

UBI/CMCC/2022-23/2863

DATED: 25/07/2022

Please refer to our RFP dated 14/06/2022 for "selection of Agency for setting up of Infrastructure & Operationalization of Collections Management Services with MIS facility", where following reply of queries have been finalized as raised by the Vendors after pre-bid meetings. Please take into account these corrigendum while submitting your response against RFP requirement, as this also forms part of RFP and last date and time for submission of bidding document is extended upto 02.08.2022 at 15.00 Hrs and date and time of Technical Bid Opening is 02.08.2022 at 16.00 Hrs

SL. No	Clause no	Page no.	Clause	Query	Committee Observations/Reply	
1	Schedule of Events & Bid Details	6	Security Deposit/Earnest Money Deposit (EMD) : Rs.1,40,00,000/- (Rupees One Crore Forty Lac Only) in the form of Demand Draft in favour of Union Bank of India, payable at Mumbai. EMD can also be paid in the form of Bank Guarantee (BG) of any scheduled commercial Bank other than Union Bank of India and should be valid for 6 months from the date of bid submission with a claim period of 45 days	For Bank Guarantee (BG) Security Deposit /Earnest Money Deposit (EMD) : Rs.1,40,00,000/- (Rupees One Crore Forty Lac Only) can we share it two part for Rs 1,00,00,000 and 40,00,000 Lac	Yes.Refer RFP Clause	
2	8.1.2,21,24(d)	40,58,59,63	<p>In case non completion of project within specified timeline, Penalty will be deducted as per Liquidated damages</p> <p>21.Liquidated Damages (LD)</p> <p>Bidder has to deliver, implement and commission the solution within 15 weeks from the date of issuance of Purchase Order. If the Bidder fails to deliver or fails to comply with deadlines and/or milestones and/ or timelines for reasons solely attributable to the bidder, the Bank may, without prejudice to its other remedies under the Contract/RFP, and unless otherwise extension of time is agreed upon, deduct from the Contract value, as Penalty, a sum equivalent to 0.5% per week or part thereof of contract value subject to maximum deduction of 10% of TCO, until actual delivery or performance. Once the maximum deduction is reached, the Bank may consider termination of the Contract.</p> <p>21.1 If at any time during the performance of the contract, should the Bidder encounter conditions having an impact on the timely delivery of the goods and performances of services, the Bidder shall promptly notify the Bank in writing of the fact of the delay, it's likely duration and its cause(s). After receipt of the Bidder's notice, the Bank shall evaluate the situation and may at its discretion extend the Bidder's time for performance, in which case the extension shall be ratified by the parties by amendment of the contract.</p> <p>21.2 Bank will have right to recover any opportunity loss or monetary loss incurred by the Bank due to delay of the bidder in meeting timelines specified for the project,</p> <p>penalties of bidder etc.</p>	We suggest to delete liquidated damages clause wherever applicable throughout the RFP	Please be guided by RFP	

3	12.15.6	52	The successful bidder shall not be allowed to sub-contract works to any contractor from a country which shares a land border with India unless such contractor is registered with the Competent Authority.	We suggest to relax this clause giving Connect the right to assign/sublet this agreement to any its Affiliates or group entities without notice. And to assign/sublet this agreement to other third parties with the prior notice.	Refer RFP Clause	
4	19	57	19. Patent Rights: 19.1 The supplier shall indemnify the Bank against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods, or any part thereof in India. 19.2 The supplier shall, at their own expense, defend and indemnify the Bank against all third party claims or infringement of intellectual Property Right, including Patent, trademark, copyright, trade secret or industrial design rights arising from use of the products or any part thereof in India or abroad	We recommend to have confidentiality, IP rights & security of the data bilateral in nature in the entire process as and where applicable.	Please be guided by RFP	
5	20,27	57,64	20. Adherence to Cyber Security Systems: Bidder has to agree and provide undertaking not to disclose any Bank information and will maintain confidentiality of Bank information as per policy of the Bank and will sign "Non-Disclosure Agreement" document provided by Bank. 27. Confidentiality The bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest of confidence shall be maintained in respect of such Information. The bidder has also to agree: 27.1 To maintain and use the Information only for the purposes of the Contract/Agreement and only as permitted by the BANK; 27.2 To only make copies as specifically authorized by the prior written consent of the Bank and with the same confidential or proprietary notices as may be printed or displayed on the original; 27.3 To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause and 27.4 To treat all Information as Confidential Information	We suggest to have a Mutual Confidentiality clause	Please be guided by RFP	
6	22-IV,32	62,68,69	22. Service Level Agreement (SLA) Compliance and Penalties: IV- Mobile App The successful bidder must strictly adhere to the schedules for completing the assignments. Failure to meet the performance continually and if the maximum deduction of 10% of TCO is reached, the Bank may consider termination of the Contract. 32. Termination: Termination of Contract If the Termination is on account of failure of the successful bidder to perform the obligations under this RFP contract, the Bank shall have the right to invoke the Performance Bank Guarantee(s) given by the selected bidder. The Bank will be entitled to terminate this Contract, without any cost to the Bank and recover expenditure incurred by Bank, on the happening of any one or more of the following:.....	Suggest to give the right to termination with cause to both the parties with a prior notice period of 30 days. And to incorporate CBSL right of termination with Convenience with a notice of 90 days.	Please be guided by RFP	

7	28	63, 65,66,67	<p>Clause 24: - Pag NO. 63: Under no circumstances Bank shall be liable to the successful bidder and/or its employees/personnel/representatives/agent etc. for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of the Contract.</p> <p>Indemnity & Limitation of Liability</p> <p>28.1 Subject to Clause 28.4 below, the bidder (the "Indemnifying Party") undertakes to indemnify, hold harmless the Purchaser (the "Indemnified Party") from and against all claims, liabilities, losses, expenses (including reasonable attorneys' fees), fines, penalties, taxes or damages (Collectively "Loss") on account of bodily injury, death or damage to tangible personal property arising in favour of any person, corporation or other entity (including the Indemnified Party) attributable to the Indemnifying Party's negligence or wilful default in performance or non-performance under this Agreement.</p> <p>28.2 If the Indemnified Party promptly notifies Indemnifying Party in writing of a third party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in</p> <p>Indemnifying Party will defend such claim at its</p>	<p>We suggest to have Bilateral Indemnification and suggest to cap Limitation Of Liability as mentioned below:</p> <p>We suggest to limit the liability to 2 months cap as per clause below: Conneqt' s liability to the other party for damages, from any cause whatsoever and regardless of the form of action, whether in contract or in tort, including proven negligence, shall be limited to the actual amount billed by Service Provider to customer in the two (2) calendar months prior to the cause of action first arose which are subject to proven.</p>	Please be guided by RFP	
8	34	70	<p>Clause 34: Audit</p> <p>The Bidder shall at all times whenever required furnish all information, records, data stored in whatsoever form to internal, external, Bank appointed and statutory/ RBI inspecting auditors and extend full cooperation in carrying out of such inspection. The Bidder will also undertake to co-operate with the RBI to carry out its supervisory functions and objectives and will furnish all records and other information as RBI may call for to carry out inspection and/ or other functions.</p>	<p>We suggest to give prior notice of 7 days before the Audit starts and also to increase the timelines to close the observations</p>	Please be guided by RFP	
9	36	71	<p>Repeat Order: The Bank also reserves right to place further/repeat order (up to 25% of the actual value of order) on same terms and conditions within a period of 24 months from the date of purchase order / letter of intent.</p>	<p>Internal: Commercials and Operations Team to look into it.</p> <p>We suggest to reframe the clause with mutual discussions between parties.</p>	Please be guided by RFP	

10	10	101	Price Fall Clause The Bidder undertakes that it has not supplied /is not supplying same or similar product/systems or subsystems at a price lower than that offered in the present Bid in respect of any other Ministry /Department of the Government of India or PSUs during the currency of the contract and if it is found at any stage that same or similar product /Systems or Subsystems was supplied by the Bidder to any other Ministry /Department of the Government of India or a PSU or any Public Sector Bank at a lower price during the currency of the contract, then that very price will be applicable to the present case and the difference in the cost would be refunded by the Bidder to the Buyer, if the contract has already been concluded".	Internal: Commercials Team to take a note while pricing	Please be guided by RFP	
11	7.7	22	Code of Conduct for the FOS agents	Any existing Code of Conduct / fraud document of UBI is available If yes, please share	Please be guided by RFP	
12	7.7	23	Code of Conduct for the FOS agents iv. FOS locations	Please share location wise bifurcation for Headcount (Tele calling & FOS)	Please be guided by RFP	
13	7.12	31	Audit Trails, Performance Management & Analytics, MIS Reports & Reconciliation c. Training Module/Delivery:	Please share available training content i.e. Product Information, Disposition, Objection Handling - rebuttals and assessments for Tele calling & FOS	Training to be provided by Vendor	
14	7.3.	12	I. Pitching Upon borrower at different stages/ Time Buckets of DPD through Digital enabled collections methods:	Script & Call flow for each DPD	Will be shared with successful bidder	
15	7.12	13	On a weekly basis the Quality Supervisor/TL is responsible to monitor at least 5 calls per agent.	Is these audits done by Quality assurance or team leader Operations ? What are the audits requirements ? We recommend to 2 calls per agent\ week will suffice.	Please be guided by RFP	
16	62	110	Call Monitoring by the Vendor(D) On a weekly basis the Quality Supervisor/TL, is responsible to monitor at least 2 calls per agent			
17			General Query	What is the ideal training batch size for training? Call Center & Feet On Street	Please be guided by RFP	
18			General Query	Is there will be any Certification Process for the SME & Trainer from UBI	Please be guided by RFP	
19			General Query	Please share the TTT (Train The Trainer) approach for process & product related knowledge transfer and SOPs applicable for new hire training for Tele calling & FOS (Feet On Street)	Please be guided by RFP	
20			General Query	Training duration for Tele calling & FOS (Feet On Street)	Please be guided by RFP	
21			General Query	Location wise bank branch contact numbers & address det	Will be shared later to successful bidder	

22			General Query	Is there going to be audit sheet provided or do we need make the audit sheet with inputs from UBI.	Format will be shared with successful bidder	
23			General Query	Do we deploy a feedback tool or will it provided by client.	vendor to deploy	
24			General Query	Do we have any specific sampling methodology to be followed?	will inform with successful bidder	
25	7.3. The Call & Collection Management Services shall be comprising the following detailed here under	13	VII. Other Miscellaneous activities including Skip Tracing:	Does the Conneqt needs to deploy skip tracker, please confirm? What is the percentage of cases / month that shall require skip tracing?	Yes. All cases identified during the respective month	
26	v. Other Roles and Jobs in tele-calling	17	• Minimum calls per month per FTE 3750.	The minimum calls / FTE shall depend on the actual data received, contact ability, etc, please confirm?	Please be guided by RFP	
27	v. Other Roles and Jobs in tele-calling	19	The split of the portfolio across geography is broadly: East - 10% South - 50% West - 25% North - 15%	What would be language wise bifurcation? Please provide language and bucket wise volume / FTE count.		
28	v. Other Roles and Jobs in tele-calling	19	The split of the portfolio across geography is broadly: East - 10% South - 50% West - 25% North - 15%	Are same set of tele-callers expected to call on all activities?	Please be guided by RFP	
29	7.7. Code of Conduct for the FOS agent	22	Minimum contacts per FOS agent per month on an average should not be less than 150 independent cases.	What is the expected monthly volumes? Please share city /pin code and bucket wise volumes?		
30	7.7. Code of Conduct for the FOS agent	22	Minimum contacts per FOS agent per month on an average should not be less than 150 independent cases.	150 Independent cases / agent may not be feasible, shall depend on the the actual number of cases, please confirm?	Please be guided by RFP	
31	iv. FOS locations	23	Initially, the scope will cover 60 locations (FOS) as per Annexure Y where delinquent portfolio is high and can be extended to all other locations based on future requirement. Exact locations will be finalized after detailed analysis of collections requirement. The bidders need to have arrangements to deploy FOS in these 60 locations. For this, they can use people in their payrolls or partner with local agencies	What is the expected monthly volumes? Please share FOS count or city /pin code and bucket wise volumes for these 60 locations.		
32	General	General	General	What is the daily/monthly expected ACR / agent? Please share bucket and activity wise details.	Please be guided by RFP	
33	General	General	General	What is the Data Allocation Pattern - Day wise (from Day 1 to Day 30) please share bucket and activity wise details	Pattern follows: SMA-0, SMA-1, SMA-2 1 DPD, Restructured accounts, SMA Credit Card	
34	General	General	General	What would be the daily / monthly call volume? please share bucket and activity wise details	Vary from time to time. Please be guided RFP where tentative figures	
35	General	General	General	What Total number of Calling attempts on any Non Contactable Case permissible?(considering escalation limit)	Please refer RFP. Please refer page no-19, Point VII	

36	General	General	General	What is the current Contractability in each queue? (share 3 months trend) [contractability %] please share bucket and activity wise details	Average of 71% Contact, Bucket Wise follows SMA-0 - 74.89% SMA-1 - 70.55% SMA-2 - 64.83%	
37	General	General	General	What is the current AHT Queue wise? (Please segregate AHT for Beta Period and for BAU Period for Each Queue) please share bucket and activity wise details	107 Seconds approximately	
38	General	General	General	What is the percentage of follow-up calls on connected ? please share bucket and activity wise details	60% on Contact	
39	General	General	General	What is the AHT of follow-up calls? please share bucket and activity wise details	107 Seconds approximately	
40	Tele-Calling Activity:	17	SMS, Web Chats through Messaging app, IVR calling, Auto Generated Email to customers registered email id	Let us know if any of these services will be provided by Bank or we are supposed to offer entire solution?	Yes. For SMS, Web Chats through Messaging app and e-mail integration with Bank is required for IVR calling vendor has to provide.	
41	Work Flow	19	Any further allocations will also to be placed in the folder of SFTP server by bank to be allocated by successful bidder to their personnel.	We understand sftp server will be provided by Bank. Please confirm.	Refer RFP Clause	
42	Security Requirements	35	Bank applications and data on servers should be separated from other customers with firewall. Separate Server for Bank should be provisioned. Bank data should not be shared across common servers.	We understand dedicated server setup is required for Voice solution(Dialler, Recording, Reports). Let us know if we can propose shared infrastructure with logical segregation.	Refer RFP Clause	
43	Security Requirements	36	No data should be stored on tele caller's workstation. All data should be stored on servers.	Let us know if Microsoft OneDrive for Business is fine to be used for data storage	will be decided by Bank later on	
44	Security Requirements	37	Also all recording backups must be kept preserved for at least 12 months. Out of this, at least one month data to be kept online. After this should be handed over to the Bank.	Let us know if we can keep one month call recording online and remaining will be transferred to Bank's sftp/storage systems.	NO	
45	Premises & Furniture	39	IVR application with Server	Let us know for what purpose IVR is required. Will it be used for inbound calls or it is required for outbound calling (blaster).	This RFP is for outbound calls only	
46	Premises & Furniture	39	IVR application with Server	In case IVR is required for inbound calls then let us know if basic IVR is required or advanced level dynamic IVR is required?	NA	
47	Premises & Furniture	39	MPLS/leased line connectivity to both the centres and Bank's DC/DR.	Let us know who will establish MPLS link connectivity between delivery location and Bank DC and DR. In case we need to connect Client end location through MPLS then require address of the locations along with one contact person detail who can be approached during feasibility survey by service provider.	Bank after confirming from DIT network	
48	Premises & Furniture	39	Firewall	Let us know if we need to consider router and firewall at our end to terminate links or that would be provided from Bank?	Please refer RFP	

49	Premises & Furniture	39	PRI lines and MPLS/leased line connectivity to both the centres and Bank's DC/DR.	Let us know for what purpose MPLS links are required between delivery location and Bank DC/DR. when both dialler and CRM is expected from bidder. What all applications will be extended by Bank over MPLS links?	MPLS links are required for data exchange /integration with Bank. Selected Bidder is to provide infrastructure.	
50	Premises & Furniture	39	Authorized internet connections	We can extend internet bandwidth from our existing ILL links. Hope this approach is fine or else let us know if dedicate Internet leased line links are required.	Selected Bidder to provide	
51	An indicative list of infrastructure	39	IVR application with Server, CTI Solution including ACD, Dialler, voice logger disaster recovery solutions, etc.	We understand Server setup should be deployed at service provider's premise. Please clarify if Voice solution is to be designed in high availability mode by putting servers at DC and DR (at two locations)or please confirm if proposing server setup at single location is fine as a standalone DC.	Please be guided by RFP page 20 Point No.7.5/VII	
52	Annexure S - Functional Specifications	109	Once allocation starts coming in, the Vendor personnel allocates data to their Tele-callers in their own CRM deployed for this activity & to FOS(Both to their staff & Bank Staff) and also allocation to be done as per the route map.	We understand CRM is also required from bidder. Please confirm.	YES	
53	Security Guidelines(M)	115	The access to call & screen records should be limited to authorized individual(s)	Let us know if screen recording is mandatory. If yes the for what percentage of total number of seats it should be provided. As standard practice it is considered for 20% of total seats. Also for what duration we need to store screen recording?	Yes, 25%	
54	6.3	11	The bidder should have average minimum annual turnover of Rs.350 Crore in each of the last three financial years i.e. 2019-20 ,2020-21 and 2021-22 as per the audited balance sheet available at the time of submission of tender. As per Dept of Expenditure, Ministry of Finance office memorandum dated 25.07.2016, all Startups (whether MSE or otherwise) may get relaxation for prior turnover & prior experience condition in public procurement subject to meeting of quality and technical specifications. In case the audited financials for the year 2021-22 is not finalized, Provisional Balance Sheet of 2021-22 duly certified by the chartered accountant along with his UDIN should be submitted. This must be the individual company turnover and not that of any group of companies. (Copies of the audited balance sheet and Profit & Loss Statement of the company showing the same is to be submitted).	We would request this criteria to be waived off considering we are a start up and have not made this high revenue so far	Please guided by RFP	
55	6.4	11	Bidder should have positive operating Profit (as EBITDA i.e. Earnings before Interest, Tax, Depreciation & Amortization) at least in two financial years out of last three FY i.e. 2019-20, 2020-21 and 2021-22. In case the audited financials for the year 2021-22 is not finalized Provisional Balance Sheet of 2021-22 duly certified by the chartered accountant along with his UDIN should be submitted. (Copies of the audited balance sheet and Profit/Loss statement of the company is to be submitted.)	We would request this criteria to be waived off considering we are a start up or just change it to one year out of past three years	Please guided by RFP	

56	6.5	11	The Bidder should have deployed Collection Management Services (Recovery of Dues from Borrowers in stressed accounts portfolio of Bank/ Financial Institution/NBFC) in at least 2 Scheduled Commercial Bank (SCB)/ Financial Institution /NBFC out of which one should be of PSB. Bidder must submit the documentary evidence for the implementation of such solution. Purchase order (PO) /performance certificate/other related proof should be submitted. With respect to micro and small enterprises and startups condition of prior turnover and prior experience is relaxed subject to meeting of quality and technical specifications as directed by Ministry of Micro, Small and Medium Enterprises vide policy circular no 1(2)(1)/2016-MA dated 10.03.2016.	We request the criteria that one of the clients should be PSB be waived off. We have private banks and NBFC as clients	Please guided by RFP	
57	7.5	14	tele calling activity	Please explain in detail the volume of cases expected in each DPD	Please guided by RFP	
58	13.2	53	explain FTE hourly calculations	Please explain the business volumes and the calculation behind the hourly data mentioned here	Please refer RFP under scope of work.	
59	22.1	59	Service Level Agreement (SLA) Compliance and Penalties	We would request the penalty clause to be removed because a lot of the parameters are out of our control as well	Please be guided by RFP	
