in System X Total transactions volume per day Total transactions volume per month Total transactions volume per Year Average TPS of all transactions in System X Peak TPS of all transactions in System X Hourly max Transactions (Max Txns. observed in an hour) Expected YoY Transaction growth %</p>	The same is already clarified in the RFP document.
93	12	Eligibility Criteria point#5	IN case OEM Experience is shown then Annexure XXXIII needs to be provided duly signed by the OEM which needs to be dully signed and stamped by Both i.e., OEM of treasury solution and the authorized signatory of the Bidder.	<p>Copy of purchase order along with Satisfactory Client Certificate/self-undertaking by company secretary /Reference Letter / Sign off from customer mentioning the Module and status of implementation of the project is to be submitted. Annexure XXXIII is not provided in the RFP. Please share the format.</p>	Kindly refer corrigendum enclosed herewith
94	13	Eligibility Criteria point#8	Self-Declaration on Bidder's letter head signed by the authorized signatory and provide the GST Certification Detail of the support center	<p>Detail of the support center address with GST certificate OR Self-Declaration on Bidder's letter head signed by the authorized signatory and provide the GST Certification Detail of the support center</p>	Kindly refer corrigendum enclosed herewith
95	13	Eligibility Criteria point#9	Relevant Credential Letter from the Bank OR Copy of Purchase Order/ Contract with completion certificate	<p>Relevant Credential Letter from the Bank OR Copy of Purchase Order/ Contract with completion certificate/self-undertaking by authorized</p>	Clause stands as per RFP

				signatory/company secretary	
96	15	Eligibility Criteria point#15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	The Proposed OEM of treasury solution AML & TBML should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	Kindly refer corrigendum enclosed herewith
97	15	Eligibility Criteria point#16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	The Proposed OEM of treasury solution AML & TBML Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	Kindly refer corrigendum enclosed herewith
98	15	Eligibility Criteria point#16	The service provider should ensure that there are no legal proceedings/inquiries/investigations have been commenced / pending/threatened against service provider by any statutory, regulatory or investigative agencies or any other for which performance under the contract will get adversely affected / may get affected.	This clause is already covered in the Annexure VI - Undertaking For Non-Blacklisting / Non-Debarment Of The Bidder. Please remove the this point from eligibility criteria	Clause stands as per RFP
99	25	Authorized Signatory	The selected bidder shall submit, a certified copy of the resolution of their Board certified by Company Secretary along with Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond.	The selected bidder shall submit, a certified copy of the resolution of their Board certified by Company Secretary along with OR Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond.	Kindly refer corrigendum enclosed herewith
100	45	Part IV scope of work	9-0	This point is blank. Please provide the complete scope for this point or delete this point.	Kindly refer corrigendum enclosed herewith

101	44	A. Scope of Work Standard Requirement: 2	<p>The proposed solution should be capable of doing following screening and monitoring on real time basis under robust and dynamic mode and that should be capable to hold/block any transaction and may release post investigation -</p> <p>I. Transaction Screening & Monitoring II. Name Screening - Client/ Related Party/ Counter Party/ Beneficial Owner/ Director/ Authorized Signatories Screening III. Trade based/remittance related screening IV. SWIFT screening (MT, MX & Multi format MX) V. Vessel Screening (Real Time) VI. Vessel tracking (Near Real Time) VII. Port/Country Screening VIII. Goods/ Dual Goods Screening</p>	<p>1. We understand that in any typical trade based transaction / remittance screenings, the bank official would perform multiple checks before making the remittance transaction. What is TAT for processing remittance transactions? What is the turnaround time expected for real time alert? What are the different checks expected as part of remittance / trade based screening?</p> <p>2. Do we need to integrate with Core Banking system to obtain data? How will the data provided for Trade related transactions?</p> <p>3. For Vessel tracking & Vessel screening, does Bank has subscription to any external data source? What is the data source and whether any API will be provided to access the data from external sources?</p> <p>4. For SWIFT screening, whether we need to integrate with SWIFT system or data will be provided through CBS?</p>	Kindly refer corrigendum enclosed herewith
102	45	A. Broad Scope of Work as per Standard Requirement: 7 & 8	<p>Production at DC in HA (High Availability Active – Active)</p> <ul style="list-style-type: none"> <input type="checkbox"/> DR - Should be deployed with same architecture and same capacity of Production <input type="checkbox"/> UAT - 20% of production in non-HA <input type="checkbox"/> Test & Development - 20% of production in non-HA <p>According to the above, there would be two production environment one is DC and another is DR.</p>	As most large banks use AML in an active-passive mode (DC&DR), we request to UCO bank to also consider the same.	Clause stands as per RFP

103	49	A. Broad Scope of Work as per Standard Requirement: 36 & 37	<p>36. The proposed solution must support Windows, Linux (at least Red Hat, SUSE, Ubuntu and CentOS), Solaris, and AIX with native high availability options. It must support both physical and virtual platforms. For the purpose of integration with CBS, it is to be keep in mind that currently Hong Kong & Singapore CBS system is running on HP-UX platform.</p> <p>37. The proposed solution must have pre-packaged support for all widely used databases like Oracle, MS-SQL, MYSQL, Sybase, PostGre SQL, DB2, NoSQL etc. It must support both physical and virtual platforms. For the purpose of integration with CBS, it is to be keep in mind that currently Hong Kong & Singapore CBS system is running on Oracle Enterprise database platform.</p>	The proposed solution would support only specific OS and Databases on which there will be detailed Hardware recommendations. Most of the supported version will be from this list, but all the OS and DB listed here may not be supported.	Clause stands as per RFP
104	50	A. Broad Scope of Work as per Standard Requirement: 41	The given solution should be capable of pulling data on real-time. Rule processing, Data pulling and Alert generation should be simultaneous.	What is the message standards/formats to be considered for screening if it is real time (MT102, 7XX etc.)? Is the screening requires real-time holding /blocking of transaction and release post investigation. What is the turnaround time expected for near real-time alert (say 2 minute) Do we need to integrate with SWIFT or Core Banking system to obtain data?	Message format shall be either MT or MX or Multiformat MX. Yes, screening requires real-time holding /blocking of transaction and release post investigation. Need to integrate with both for outward and

					inward.
105	51	A. Broad Scope of Work as per Standard Requirement: 49	The proposed solution should be able to integrate with Bank's existing security solution like DAM, PIM, SIEM etc. Besides that, Bank will provide required network components, security components (firewall ports, Anti-virus, etc.), co-hosting space, power (max 3.5KVA load per rack) and cooling. All other components required to complete the scope of work needs to be quoted by the bidder.	Kindly mention in detail what all other components required to be quoted by bidder	All other components means that bidder may propose those components which is not specified in the RFP document and it may require according to the proposed solution.
106	51	A. Broad Scope of Work as per Standard Requirement: 51	Bidder needs to engage an independent third party for conducting Data Migration Audit. The engaged 3rd party should have with experience of doing Data Migration Audit in scheduled commercial Bank in India for AML solution.	Will the bank consider DMA experience of CBS solution also since there are not too many references available for DMA of AML solution.	Clause stands as per RFP
107	56	63. Security Management	11) Bidder to avoid request for any sort of remote access to the application / database for development / testing / support requirement.	Request the bank to confirm, if they can allow the remote access through trusted VPN based remote support with traffic emanating from a whitelisted IP.	It is clarified that no remote access shall be provided.
108	62	66.1 Performance management and reporting	Execute Benchmarking of proposed the proposed solution environment based on the proposed application & infrastructure including sharing of report and observation and validation	Will it suffice if the OEM submits the benchmarking report of any existing benchmarking exercise done.	Clause stands as per RFP

109	85	Online Customer Screening of Sanction list/Negative List such as OFAC/ UN Sanction list/ any list stipulated by the Local Regulators from time to time etc.	a. Politically Exposed Persons database which must be built based on the definition provided by major legislative bodies such as	Does the Bank have any standard commercially subscribed list like Dow Jones or World check? Is bidder expected to recommend / prescribe any list as part of the response. We request UCO bank to extend the subscription of existing Watch list providers for India AML for Hong Kong and Singapore region as well.	It is clarified that the bidder should provide/bring/on-board the watch list with the proposed solution for the Bank and in this regard, bidder should factor the cost of the watch list under commercial BOM.
110	87	4. Other General Functional Requirement	Upon screening of the end-user applications like CBS or other back-office systems on real-time basis, either through web-service mechanism or API integration,the proposed solution after maintaining the audit trail.	The proposed AML solution would provide screening results as a decision to source system. The option to Block / Unblock needs to be developed in CBS system since ultimate blocking needs to be done in CBS system and not AML solution.	Yes, bidder's understanding is correct but it should be based on the alert generated from AML & TBML system.
111	89	4. Other General Functional Requirement	Pre trade check facility on various items like port of loading/destination, country, currency, vessel/ship..... through customisation during doing trade finance business. Now, it is proposed that during initiation of trade finance transaction under CBS, has been taken up later and the screening is still performed by the screening solution.	1. We understand that in any typical trade based transaction / remittance screenings, the bank official would perform multiple checks before making the remittance transaction. What is TAT for processing remittance / trade based transactions? What is the turnaround time expected for real time alert? What are the different checks expected as part of remittance / trade based screening?	It is clarified that these are all real time checks or alert generation under blocking/holding mode.

			It is also proposed that all kind of information, captured under system and needs to factor the cost of the same under commercial BOM.	Since the bidder does not have control over the CBS application, we would request to existing CBS vendor for any customization in CBS. Bidder would assist the bank to provide the requirement and integration required with the proposed AML solution.	
112	90	4. Other General Functional Requirement	The solution should be extendable to TBML monitoring requirements such as monitoring fair trades, related associates, margin movement, over-under invoicing etc	Is there any subscription available with Bank to get external data for commodity prices to check fair trades / over-under invoicing? We request UCO bank to extend the subscription of existing data & service providers. What is the current process of monitoring such exceptions?	No such subscription is available with the Bank. It is the responsibility of the bidder to provide/bring such data or sources of data and same needs to be factored under commercial BOM.
113	96	TABLE – B : LIST OF TBML ALERTS	TBML_30 : Substantial inconsistencies between the information originally supplied and that contained in the documents TBML_31 : Suspected discrepancies between description of goods on transport document wise vs invoice and other documents TBML_32 : Import payments being made against old bills after lapse of considerable period of time from import of goods, without appropriate justification and documentation TBML_29 : Prima facie the documents submitted look suspicious	Does the Bank has unstructured data captured from documents in their data source? We understand that the data is already available in CBS and AML role is to identify the inconsistency between the information and data contained in the document and raise the alerts. Bank to clarify.	It is clarified that these are all regulatory requirements.

			<p>TBML_35 : The LC contains non-standard clauses or phrases or has unusual characteristics</p> <p>TBML_48 : Identity documents are not verifiable</p>		
114	141	Resource Table	<p>Bidder needs to factor minimum below resources during Sustenance Phase</p>	<p>Kindly provide the number of days the resource need to come (e.g. 5 days a weeks) for resources at DC and DR</p>	<p>It is clarified that as per the working day of India, Hongkong & Singapore. However, in case of exigency, DR Drill or disaster situation, vendor has to provide necessary support services on all days along with extended hours.</p>
115	143	Warranty, AMC & ATS – For Software	<p>The Selected Bidder must provide 1 (One) year comprehensive on-site warranty after completion of Implementation (Go-Live Sign off), which should be completed within 6 months from the date of issuance of Purchase Order. The Bidder has to provide ATS for all the Software equipment supplied under this RFP for Four years after the expiry of warranty period.</p>	<p>Software support including warranty and ATS should be within contract period only. Right now it is 4 Years from the end of 1 year warranty which will start post go-Live.</p>	<p>The tenure of the Contract will be for a period of 5 (Five) years effective from the date of execution of the Service Level Agreement (SLA).</p>
116	144	Warranty, AMC & ATS – For Hardware	<p>The Selected Vendor must provide 5 (Five) years on-site comprehensive warranty for all items to be supplied under this RFP covering all parts and</p>	<p>Hardware AMC should start from the date of Hardware installation instead of Software Go-Live</p>	<p>Clause stands as per RFP</p>

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			labour from the date of acceptance of the systems by UCO Bank		
117	145	Payment Terms – Hardware Database systems, OS & Other Peripheral	80% - Delivery of Hardware 10% - Successful installation & Acceptance 10% - Successful Go-Live	80% - Delivery of Hardware 20% - Successful installation & Acceptance 10% – Successful Go-Live	Clause stands as per RFP
118	145	Payment Terms - Anti-Money & Trade Based Money Laundering Solution licenses	60% - Delivery of software license 10% - State assessment & Gap analysis 10% - UAT signoff 10% - Release of Customized software 10% - One month after successful release	90% - Delivery of software License 10% – State assessment & Gap analysis 10% – UAT signoff 10% – Release of Customized software 10% – One month after successful release 10% - On Successful Go-live	Clause stands as per RFP
119	148	6. Schedule of Implementation	Delivery of Hardware & software at DC & DR – T+6 Weeks	Delivery of Hardware at DC & DR – T+6 Weeks 12 Weeks	Clause stands as per RFP
120	218	Annexure – XVII	Annexure – XVII – Functional Requirement	Please share the .xls format of Annexure–XVII Functional Requirement	The same is not available
121	231	Annexure – XVII Functional requirement - Point#94	Solution should not have any restriction on the license in terms of no. of users, no. of transactions, no. of channels, no. of Banking products, no. of branches and asset size of bank etc.	Request bank to provide the asset size for both Hong Kong and Singapore site	Presently as on date, asset size of Hong-Kong is 1054 million USD and Singapore is 1500 million USD.

122	236	Other Requirements – 135	Software should have link of MPAY Transactions enquiry	Please elaborate on the requirement	It is clarified that both overseas centre doesn't have mobile banking facility at present but the same is under the roadmap of the Bank.
123	285	Annexure – XX & Annexure – XXI	Annexure – XX & Annexure – XXI – Bill of Material	Please share the .xls format of Annexure – XX & Annexure – XXI.	The same is available under e-tender portal
124	12	2	The bidder should be an OEM / OSD or their authorized representative in India. In case OEM / OSD participate in the tender process directly, authorized representative will not be permitted to participate in the same tender process.	Please clarify whether OSD can participate more than one Bidder.	Yes, OSD can participate with more than one bidder.
125	12	5	The Bidder should have the experience of implementing the proposed integrated AML & TBML solution in last 10 years and providing post go-live support in any Bank, in India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022). OR	The given criteria of branches and business volume is substantially lower than UCO Bank's size of operations and therefore is irrelevant. Secondly, the operational size for the 2 centers at Hongkong and Singapore is also comparatively lower than most retail banks. We therefore request to remove this criteria in totality since it prevents companies having capabilities but not having a large implementation site.	Clause stands as per RFP

			The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, in India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).		
126	13	6	The Bidder should have a staff of minimum 50 (Fifty) people to support customization, installation, implementation, integration and periodic maintenance of the proposed solution.	We request to remove or reduce this criteria since TBML and AML solutions do not require such team size.	Clause stands as per RFP
127	13	8	The bidder must have presence in India and have their own support centre in Kolkata and Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.	We request to reduce the support centre requirement to ONE city since this is not a real time solution.	Clause stands as per RFP
128	13	9	The independent third-party agency for Review of Configurations, Audit and Model Set-up should be CERT-in emplaned and should have	We request this requirement to be fulfilled during the project implementation.	Clause stands as per RFP

			experience of doing IS audit/ VAPT for a scheduled commercial bank in India Having more than 500 branches in India.		
129	14	10	The Proposed integrated AML & TBML solution should have been implemented in any Bank, at India and at either Hongkong or Singapore or any country other than India HK & SG, which is having more than 750 Branches in India as Scheduled Commercial bank or having business figure of Rs.150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022) and should run as on bid submission date.	The given criteria of branches and business volume is substantially lower than UCO Bank's size of operations and therefore is irrelevant. Secondly, the operational size for the 2 centers at Hongkong and Singapore is also comparatively lower than most retail banks. We therefore request to remove this criteria in totality since it prevent companies having capabilities but not having a large implementation site.	Clause stands as per RFP
130	15	15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	Since an OEM has been allowed to bid through a 3rd party / SI, this criteria should not apply only to OEM but also can be fulfilled by an SI. Kindly make necessary changes.	Kindly refer corrigendum enclosed herewith
131	15	16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	Since an OEM has been allowed to bid through a 3rd party / SI, this criteria should not apply only to OEM but also can be fulfilled by an SI. Kindly make necessary changes.	Kindly refer corrigendum enclosed herewith
132	15	Note	In this tender process either authorized representative / distributor / dealer in India on behalf	One applicable condition should also be added i.e. an OEM cannot bid through multiple authorized	Clause stands as per RFP

			of Principal OEM (Original Equipment Manufacturer) or Principal OEM itself can bid but both cannot bid simultaneously. In such case OEM bid will only be accepted. If an agent/ distributor submits bid on behalf of the Principal OEM, the same agent/ distributor shall not submit a bid on behalf of another Principal OEM in the same tender for the same item or product.	representative / distributor / dealer.	
133	36	1	<p>Proposed AML & TBML Solution Capability and Integration</p> <p>The Proposed integrated AML & TBML solution should have been implemented in any Bank, int India and at either Hongkong or Singapore or any country other than India HK & SG, which is having more than 750 Branches in India as Scheduled Commercial bank or having business figure of Rs. 150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022). (Max Marks – 200)</p> <p>i. 2 Client Reference (One in India AND one at either Singapore or Hongkong or any country other than India, HK & SG) (100 Marks)</p>	<p>The given criteria of branches and business volume is substantially lower than UCO Bank's size of operations and therefore is irrelevant.</p> <p>Secondly, the operational size for the 2 centers at Hongkong and Singapore is also comparatively lower than most retail banks.</p> <p>We therefore request to remove this criteria in totality since it prevents companies having capabilities but not having a large implementation site.</p> <p>We suggest the graded score to be aligned to no. of AML sites anywhere globally since AML rules and guidelines originate from global bodies like FATF.</p>	<p>Clause stands as per RFP</p>

			<p>ii. 3 Client Reference (One in India AND one at either Singapore or Hongkong AND one at any country other than India, HK & SG) (130 Marks)</p> <p>iii. 4 Client Reference (One in India, one in Singapore, one in Hongkong, one at any country other than India, HK & SG) (160 Marks)</p> <p>iv. 5 Client Reference (Two in India, one at Singapore, one at Hongkong, one at any country other than India, HK & SG) (200 Marks)</p>		
134	36	1	<p>The proposed integrated AML & TBML solution should be able to integrate with Finacle Core Banking Solution (version 10x) in scheduled Commercial Bank in India/ Hongkong/ Singapore having more than 750 Branches in India or having business figure of Rs. 150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022). (max 100 Marks)</p> <p>i. 2 Client Reference (50 Marks)</p> <p>ii. 3 Client Reference (70 Marks)</p> <p>iii. More than 3 Client Reference (100 Marks)</p>	<p>The given criteria of branches and business volume is substantially lower than UCO Bank's size of operations and therefore is irrelevant.</p> <p>Secondly, the operational size for the 2 centers at Hongkong and Singapore is also comparatively lower than most retail banks.</p> <p>We therefore request to remove this criteria in totality since it prevents companies having capabilities but not having a large implementation site.</p> <p>We suggest the graded score to be</p>	<p>Clause stands as per RFP</p>

				aligned to no. of AML sites anywhere globally since AML rules and guidelines originate from global bodies like FATF.	
135	37	2	<p>The Bidder should have the experience of implementing the proposed integrated AML & TBML solution in last 10 years and providing post go-live support in any Bank, at India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs. 150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p> <p>1. 2 Client Reference (100 Marks) 2. 3 Client Reference (130 Marks) 3. 4 Client Reference (160 Marks) 4. 5 Client Reference (200 Marks)</p> <p>OR</p> <p>The OEM of the proposed integrated AML & TBML solution should have the experience of implementing proposed integrated AML & TBML solution in last 10 years in any Bank, at India or abroad, which is having presence in India as scheduled commercial Bank with more than 750 Branches or having business figure of Rs.150,000 Crore in India as scheduled commercial Bank during the last financial year (2021-2022).</p>	<p>The given criteria of branches and business volume is substantially lower than UCO Bank's size of operations and therefore is irrelevant.</p> <p>Secondly, the operational size for the 2 centers at Hongkong and Singapore is also comparatively lower than most retail banks.</p> <p>We therefore request to remove this criteria in totality since it prevents companies having capabilities but not having a large implementation site.</p> <p>We suggest the graded score to be aligned to no. of AML sites anywhere globally since AML rules and guidelines originate from global bodies like FATF.</p>	Clause stands as per RFP

			<p>1. 2 Client Reference (100 Marks)</p> <p>2. 3 Client Reference (130 Marks)</p> <p>3. 4 Client Reference (160 Marks)</p> <p>4. 5 Client Reference (200 Marks)</p>		
136	73	5	Needs to provide test cases to bank (at least 2000) mix of positive and negative and take approval from bank on the same.	Test Case preparation for the purpose of User Acceptance is generally the responsibility of the Bank. We suggest the Bank to accept test cases developed by the Bidder/OEM and modify them as needed by the Bank. Also to note that 2000 test cases for AML system is on higher side and needs to be brought under 500. Please confirm.	Clause stands as per RFP
137	76	79	ESCROW Arrangement	We request the Bank to accept Escrow Agent of the Bidder and also share the Key Contractual obligations that it would like to be covered under escrow arrangement.	Clause stands as per RFP
138	68		<p>10) The Bidder is required to maintain all in scope items for all the environments. Bidder is required to perform vendor management during contract duration.</p> <p>11) Any other hardware and peripheral software like Database etc. need to be implemented and maintained by the bidder throughout the tenure of the contract.</p> <p>12) The hardware technology proposed for the Solution should be enterprise class, best of the breed,</p>	Kindly note that the expected DC and DR implementation, monitoring & maintenance is not a competency available with an OEM. We therefore request to remove this part of deliverables from the RFP.	Clause stands as per RFP

			latest, tested and stable release of OEM vendor and based on the latest platform enabling technology. 13) The Bidder needs to size, design, commission and maintain the hardware and related software for all the applications supplied in the RFP for the period of contract required as per the RFP.		
139	13	Part-I/3-Eligibility Criteria/8	The bidder must have presence in India and have their own support centre in Kolkata and Bangalore. In case bidder does not have their own support centre at any of the above-mentioned cities, then they need to submit undertaking to open support centre in these cities within 60 days from the date of award of contract.	The bidder has a support centre in Bangalore. Request the bank to relax this clause for having a support centre in both cities.	Clause stands as per RFP
140	13	Part-I/3-Eligibility Criteria/9	The independent third-party agency for Review of Configurations, Audit and Model Set-up should be CERT-in emplaned and should have experience of doing IS audit/ VAPT for a scheduled commercial bank in India having more than 500 branches in India.	Request for clarification - Review of configurations and model set-up is done by the OEM vendor. Is it mandatory for the bidder to have a third-party agency for audit and VAPT purposes?	Yes it is mandatory and clause stands as per RFP.
141	15	Part-I/3-Eligibility Criteria/15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	Request the bank for clarification – the clause mentions a treasury solution whereas the requirement is for an AML/TBML solution.	Kindly refer corrigendum enclosed herewith
142	15	Part-I/3-	The Proposed OEM of treasury	Request the bank for clarification – the	Kindly refer

		Eligibility Criteria/16	solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	clause mentions a treasury solution whereas the requirement is for an AML/TBML solution.	corrigendum enclosed herewith
143	15	Part-I/3-Eligibility Criteria/16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	Request the bank to relax the turnover clause.	Kindly refer corrigendum enclosed herewith
144	51	Part-IV/Scope of Work/A/51	Bidder needs to engage an independent third party for conducting Data Migration Audit. The engaged 3rd party should have with experience of doing Data Migration Audit in scheduled commercial Bank in India for AML solution.	Request the bank to kindly keep Data Migration Audit from a third-party outside the scope of this engagement.	Clause stands as per RFP
145	54	Part-IV/Scope of Work/A/58(3)	The successful bidder should provide the source code of all the customizations made to the Bank. The Bidder is also required to perform a secure source code review of all the custom developments and share the report with bank for review and approval.	The OEM vendor is willing to enter an escrow arrangement as per the bank's choice. The cost for the same will have to be borne by the bank.	Clause stands as per RFP
146	66	Part-IV/Scope of Work/A/70(1)	The successful bidder is required to provide the necessary hardware (Server, Storage, OS and Database etc.), to operationalize the complete Solution as proposed in the bid.	Is it mandatory for the bidder to provide hardware as the requirement is for a software solution?	Yes it is mandatory and clause stands as per RFP

147	77	Part-IV/Scope of Work/A/79(a)	As a part of the escrow arrangement, the company is also expected to provide a detailed code documentation of the Treasury solution which has been duly reviewed by an external independent organization / consultant of the Bank.	The OEM vendor is willing to enter an escrow arrangement as per the bank's choice. The cost for the same will have to be borne by the bank. Request the bank for clarification – the clause mentions a treasury solution whereas the requirement is for an AML/TBML solution.	Kindly refer corrigendum enclosed herewith
148	79	Part-IV/Scope of Work/B/1	On receiving the alert at CBS system through web-service integration, it is mandatory to block or hold the transaction and in this regard all necessary customisation at CBS end shall be carried out by the bidder. In doing so, bidder should factor the cost of the same into commercial BOM. The proposed solution should be tightly integrated with Finacle solution so that separate login into the solution is not required.	The customisations at the CBS will be out of scope for this engagement. Kindly confirm if the same can be excluded from this engagement.	Clause stands as per RFP
149	89	Part-IV/Scope of Work/B/4(p)	..The user would then determine if the hits are a true match before putting the transaction through CBS. This process is being done because details of Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are not available in the CBS system. ...the vendor has to customise and design a web-page (either separate menu or as part of the product menu) in the CBS system during the	Any change in the CBS needs to be done by the CBS. Request the bank to kindly exclude the same from this engagement.	Clause stands as per RFP

			key-in of the information so that all the relevant information for screening gets captured and the resultant hits would be generated in a report, to decide and mark the transaction for hold or release.		
150	236	Annexure-XVII/Functional Requirement /142	The proposed AML & TBML solution should be integrated with the CBS or other back-office system either through web-service mechanism or through API integration and this integration should be capable enough for identifying the de-duplication and generating the respective alerts before the end-user of the respective back-office system/CBS on real time basis under blocking mode which may release post investigation by the user having higher work class. User Id of the web-service requestor should be captured in this regard. Here, de-duplication process shall be applicable for different types of customer like direct customer, floating customer, counter party customer, related party, beneficial owner, director, signatory authorities. This de-duplication process shall also be triggered on real time basis on pre-existing customers, new customers and during changes of	Kindly confirm if de-duplication in real-time is a requirement for this RFP.	Yes, de-duplication in real-time is a requirement for this RFP

			any identification parameters/name of the customer.		
151	237	Annexure- XVII/Functional Requirement /143	On receiving the alert at CBS system through web-service integration, it is mandatory to block or hold the transaction and in this regard all necessary customisation at CBS end shall be carried out by the bidder. In doing so, bidder should factor the cost of the same into commercial BOM. The proposed solution should be tightly integrated with Finacle solution so that separate login into the solution is not required.	The customisations at the CBS will be out of scope for this engagement. Kindly confirm if the same can be excluded from this engagement.	Clause stands as per RFP
152	244-245	Annexure- XVII/Functional Requirement /174	The bidder should provide/bring/on-board the following watch list with the proposed solution for the Bank and in this regard, bidder should factor the cost of the watch list under commercial BOM. The proposed solution should be capable to capture all kind of information available under the following watch list or any list, going to added in the future. Once added, the same shall be displayed in the report. Bidders are not entitled to get them refrained from doing any kind of changes in their proposed solution for watch list upload upon showing any kind of	The required lists are provided by third-party vendors. Request the Bank to engage with these providers, the proposed solution is agnostic of the list provider.	Clause stands as per RFP

			technical limitation.		
153	248	Annexure- XVII/Functional Requirement /195	<p>Pre trade check facility on various items like port of loading/destination, country, currency, vessel/ship, goods, beneficiary, IE code, importer/ exporter, banks, applicant, limits etc. on real time basis should be made available at CBS system through customisation during doing trade finance business.</p> <p>Presently before a transaction is getting posted in the CBS, details of the transaction, that is, Entity name, Beneficiary name, Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are keyed into the existing TBML solution and the screening solution is throwing out hits, if any on parameters keyed in against the sanction list. The user would then determine is the hits are a true match before putting the transaction through CBS. This process is being done because details of Port of Loading, Port of Discharge, Vessel name, IMO Number, Description of goods etc. are not available in the CBS system.</p>	The customisations at the CBS will be out of scope for this engagement. Kindly confirm if the same can be excluded from this engagement.	Clause stands as per RFP

			<p>The risk of doing the present process is that if the transaction is not immediately taken up in the CBS system and on the next day or after, the screening in the existing TBM solution is not done again. As such Bank risk the possibility of the transaction could be sanctioned if the screening list was updated.</p> <p>Now, it is proposed that during initiation of trade finance transaction under CBS, the additional details like Port of Loading, Port of Discharge, Vessel name, IMO Number etc. which are not available in CBS at present, the vendor has to customise and design a web-page (either separate menu or as part of the product menu) in the CBS system during the key-in of the information so that all the relevant information for screening gets captured and the resultant hits would be generated in a report, to decide and mark the transaction for hold or release. This will avoid any possibility of risk even when the transaction has been taken up later and the screening is still performed by the screening solution.</p>		
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			<p>It is also proposed that all kind of information, captured under CBS system and pertaining/ prone to be a part of screening from AML & TBML perspective (other than transaction screening), the same should be integrated with the proposed solution through either API or web-service integration for effective real-time monitoring and screening. In this regard, bidder has to do all kind of customisation at CBS system and needs to factor the cost of the same under commercial BOM.</p>		
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Department of Information Technology

Request for Proposal (RFP) for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Re-tendering) {E-tendering} RFP Ref No: UCO/DIT/2405/2022-23 Date: 27/12/2022
Amendments, Addendums and Corrigendum's uploaded on 04.02.2023

Sl. No	Clause No	Existing Clause	Modified Clause
1	Eligibility Criteria, Clause No. 15	The Proposed OEM of treasury solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.	The Proposed OEM of comprehensive & integrated AML & TBML solution should have Positive Net Worth during the past 3 financial years i.e., 2019-20, 2020-21, 2021-22.
2	Eligibility Criteria, Clause No. 16	The Proposed OEM of treasury solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.	The Proposed OEM of comprehensive & integrated AML & TBML solution Should have a minimum annual turnover of Rs. 100 Crore in each of the last three financial years i.e., 2019-20, 2020-21, 2021-22.
3	Scope of Work	Tape Library: LTO7/LTO8 drives for DC and DR to cater to the Backup requirement. These drives will be in a separate virtual partition on the existing library.	Tape Library: : LTO7/LTO 8 drives for DC (50 nos.) and DR (20 nos.) to cater the Backup requirement. These drives will be in a separate virtual partition on the existing library.
4	C. Broad Scope of work as per Singapore Regulatory Requirements	The proposed solution should ensure that transaction monitoring processes and systems are robust to enable suspicious transactions to be flagged, investigated and escalated on real time basis	The proposed solution should ensure that transaction monitoring processes and systems are robust to enable suspicious transactions to be flagged, investigated and escalated on mix of real time basis and batch modes.
5	Eligibility Criteria point#5	IN case OEM Experience is shown then Annexure XXXIII needs to be provided duly signed by the OEM which needs to be dully signed and stamped by Both	In case OEM Experience is shown then Annexure XXXI needs to be provided duly signed by the OEM which needs to be dully signed and stamped by Both i.e. OEM of

		i.e., OEM of treasury solution and the authorized signatory of the Bidder.	comprehensive & integrated AML & TBML solution and the authorized signatory of the Bidder.
6	Eligibility Criteria point#8	Self-Declaration on Bidder's letter head signed by the authorized signatory and provide the GST Certification Detail of the support center	Self-Declaration on Bidder's letter head signed by the authorized signatory and provide the GST Certification along with the detail of the support centre address.
7	Authorized Signatory	The selected bidder shall submit, a certified copy of the resolution of their Board certified by Company Secretary along with Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond.	The selected bidder shall submit, a certified copy of the resolution of their Board certified by Company Secretary or Power of Attorney duly stamped, authorizing an official or officials of the company to discuss, sign with the Bank, raise invoice and accept payments and also to correspond.
8	Under Part – III, Clause-3, Technical Evaluation	<p>Evaluation Approach – 1. Proposed AML & TBML Solution Capability and Integration</p> <p>B. The proposed integrated AML & TBML solution should be able to integrate with Finacle Core Banking Solution (version 10x) in scheduled Commercial Bank in India/ Hongkong/ Singapore having more than 750 Branches in India or having business figure of Rs. 150,000 Crore in India as scheduled commercial bank during the last financial year (2021-2022). (max 100 Marks)</p> <ol style="list-style-type: none"> 2 Client Reference (50 Marks) 3 Client Reference (70 Marks) More than 3 Client Reference (100 Marks) 	<p>Evaluation Approach – 1. Proposed AML & TBML Solution Capability and Integration</p> <p>B. The proposed integrated AML & TBML solution should be integrated with Finacle Core Banking Solution (version 10x or higher) in scheduled Commercial Bank in India or abroad. (max 50 Marks)</p> <ol style="list-style-type: none"> 2 Client Reference (25 Marks) 3 Client Reference (35 Marks) More than 3 Client Reference (50 Marks) <p>C. The proposed integrated AML & TBML solution should have been implemented in any global Bank having presence [in Hongkong and Singapore (All two countries together)] or [in India, Hongkong & Singapore (all three countries together)] where the proposed architecture of either single instance multi entity setup or single instance single entity setup (separated either physically or through software driven virtualization) have been implemented in at least one Bank and running as on bid submission date after complying to General</p>

			<p>Data Protection Rules and Regulation of the respective country and their respective regulatory authority RBI, MAS & HKMA. (Max Marks – 50)</p> <p>i. One Client reference [Either {in Hongkong and Singapore (All two countries together)} or {in India, Hongkong & Singapore (all three countries together)}] (25 marks)</p> <p>ii. More than one Client Reference [One {in Hongkong and Singapore (All two countries together)} AND one {in India, Hongkong & Singapore (all three countries together)}] (50 marks)</p>
9	Part IV scope of work, Page – 45,	9-0	9. The hardware sizing provided should be able to cater the load of next 5 years and the average CPU, Memory utilization should not exceed 70% and storage space utilization should not exceed 80%.
10	A. Scope of Work Standard Requirement:2, Page -44	<p>The proposed solution should be capable of doing following screening and monitoring on real time basis under robust and dynamic mode and that should be capable to hold/block any transaction and may release post investigation -</p> <p>I. Transaction Screening & Monitoring</p> <p>II. Name Screening - Client/ Related Party/ Counter Party/ Beneficial Owner/ Director/ Authorized Signatories Screening</p> <p>III. Trade based/remittance related screening</p> <p>IV. SWIFT screening (MT, MX & Multi format MX)</p> <p>V. Vessel Screening (Real Time)</p> <p>VI. Vessel tracking (Near Real Time)</p> <p>VII. Port/Country Screening</p> <p>VIII. Goods/ Dual Goods Screening</p>	<p>The proposed solution should be capable of doing following screening and monitoring on real time basis under robust and dynamic mode and that should be capable to hold/block any transaction and may release post investigation -</p> <p>I. Transaction Screening & Monitoring (Mix of Real Time and batch mode)</p> <p>II. Name Screening - Client/ Related Party/ Counter Party/ Beneficial Owner/ Director/ Authorized Signatories Screening (Real Time)</p> <p>III. Trade based/remittance related screening (Real Time)</p> <p>IV. SWIFT screening (MT, MX & Multi format MX) (Real Time)</p> <p>V. Vessel Screening (Real Time)</p> <p>VI. Vessel tracking (Near Real Time)</p> <p>VII. Port/Country Screening (Real Time)</p> <p>VIII. Goods/ Dual Goods Screening (Real Time)</p>

11	Part-IV/Scope of Work/A/79(a), Page – 77	As a part of the escrow arrangement, the company is also expected to provide a detailed code documentation of the Treasury solution which has been duly reviewed by an external independent organization / consultant of the Bank.	As a part of the escrow arrangement, the company is also expected to provide a detailed code documentation of the proposed comprehensive & integrated AML & TBML solution which has been duly reviewed by an external independent organization / consultant of the Bank.
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Annexure XXXI – Undertaking for OEM Implementation

(This letter should be on the letterhead of the OEM of the Proposed comprehensive & Integrated AML & TBML solution duly signed by an authorized signatory of OEM as well as authorized signatory of Bidder)

To,
The Deputy General Manager,
UCO Bank, Head Office – II
Department of Information Technology
7th Floor, 3 & 4 DD Block, Sector-I, Salt Lake, Kolkata -700064

Sir,

Ref: RFP for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering}. RFP REF NO: UCO/DIT/2405/2022-23 Date: 27/12/2022

We _____(Solution OEM & Address) Confirm that the Bidder _____ (Bidder Name & Address) has back-to-back contract or agreement with us for end-to-end implementation of the comprehensive & integrated AML & TBML solution for all the in scope out-of-the-box line item as mentioned under Annexure-XVII.

We also confirm that we will also be part and be directly responsible of the different stages of the Project as mentioned in the RFP clause "OEM Scope" mandatorily and as mentioned in the different RFP clauses or required for implementation of end-to-end proposed comprehensive & integrated AML & TBML Application which is also not mentioned under RFP document. The entire end-to-end implementation/installation/migration/customization activities is mentioned & clarified in detail according to the below mentioned format.

Tick the box whichever is applicable	OEM owns the Implementation				
	Bidder owns the implementation and factoring the OEM Implementation effort as 20%				
#	Type of broad head of Activities	Sl. (Bidder/OEM may enter multiple row to mention all	Type of Tasks to be carried out by Bidder/OEM	Bidder / OEM Role	Role description

		Tasks in detail)			
A	Functional & System Configuration				
B	Custom Interfaces				
C	Custom Reports				
D	User Defined Customisation				
E	Data Migration				

For the above activities factored by the OEM/bidder, the following resources details should also be provided from the perspective of OEM/bidder, as applicable –

1. Factoring minimum number of resources during implementation Phase as mentioned to Segregate the minimum number of resources from bidder side and OEM side
2. Bio-data of the resources from bidder side and OEM side
3. Annexure-XXVIII to segregate the deployment of resources from bidder side and OEM side

We also confirm that in case the bidder is not able to provide OEM certified L2 application resources for onsite support of the proposed integrated & Comprehensive AML & TBML application, then we as OEM will provide the same or alternative certified partners at the Bidder's cost.

Signature of Authorized Official (by both Bidder and OEM)

Name and Designation with Office Seal

Place:

Date:



NOTICE TO THE BIDDERS

Date: 04.02.2023

Subject: Extension of bid submission date in respect of Request for Proposal (RFP) for Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} RFP Ref No: UCO/DIT/2405/2022-23 Date: 27/12/2022

The last date for submission of bid documents for “**Procurement of Comprehensive Anti-Money & Trade Based Money Laundering Solution for Hongkong & Singapore Centres (Retendering) {E-tendering} RFP Ref No: UCO/DIT/2405/2022-23 Date: 27/12/2022**” which was scheduled on **13.02.2023 (4:00 P.M.)** is hereby extended up to **21.02.2023 (4:00 P.M.)**. Technical bids will be opened on **21.02.2023 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**