

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries
					CHANGES TO RFP CLAUSES / TERMS
					CLARIFICATIONS
1	3	----	Last Date and Time for Receipt of Bids at Bank of India(Address as given below) : 11/09/2020 by 3.00 p.m. on that day.	Considering the Size of the project can this be extended	Last Date and Time for Receipt of Bids at Bank of India(Address as given below) : 21/09/2020 by 3.00 p.m. on that day.
2			Date and Time of opening of Technical Bids : 11/09/2020, 03.00 p.m.		Date and Time of opening of Technical Bids : 21/09/2020, after 03.00 p.m.
3	6	3.2.2	3.2.2 The Bidders should note that the contract entered with the successful bidder will be for 5 Years (1 Year warranty post go-live of Phase-I and 4 Years ATS), extendable at the Bank's discretion.	(1) Contract period should begin from start of project, not from a moving milestone Phase 1 go live. (2) Software solution doesn't have any warranty; it has ATS. We request to please delete warranty clauses (3)Any extension to be mutually discussed and agreed.	The contract period will start from signing of the contract and the period will be time period of Phase I & II implementation (i.e 150 days) plus 5 years i.e. total contract period is 5 years & 150 days.
4	7	3.2.9	3.2.9 All software/application licenses / subscriptions will be in the name of the Bank and perpetual. Bidder to provide enterprise-wise licenses for his proposed e-PLATFORM solutions.	(1) We request the Bank to accept the Application Licenses on Subscription Model which will be paid on Annual subscription Basis (2) Our understanding is that the Bank will be the License holder of the OEM software and will be signing the software licensing agreement separately. Please confirm. (3) What does Enterprise-wide license means? Our understanding is that it shall be used only by Bank of India as a standalone entity and for territory of India only. Perpetuity of the license shall be subject to continuous unbroken payment of AMC to the Supplier.	(1) As per RFP. No Change. (2) An enterprise license permits unlimited use of a product throughout an organisation. (3) A perpetual license is a type of product license that authorizes organisation to use a product indefinitely. (4) ATS (Annual Technical Support) / Subscription enables the organisation to receive any updates , patches , bug fixations, any technical support from OEM for the product at free of cost during ATS period. (5) All licenses / Subscriptions to be procured in the name of the Bank & provided by the Bidder. Bidder should have all back-to-back agreements with OEMs for any licenses , Subscription , support services.
5	9	3.2.19	(1) PHASE I Timelines : From issue of PO – BRD/SRS delivery & Acceptance : 15 days + Development , UAT, Go-Live : 30 days = Total 45 calendar days (2) PHASE II Timelines : From issue of PO – BRD/SRS delivery & Acceptance : 60 days + Development , UAT, Go-Live : 90 days (3) Total PHASE I & II : 90 calendar days	Request to extend the timelines based on broad scope of work fro Phase I & II	(1) PHASE I Timelines : To be completed successfully within 120 calendar days (Production Go-Live) from the date of issue of PO (2) PHASE II Timelines : To be completed within 150 calendar days (Production Go-Live) from the date of issue of PO . [ Total Phase I & II will be in 150 days]
6	9	3.2.16	3.2.18 Bidder should provide ESCROW arrangement, Source code Audit Report duly signed by the CISO and perform DAST and SAST of the application software.	(1) We request bank to enter into escrow engagement with OEM directly or delete this clause. OEMs donot provide source code (2) We request deletion of this requirement. The undertaking mentioned in Format 6.21 is sufficient. Please confirm.	As per RFP. No Change.
7	12		3.3 Consortium	Is there any limit for consortium partners?	No limit on consortium partners. Bidder to ensure that they have proper back-to-back support agreement & Non-disclosure Agreement for the contract period with these partners under the RFP. Bidder to provide copies of their contract, NDA with the partners.
8	12	Clause 3.3.1	Consortium The short listed Bidder may have a tie-up with any solution provider for providing an end-to-end e-PLATFORM solution. However, the Bidder should have a relationship with the e-PLATFORM solution provider as an authorized reseller, distributor, and should have a back-to-back agreement to ensure that the total solution proposed is as a turnkey solution		Bidder should have proper back-to-back arrangement with his consortium partner with availability of their full support for technical, functional, operational, development , customisation , patches, upgrades , solution to resolve VAPT / IS issues , Non-Disclosure Agreement etc . Its not only teaming agreement and it should be legally valid.
9	12	3.3.2	Bidder should have back-to-back support relation with the OEM's whose products are offered by the Bidder to the Bank.	OEM may not agree to back to back. We may have agreement mutually agreed with OEM	Bidder should have all back-to-back agreements with OEMs for any licenses , Subscription , support services etc. All licenses / Subscriptions to be procured in the name of the Bank & provided by the Bidder.
10	13		3.4 Eligibility Criteria for the Bidder (As on the date of RFP i.e. 20/08/2020)	In case of a Consortium, would it be sufficient if either Consortium Partner complied with the various Eligibility criteria set out? This does not include compliance with d), e) and f) which all Consortium partners will comply with.	Bidder to comply with all terms & conditions , eligibility criteria, mentioned in the RFP and also in subsequent addendum / corrigendum to RFP. Wherever, Consortium Partner is mentioned , the criteria is also applicable for all Consortium Partners of the Bidder.
11	13	a)	a) The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP in India and existence in business in India at least for the last 3 years from RFP date.		Change in RFP clause - MSME added. Registered MSMEs are exempted from payment of Bid amount and Bid Security Deposit, subject to fulfilling requirements of Public Procurement Policy (PPP) for Micro & Small & Medium Enterprises (MSMEs). MSME Bidder to submit valid certificate as on the date of Bid closing , of authorised agencies. The nature of services and goods/items manufactured mentioned in MSME's certificate to be matches with the nature of the services and goods /items to be supplied as per Tender. Other than MSME Bidders (Non-MSMEs) to pay Bid Amount and Bid Security Deposit.
12	13	b)	b) The Bidder must have minimum annual turnover of Rs.50 Crores from Indian Operations ( not inclusive of turnover of associate companies) for each of the last consecutive three (3) financial years (FY 2017-18, 2018-19, 2019-20)	Reduce / Increase the turnover. Consider Global Turnover.	b) The Bidder must have minimum annual turnover of <b>Rs.50 Crores</b> from Indian Operations ( not inclusive of turnover of associate companies) for each of the last consecutive three (3) financial years (FY 2017-18, 2018-19, 2019-20). (ii)The annual turn over criteria is not applicable to registered MSME Companies.
13	13	c)	c) The Bidder should have positive net profits (after tax) from Indian Operations during each of the last consecutive three (3) financial years (FY 2017-18, 2018-19, 2019-20)	Can this be waived off for MSME companies	c) The Bidder should have either 'Positive Net Profits (after tax)' or ' <b>Positive Net Worth</b> ' from Indian Operations during each of the last consecutive three (3) financial years (FY 2017-18, 2018-19, 2019-20)
14	13	d)	d) The Auditor/ Firm/ Company/LLP or its group company / subsidiary company / holding company /affiliate /associate company / partner of bidder should not have black listed and/ or banned and / or barred and / or disqualified and /or prohibited by SEBI and /or RBI and /or NCLT and / or NCLAT and / or any court of law and / or quasi-judicial authority and / or any other statutory and / or regulatory authority.		d) The Bidder and his consortium partners should not have blacklisted and / or banned and / or barred and / or disqualified and / or prohibited by any entity including Govt / RBI / IBA / NCLT / NCLAT / SEBI / any court of law / quasi-judicial authority / any other statutory and / or regulatory authority.

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries
					CHANGES TO RFP CLAUSES / TERMS
					CLARIFICATIONS
15	13	e)	e) Bidder not be insolvent , in receivership , bankrupt, or being wound up , not having its affairs administered by a court or judicial officer, not have its business activities suspended and must not be subject to legal proceedings for any of the foregoing reasons.		e) Bidder & his Consortium Partners not be insolvent , in receivership , bankrupt, or being wound up , not having its affairs administered by a court or judicial officer, not have its business activities suspended and must not be subject to legal proceedings for any of the foregoing reasons.
16	13	f)	f) Bidder to provide ensure that any of its consortium partner or associates or holding companies having common director/s or companies in the same group of promoter/s / management or partnership firm / LLP having common partners have not participated in the Bid process.		-----
17	14	g)	g) Bidder should be in the business of development of software / system for Customer Relation Management, Lead Management System, Loan Processing System, Business Rule Engine.		g) Bidder should be in the business of development of software / system and / or implementation of (1) <b>Customer Relationship Management with Lead Life Cycle Management System</b> and / or (2) <b>Loan Originating &amp; Loan Life Cycle Processing System (STP &amp; Non-STP processing till a/c opening , sanction &amp; disbursement) with Business Rule Engine.</b>
18	14	h)	h) The Bidder should have implemented / implementing the similar e-PLATFORM successfully in at least two Bank / BFSI organization in India.		h) Bidder and / or Consortium Partner should have implemented similar e-PLATFORM products with <b>Customer Relationship Management with Lead Life Cycle Management System</b> and / or (2) <b>Loan Originating &amp; Loan Life Cycle Processing System (STP &amp; Non-STP processing till a/c opening , sanction &amp; disbursement) with Business Rule Engine</b> successfully in at least two Bank / BFSI / NBFC. ( NBFC with minimum Rs. 500 Crore Business Mix ) in India.
19	14	k)	k) Bidder to confirm the Technical Functionality mentioned in Format 6.18 is Readily Available with time-tested functionality as mentioned in this RFP for these modules.		k) Bidder to confirm the Technical Functionality mentioned in Format 6.18 should be Available with the bidder and / or consortium partner.
20	14	l)	l) The bidder should have direct support branches in Mumbai with adequate number of engineers having expertise & experience in understanding & implementing the technical, operational banking, business, functional, report level requirements of the Bank and Regulator for each module of proposed e-PLATFORM solutions.		l) The bidder and / or his Consortium Partner should have <b>direct support branches in Mumbai</b> with adequate number of engineers having expertise & experience in understanding & implementing the technical, operational banking, business, functional, report level requirements of the Bank and Regulator for each module of proposed e-PLATFORM solutions.
21	19	3.12	<b>Bid Submission : The Bidder shall complete both the Envelopes of the Bid Forms furnished in the Bidding Document separately. Bids are liable to be rejected if only one (i.e. Technical Bid or Price Bid) is received.</b>	Considering the Lockdown situation where travelling is restricted, We request Bank to accept the Bid through Softcopy submission only as we are not in a position to submit the Bid in Hard copy. Our company office is closed as it's in Red Zone.	
22	20	3.17.3	3.17.3 The Bid security shall be denominated in Indian Rupees and shall be in one of the following forms:  a) a bank guarantee issued by a nationalized public sector/Private bank in India (other than Bank of India), acceptable to the Bank, in the form as per format 6.4 provided in the Bid, valid for one eighty (180) days beyond the validity of the Bid;		a) a bank guarantee issued by a nationalized public sector/Private bank in India (other than Bank of India), acceptable to the Bank, in the form as per format 6.4 provided in the Bid, valid for 225 days (i.e. 45 days beyond the validity of the Bid)
23	25	3.27.3	After opening of price bids and declaring the prices, the Bank will evaluate and compare the Price Bids. Alternatively, the Bank may shortlist the vendors, who were found eligible after evaluation of Technical Bids, for participating in the reverse auction after opening the price bids	Please provide final method to evaluate commercial proposal - comparison of envelope pricing or reverse auction. Please also specify technical evaluation criteria	
24	25	3.27.3	After opening of price bids and declaring the prices, the Bank will evaluate and compare the Price Bids. Alternatively, the Bank may shortlist the vendors, who were found eligible after evaluation of Technical Bids, for participating in the reverse auction after opening the price bids	Please provide final method to evaluate commercial proposal - comparison of envelope pricing or reverse auction. Please also specify technical evaluation criteria	
25	25	3.27.4, 3.27.6	Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Successful Bidder does not accept the correction of the errors, its Bid will be rejected, and its Bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.  The Bank's evaluation of a Price Bid will take into account, in addition to the Bid price quoted, one or more of the following factors: a) Deviations in payment schedule & Delivery Schedule from that specified; b) Deviation in prices quoted; c) Other specific criteria indicated in the Bid and/or in the Technical & Functional Specifications & Price schedule.	Bidder requests the bank to allow submission of bids with few critical deviations	

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries	CLARIFICATIONS
					CHANGES TO RFP CLAUSES / TERMS	CLARIFICATIONS
26	25	3.27.7	3.27.7 For factors retained in the Bid, one or more of the following quantification methods will be applied:  (a) Payment schedule.  The TCC Clause 4.18 stipulates the payment schedule offered by the Bank.  (b) Delivery Schedule: The products and/or Systems and/or Services covered under this bid are to be supplied, installed and commissioned within the period mentioned in 7.13. No credit will be given to early deliveries. For delayed deliveries an adjustment of 0.5% of the Bid price per week or part thereof will be added to the price bid for evaluation of Bids.	(1) We request the Bank to remove this clause. (2) Bidder requests the following language be added "Notwithstanding anything stated to the contrary, the aggregate of all penalties and liquidated damages under the Contract shall not exceed 10% of the Total Contract Price. Any penalty shall be levied only for reasons solely attributable to the Bidder. Penalty shall constitute the Bank's sole and exclusive remedy against the Bidder for such defect/delay."		As per RFP. No Change. Please read para 3.27,7 (a) as - Payment schedule. The TCC <b>Clause 4.12</b> stipulates the payment schedule offered by the Bank. (2) Delivery , Installation & Commissioning of e-PLATFORM solution is the sole responsibility of the Bidder.
27	27		3.33. Signing of Contract  3.33.1 At the time when the Bank notifies the successful bidder that its Bid has been accepted, the Bank will send the bidder the Contract Form as per format 6.5, incorporating all agreements between the parties.  3.33.2 Within the period prescribed in clause 7.4, from the date of receipt of the Form of contract, the successful Bidder shall sign and date the Contract and return it to the Bank.	At the time when the Bank notifies the successful bidder that it's Bid has been accepted, the Bank will send the bidder the Contract Form <b>to be mutually agreed</b> as per format 6.5, incorporating all agreements between the parties.		As per RFP. No Change.
28	30	4.2.1	4.2.1 The Supplier shall not, without the Bank's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, sample or information furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Supplier in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.	Bidder seeks the ability to disclose to OEM's subcontractors on a need to know basis with similar obligations to maintain confidentiality. Please confirm.		As per RFP. No Change
29	31		4.3 Patent Rights/Intellectual Property rights  4.3.1 In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design rights, etc. arising from the use of the products or any part thereof in India, the Supplier shall act expeditiously to extinguish such claim. If the Supplier fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the Supplier shall be responsible for the compensation to claimant including all expenses, court costs and lawyer fees. The Bank will give notice to the Supplier of such claim, if it is made, without delay. The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark, intellectual property, copyrights or industrial design rights arising from use of the Products or any part thereof.	(1) This clause repeated twice (again as 4.30 on page 41) (2) We request that the Bidder's liability is excluded regarding any claim based on any of the following (a) altered products (b) Bank's modification of the products; (c) the combination, operation, or use of the product with other materials; (d) use of the products outside the Bank's enterprise. Please confirm.		The duplicate Clause 4.30 on page 41 since deleted. No change in clause 4.3.
30	32	4.5,4,1	4.5.4.1 Before the products/system is/are taken over by the Bank, the Supplier shall supply technical/systems manuals for all software / product supplied and for all interfaces etc. Operation and maintenance manuals for all systems and applications systems, covering at least the operations needed to start, run the system during operational day, close, restore, archive, recover from failures, and transfer to fallback system/site including business continuity plan to be provided by the vendor. User manuals for service branch, Branches, for all modules are to be provided for by the vendor. The manuals shall be in English.	OEM don't give soft copy of manual and hence soft copy cannot be given by Bidder		Soft copies of manuals is acceptable.
31	35	4.10.8 & 4.10.9	4.10.8 The maximum response time for a maintenance complaint from the site of installation (i.e. time required for Supplier's maintenance engineers to report to the installations after a request call / fax /e-mail is made or letter is written) shall not exceed 2 (two) hours.  4.10.9 The Supplier shall ensure that faults and failures intimated by Bank as above are set right within 4 hours of being informed of the same.	4.10.8 The maximum response time for a maintenance complaint from the site of installation (i.e. time required for Supplier's maintenance engineers to report to the installations after a request call / fax /e-mail is made or letter is written) shall not exceed 2 (two) hours. 4.10.9 The Supplier shall ensure that faults and failures intimated by the Bank as above are set right within 6 hours of being informed of the same.		As per RFP. No. Change.
32	35	4.12.2	4.12.2 The annual maintenance cost shall be paid at the end of each Quarter, subject to satisfactory services rendered, till that date.	As per the industry practice we request for quarterly advance payment for the AMC charges within 30 days from the date of invoice submission at the start of the quarter.	Clause Deleted	This clause is deleted since there is no AMC on Hardware payment. For payment details , please refer to clause 7.15 on page 113 . (Please refer Modified Payment details mentioned in this file)
33	37		4.19 Termination for Default  (a) if the Supplier fails to deliver any or all of the Products and Services, within the period(s) specified in the Contract, or within any extension thereof granted by the Bank;		(a) if the Supplier fails to deliver any or all of the Products and Services, within 30 days cure period from the date of receipt of written notice of default from the Bank , or within any extension thereof granted by the Bank ;	Change with respect to clause 4.19.1 - a)
34	38		4.2 Force Majeure			As per RFP. No Change. This RFP is floated during COVID-19. This does not qualify under Force Majeure.

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries	CLARIFICATIONS
					CHANGES TO RFP CLAUSES / TERMS	
35	42	4.36	4.36 Limitation of Liability: Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused.	4.36 Limitation of Liability and Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss which shall not exceed the total project cost.	4.36 Limitation of Liability: Service provider will ensure Bank's data confidentiality and shall be responsible for liability arising in case of breach of any kind of security and/or leakage of confidential customer/Bank's related information to the extent of loss so caused and shall not exceed the total project cost. Bidder shall not in any event be liable for any indirect, or consequential damages or for loss of profit, business, revenue, goodwill, anticipated saving or data, or third party claims except with respect to bodily injury (including death) and damage to real and tangible personal property for which bidder is legally liable.	Change in clause.- the extent of loss so caused shall not exceed the total project cost.
36	45	5-1-6-vi	e-Stamping or merging of physical stamp paper with documents	Is there any existing process for this functionality? Please elaborate on "merging"	As per the RFP	e-stamping is available.
37	45	PART 5 - Section 1 and point 6	<b>6. Loan Processing and Life Cycle Management</b> i. Overview ii. e-KYC module including VCIP iii. Credit Appraisals and Technology based Underwriting & sanction module iv. Generation of pre-populated documents, forms and letters etc. v. e-Documentation vi. e-Stamping or merging of physical stamp paper with documents vii. e-Sign module (Aadhar/VID/Token Based OTP) including digital signature viii. e-sign module (scanning of wet signature) ix. Collection, Recovery and Digital payment x. e-NACH capabilities including UPI xi. Integration with Bank's DMS	Item no. 6, predominantly covers part of the Loan life cycle (i.e. from Lead to Disbursement ) but not the Loan Management/ Servicing part. Our query is whether the Loan Servicing (LMS) is included in the Scope of this bid or the scope is only upto LOS and Bank's CBS is being used for Loan Servicing functionality		Yes.
38	45	Part 5: Functional Specifications, 1, Basic e-platform setup	3. Login management and Dashboards solutions including: i. Dashboards for applicants, channel partners, BCs, Agencies,	Please provide more details on this dashboard requirement for applicants. For the channel partners, BCs and agencies, the solution provided would be only app-based (mobile app) and dashboard configurations to be done in this app. Please confirm this understanding.		Dashboards provided will be viewed through web and mobile app both.
39	45	Part 5: Functional Specifications, 1, Basic e-platform setup	3. ii. Provision to upload scanned images of documents at multiple stages	Please confirm whether a web-based scanning solution should also be provided for branch based scanning operations with OCR capabilities?		Web based scanning solution is required.
40	45	Part 5: Functional Specifications, 1, Basic e-platform setup	9. Customer Assist (during entire loan lifecycle) i. Chat bot ii. Various communication channels including calls through Bank's Call Centre, Email, SMS, missed call, IVR etc	Proposed bidder solution to integrate with Bank's chatbot system, call centre systems, email server, SMS gateways etc. for achieving required functionality. Please confirm.		Yes
41	45	Part 5: Functional Specifications, 1, Basic e-platform setup	10. Notification and Alerts Module for: i. Channel partners/ Fintech companies/ Agencies/ POS/ Branches / BCs	Please provide more details or usecases for notifications and alerts for fintech companies, POS.		Notification & Alert for new arrivals, pending, business done, requirements etc.
42	45	Part 5: Functional Specifications, 1, Basic e-platform setup, 9	iii. Various calculators – Eligibility, EMI, Deposit Calculators etc.	Deposit calculators to be configured for liability products origination or Account opening purposes only. Please confirm.		for both deposit, loan products and third party products.
43	45	Part 5: Functional Specifications, 1, Basic e-platform setup,6	x. e-NACH capabilities including UPI	Please provide more details about this functional requirement.		e-Nach helps the banks to provide automated payment services, once the users signs the e-Nach form to automate recurring payments.
44	46	2. Integration & Digital Operations	1. Digital Marketing tools and services	Need more clarity on the requirement & Scope of activity.		Digital Marketing use online technologies to promote products and services. All Digital Marketing tools but not limited to SEO, SEM, GMB etc.
45	46	5-3-iii	Periodic Benchmarking of e-PLATFORM solution	Please elaborate the requirement. Benchmarking wrt to global or Indian platforms?		Indian Platforms.
46	46	Part 5/ 4	Functional Requirement for e-PLATFORM - Base Platform Setup	<b>Product Configuration</b> – Need to understand more about this part, as the products may be defined in Core Banking or other lending platforms. Hope the same needs to be replicated here? Essentially, Product Configuration flow is expected? A brief download required for the pricing as this may applicable to multiple products and services – across Assets and Liability Products		Details about deposit and loan products will be provided.
47	46	Part 5: Functional Specifications, 2, Integration & Digital Operations	1. Digital Marketing tools and services i. Online activation and launch marketing ii. Innovative campaigns	Bidder to provide a customer communications management module for email, SMS campaigns where communications need to be sent to the customer about the new campaigns and achieve online activation. Please confirm this understanding.		SMS campaign, Promotional email campaign and transactional email campaign is needed on periodical basis and on time to time depending upon requirements.
48	46	Part 5: Functional Specifications, 2, Integration & Digital Operations	5. Channel Partners Management Module i. Channel partner on-boarding and service terms configuration ii. Performance management iii. Payout management	Please provide more details for this requirement.		Channel Partners includes BC, Corporate agents and other agencies have tie up with bank for business leads and for recovery of loans.
49	47	4.3 Login management and Dashboards solution	(vii) Multiple user functionality	Need more clarity on the requirement		Users with different roles should be available like users, regional users, admin etc.

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries
					CHANGES TO RFP CLAUSES / TERMS
					CLARIFICATIONS
50	64	FORMAT – 6.1.1 BID FORM (TECHNICAL BID)	Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.	(1) Until a formal contract is prepared and executed, this Bid along with assumptions as set forth in it, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us. (2) Bidder will comply with the terms of the RFP subject to Bidder's proposal and the deviations proposed. Bidder wishes to clarify that the terms and conditions of the final Contract shall be as mutually agreed by the parties including any modifications proposed by the Bidder. Please confirm.	As per RFP. No Change
51	65	FORMAT – 6.1.2 BID FORM (PRICE BID)	Until a formal contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.	(1) Until a formal contract is prepared and executed, this Bid along with assumptions as set forth in it, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us. (2) Bidder will comply with the terms of the RFP subject to Bidder's proposal and the deviations proposed. Bidder wishes to clarify that the terms and conditions of the final Contract shall be as mutually agreed by the parties including any modifications proposed by the Bidder. Please confirm.	As per RFP. No Change
52	66	Format 6.2 Non-Disclosure Agreement		Bidder will comply with the Non-disclosure agreement subject to Bank marking the confidential Information as 'Confidential' and confidentiality obligations shall be limited for a period of 3 years from the date of disclosure. Please confirm.	As per RFP
53	69	Format 6.3	Price Schedule - B	What is the difference in Price Schedule A & B? What detailing proposition is required out of Price Schedule B	Price Format 6.3 - Schedule B contains further detailed price break-up of schedule A for each items of Bill of Material. Total of Schedule B should tally with Total of Schedule A
54	71	FORMAT 6.5 CONTRACT FORM	The following documents of Bid No.: BOI/HO/MIS/03 a) b) c) d) e) dated 20/08/2020 shall be deemed to form and be read and construed as part of this Agreement, viz.: the Bid Form and the Price Schedule submitted by the Bidder; the Bill of Material; the Technical & Functional Specifications; the Terms and Conditions of Contract; the Purchaser's Notification of Award; f) Schedule of Dates, Amounts etc. (SDA)	The contract shall be a mutually signed agreement containing all the T and Cs agreed between the Parties	As per RFP
55	72	FORMAT 6.5 CONTRACT FORM	(A detailed contract / agreement between the Bank and bidder will be executed covering RFP clauses, Bill of Material, Price, SLA etc.) The vendor shall execute the contract/ Agreement/ Service Level Agreement (SLA) in the format devised by the Bank / RRBs.	The contract shall be a mutually signed agreement containing all the T and Cs agreed between the Parties	As per RFP
56	84	6.14	We undertake that during support Period we will maintain an Uptime of 99.99 % on monthly basis for the entire/core solution proposed	Considering criticality of such solution, we request to please change uptime as 99%	As per RFP.
57	87		Income-Tax Clearance Certificate	Bidder requests deletion of this requirement	As per RFP. The certificate is related to the firm / company.
58	95	Annexure-A	2) We have accepted and abide by all Terms of captioned Tender documents and Business Rules and Terms & conditions of Reverse Auction for the procurement for which RFP is floated	2) We have accepted and abide by all Terms of captioned Tender documents along with our Bid response & assumptions as set forth in it and Business Rules and Terms & conditions of Reverse Auction for the procurement for which RFP is floated	As per RFP.
59	102	Format 6.19 PRE-CONTRACT INTEGRITY PACT	Please refer to the RFP	Bidder requests the deletion of the fall clause in accordance with the latest CVC guidelines.	As per RFP
60	104	Format 6.19 PRE-CONTRACT INTEGRITY PACT	3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufactures / integrator / authorized government sponsored export entity of the stores / supplier	3.5 The BIDDER further confirms and declares to the BUYER that the BIDDER is the original manufactures- / integrator / authorized government sponsored export entity of the stores / supplier	As per RFP
61	108	9. Facilitation of Investigation	9. Facilitation of Investigation In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.	Bidder seeks deletion of this clause.	As per RFP.
62	111	Format 6.21 Application Source Code Integrity Statement	v. We confirm that SAST (Static application security testing) is carried out on source code (to identify and detect threats and weaknesses in its systems) and there are no OPEN vulnerabilities. We also confirm that the above practices will be met by us for all the changes that we make in the application/ module on a regular basis	It is OEM testing which can be made available to bank if OEM provides it. This whole format is OEM based and can be made available to bank if OEM provides it	As per RFP
63	112	Format 6.22 Know Your Employee (KYE) Compliance	Please refer to the RFP	Bidder seeks to clarify and revise point 1 as Bidder shall indemnify direct losses incurred by the Bank pursuant to adjudication by a competent court of jurisdiction/ Arbitrator appointed by the parties under this agreement and subject to limitation liability proposed by the Bidder. Please confirm.	As per RFP

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries	CLARIFICATIONS
					<b>CHANGES TO RFP CLAUSES / TERMS</b>	<b>CLARIFICATIONS</b>
64	114	7.15	7.15 Payment shall be made in Indian Rupees, as per the following 1) APPLICATION FEE , DATABASE and IMPLEMENTATION CHARGES: a) 5% of Application Fee , Database (if any) & Implementation Cost on acceptance of PO by the Bidder and against Performance Guarantee b) 5% of Application Fee , Database (if any) & Implementation Cost on supply, install, commissioning , configure of proposed e-PLATFORM solution & Database setup in hardware infrastructure and its acceptance & sign-off by Bank c) 30% of Application Fee , Database (if any) & Implementation Cost on successful implementation & running of all Phase-I requirements and its Production Go-Live acceptance & sign-off by Bank d) 10% of Application Fee , Database (if any) & Implementation Cost on successful implementation & running of all and Phase-II requirements and its Production Go-Live acceptance & sign-off by Bank e) Balance 50% will be paid half-yearly in arrears in equal instalments in terms of amount and left-over period of contract subject to satisfactory running of proposed e-PLATFORM solution 2) ATS for Application , DATABASE a) Half-yearly in arrears 3) Facility Management Services a) Quarterly in arrears subject to SLA (Bidder to submit SLA details / report monthly to the Bank) 4) Any Other Charges a) One of the Payment terms as stated above , depending on the nature of services mentioned under 'Any Other Charges' of Price –Bid.		7.15 Payment shall be made in Indian Rupees, as per the following 1) APPLICATION FEE , DATABASE and IMPLEMENTATION CHARGES: a) 5% of Application Fee , Database (if any) & Implementation Cost on acceptance of PO by the Bidder and against Performance Guarantee b) 5% of Application Fee , Database (if any) & Implementation Cost on supply, install, commissioning , configure of proposed e-PLATFORM solution & Database setup in hardware infrastructure and its acceptance & sign-off by Bank c) 25% of Application Fee , Database (if any) & Implementation Cost on successful implementation & running of all Phase-I requirements and its Production Go-Live acceptance & sign-off by Bank d) 35% of Application Fee , Database (if any) & Implementation Cost on successful implementation & running of all and Phase-II requirements and its Production Go-Live acceptance & sign-off by Bank e) 10% will be paid after 6 months of successful execution of e-platform solution from Production go-live of Phase-I and Phase -II. f) Balance 20% will be paid half-yearly in arrears in equal instalments in terms of amount and left-over period of contract subject to satisfactory execution of proposed e-PLATFORM solution or against Bank Guarantee of the same amount and period. 2) ATS for Application , DATABASE a) Half-yearly in arrears 3) Facility Management Services a) Quarterly in arrears subject to SLA (Bidder to submit SLA details / report monthly to the Bank) 4) Any Other Charges a) One of the Payment terms as stated above , depending on the nature of services mentioned under 'Any Other Charges' of Price –Bid. a) Half-yearly in arrears	Change in Payment Terms
65	115	7.17	Uptime and Compliance of Service Level Agreement (SLA) & applicable Penalties	SLA's defined need to be relaxed & should be discussed & mutually agreed at the time of signing the Contract as there are associated Penalty clause for the same		As per RFP
66	118	PART 7: OTHER TERMS AND CONDITIONS (OTC)	If the bidder, having been notified, fails to remedy the defect(s) within the 4 hours' time duration from the incident, the Bank may proceed to take such remedial action as may be necessary, at the Supplier's risk and expense and without prejudice to any other rights, which the Bank may have against the supplier under the Contract	If the bidder, having been notified, fails to remedy the defect(s) within the 6 hours' time duration from the incident, the Bank may proceed to take such remedial action as may be necessary, at the Supplier's risk and expense and without prejudice to any other rights, which the Bank may have against the supplier under the Contract		As per RFP
67	118	PART 7: OTHER TERMS AND CONDITIONS (OTC)	However, if uptime is less than 98%, the Bank reserves the right of termination of the contract in addition to penalty. Bidder is required to submit detailed uptime / downtime report on monthly basis to the Bank.	There is penalty provision for less than 98%. As such, termination provision may be deleted		As per RFP
68	118	PART 7: OTHER TERMS AND CONDITIONS (OTC)	7.19 System maintenance and support 7.19.1 The Bidder should, implement upgrades during the contract period free of cost. 7.19.2 The Bidder should provide changes and upgrades with regard to changes in statutory requirements at the earliest and free of cost during the contract period.	Upgrades implementation services cost will be mutually agreed with bank as per change mechanism		As per RFP
69	49-50	Part 5 / 4.5	Workflow Engine	Bank to provide the detailed scope of work- to understand the scope better		Bank expects the bidder to submit the workflow required for e-platform solution based on their rich experience. Bank may accept the same or change/customize according to bank requirements.
70	Page no. 12	Clause 3.3.1	Consortium The short listed Bidder may have a tie-up with any solution provider for providing an end-to-end e-PLATFORM solution. However, the Bidder should have a relationship with the e-PLATFORM solution provider as an authorized reseller, distributor, and should have a back-to-back agreement to ensure that the total solution proposed is as a turnkey solution	The Bidder should have a back-to-back agreement with the the e-PLATFORM solution provider in the form of teaming agreement or such other agreement, to ensure that the total solution proposed is as a turnkey solution.  Will an arrangement between the Bidder and e-PLATFORM solution provider in the form of teaming agreement shall suffice?		Legally valid agreement between e-platform solution provider and consortium partner is required.
71			General	In case there are any products in which 100% STP may not be possible due to current processes / systems at bank, will the bank be looking for automation to the extent possible?		The Proposed e-PLATFORM solution should also capable to handle NON-STP cases.
72			Please refer attached Annexure - 1 for revised Phase I & Phase-II			Please refer attached Annexure - 1 for revised Phase I & Phase-II Implementation details
73			Please refer attached Annexure - 2 for Part-5 Functional			Please refer attached Annexure - 2 for Part-5 Functional Specifications
74			Please note to submit Revised Format 6.3 , 6.16, 6.18 & 6.23			Please note to submit Revised Format 6.3 , 6.16, 6.18 & 6.23 attached herewith
75						
76						
77						
78						
79	12	3.2.20	3.2.20 Bank reserves the right to change the priorities of requirements within / between Phase-I and Phase-II and aforementioned timelines	(1) We request to please specify priorities in pre-bid clarifications. Changes during implementation may be handled only as change mechanism (2) Bidder requests bank to mutually discuss and agree with the successful bidder the priorities and timelines before start of the project		1) As per the RFP Terms and condition.2)Priorities within / between Phase-I & Phase-II will be advised to the successful bidder at the start of the project.

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries
					<b>CHANGES TO RFP CLAUSES / TERMS</b>
					<b>CLARIFICATIONS</b>
80	12	3.2.21	Bidder should plan their every activity for all deliverables under the RFP so as to adhere to timelines set by the Bank. Bidder has to submit a detailed plan for implementation. Any delay in meeting the timelines would result in penalty / liquidity damages.	Please modify the clause as - Any delay for reasons solely attributed to bidder, in meeting the timelines would result in penalty / liquidity damages	Bidder should plan their every activity for all deliverables under the RFP so as to adhere to timelines set by the Bank. Bidder has to submit a detailed plan for implementation. Any delay in meeting the timelines due to reasons solely attributed to the bidder, would result in penalty / liquidity damages.
81	12	3.2.23	3.2.23 Bank reserves the right to extend the proposed solution to Bank's sponsored Regional Rural Banks (RRB), subsidiaries/associates with same terms and conditions. The bidder to factor-in enterprise wide application licensing. Only new customization and implementation charges would be discussed if bank decides to deploy the same to its RRB's, subsidiaries/associates or other offices.	(1) Bank is requested to provide a list RRB's, subsidiaries/associates/ joint-ventures to be covered as a part of the project. The solution can be extended to these entities based on a service recipient model where these entities can partake in the benefits provided by the solution but the rights and obligations under the contract will remain between the Bank and the Bidder. Please confirm. (2) Does scope include foreign offices or only domestic	Clause is deleted. Proposed e-Platform solution is applicable for Bank of India Domestic Operation only.
82	12	3.2.24	3.2.24 Bidder shall consider and envisages all required services for the project and provide the same to the bank at no extra cost to the Bank. Any services that necessary for the project as per the scope of this RFP but not explicitly mentioned in this RFP shall be considered and delivered by the bidder to the Bank. The details of all deliverables to be clearly mentioned in the 'Bill of Material'.	(1) We have visibility to deliverables only based on RFP. Anything not mentioned in RFP may be discussed with bank as per change mechanism (2) Bidder will deliver in accordance with the agreed scope of work. Any changes to the scope will be handled via the change request project. Please confirm. (3) Services/Functions/Scope which are required to deliver the functionalities asked in the RFP Is included. Any other functionalities which are inherent in the product but bank want to get implemented will have to be managed through a mutually agreed change request process.	3.2.24 Bidder shall consider and envisages all required services for the project and provide the same to the bank at no extra cost to the Bank. The scope of work mentioned in the RFP, Corrigendum and addendum shall be considered and delivered by the bidder to the Bank. The details of all deliverables to be clearly mentioned in the 'Bill of Material'.
83	7	3.2.6	User access and data / information availability to users shall be as per role & responsibility assigned to them. Masking / Encryption of data / information should be available.	Will bank's existing IAM solution be used? Please name the existing solution. Will bank's existing masking and encryption solutions be used? Please name the existing solutions used for data masking and for encryption. Which type of data, data elements will need to be masked? Is this for data in transit and data at rest? Does bank have decryption solution? Which solution vendor?	Encryption / Decryption solution is not required. Bidder to provide Masking of Sensitive / Restricted data (Personally identifiable information and confidential business data ) only. Bank will share the element details to be masked with the successful bidder.
84	7	3.2.7	3.2.7 All e-PLATFORM solutions would be hybrid i.e. should work seamlessly on premises and Bank's Private cloud based solution.	(1) All e-PLATFORM solutions would be hybrid i.e. should work seamlessly on premises and Bank's Private cloud based solution. What's expectation from "Hybrid" perspective? Otherwise, it clear and it will work on Bank's Private Cloud.	(1) Bank is already having Private VM Server setup in its own premises and prefer to work proposed solution on VM setup. However, entire proposed solution should be capable to work on both the platform - Physical Hardware/Servers and Bank's Private VM setup. Switching over from VM setup to Physical Servers setup should not be a constraint. (2) All servers including Application & Database etc. will be on VM. (3) All environments DC, DR, UAT and Training & Development will be on VM. (4) VM will support maximum CPU 64 Core per server.
85	7	3.2.8	3.2.8 Bidder to provide, install, commission, configure Database, application, third party software, tools etc (other than Hardware & OS) required for successful end-to-end implementation & running of his proposed e-PLATFORM solution within the timelines and as per the scope of this RFP.	Bidder to provide app server and 3rd party software, tools licenses as part of the price bid. Hardware and OS i.e. servers and OS to be provided by the bank. Please confirm above understanding.	Bank will provide (1) Physical Server setup or VM server Setup with storage in Bank's premises (2) Operating System (Window or Linux) based on requirements of proposed solution (3) Database: Oracle Database or MS-SQL and (4) Network. If any other Application / Software / Database / Third Party Tools / Utilities , OS etc. is part of the proposed solution and the same need to be provided by the bidder.
86	7	3.2.10	3.2.10 Bidder to provide sizing of infrastructure configuration (Hardware, Operating System, Database and other related software) for proposed e-PLATFORM solution both for on-premises and Private Cloud separately as a part of their technical bid. Bank may use the existing hardware / VM infrastructure or procure separately the required infrastructure based on the sizing proposed by the bidder. However, the complete end-to-end implementation, maintenance and support of the e-PLATFORM solution shall be part of the scope of the Bidder.	(1) Please provide sizing parameters like total no. of users across each channel, no. of concurrent users etc. for calculation of sizing. Is 150 million customer base to be considered for each channel or is there a split. Is 150 million only for domestic bank or includes RRB, associates etc. Please clarify that sizing to be given along with bid would be only for domestic bank.If bank decides to extend to RRB etc., bank would obtain separate sizing for same. (2) Can the bidder provide Hardware Sizing as VMs and not Physical Servers? (3) Please clarify if bank will only provide hardware and we need to install it and support for contract period. Will bank install and support database or do we need to do that. Is there any platform (Hardware and OS) identified for this application	(1) Bidder to provide Hardware Sizing for VMs and Physical Servers separately. (2) Kindly note that bank will provide only the hardware , the installation of database software, configuration of database, creation of database, tables and maintenance of database is part of the scope of the bidder. Similarly OS software only will be provided by the bank. Installation, configuration of OS , other application configuration is part of the scope of the bidder.

REQUEST FOR PROPOSAL For Procurement, Implementation & Maintenance of end-to-end integrated e-PLATFORM solution for Straight Through Origination and Processing of all Banking Products and Services including products & services distributed through Bank channels (Ref: BOI/HO/MIS/03 Dated : 18/08/2020)

Bank's Replies / Changes / Clarifications to Bidder's Queries

All interested Bidders are hereby informed that the following changes / clarifications to be taken into account for Bid submission. This clarification / change document duly signed by authorised official of the Bidder to be submitted alongwith the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP Page	RFP Clause	RFP Clause	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries
					CHANGES TO RFP CLAUSES / TERMS
					CLARIFICATIONS
87	7	3.2.11	3.2.11 Bidder should consider 150 + million customer base during the contract period for providing sizing of infrastructure (Hardware, Database, other software/tools as applicable). Yearly upgrades required in infrastructure sizing, configuration to be clearly mentioned by the Bidder in the Bill of material. DC & DR site should be 1:1 and with high-availability.	(1) What is the expected rate of growth for various user categories over the 5 years/ period of contract (2) Please confirm whether DC and DR both should be High availability configurations? i.e. Active-Active clustering to be configured in both DC and DR?	(1) The bank customer base is 100 + million customer. The expected rate of growth for various category from the customer base is 10% incremental growth every year. (2) DC and DR will be in Active : Stand-by-mode
88				For sizing infrastructure and software licenses, there are certain additional details required apart from the number of customers. Following are the details required :- 1. Average number of processes/workflows instantiated per day ? 2. Average number of users using the workflow solution per day ? 3. Percentage of concurrency to be considered for the above total users (example 50%) ? 4. Required transactions per second for workflow(example 100 tps) ?	(1) Users will be within the Bank (i.e. Employees) as well as outside the Bank (e.g. Existing Customers, Non-existing Customers , Agents , Business Correspondent etc. : at present) (2) Estimated number of users using workflow solution per day is 20,000. (3) Concurrency 25% of estimated users using workflow solution per day (4) Transaction 100 tps
89	8	3.2.12	3.2.12 Please note that Bank has ULA Agreement for Oracle Database and MS-SQL. In case any of these products are required for proposed e-PLATFORM solution, the same will be provided by the Bank. Bidder to provide Database details for his proposed solution.	(1) Whether Bidder needs to procure new DB license? Is bank okay consider Open source Database (2) If the Database will be provided by BOI then we expect the Bank to take the ownership of Maintenance & Support of the Database	As per the RFP. No Open Source Database
90	8	3.2.13	3.2.13 The proposed solution should be cost-effective, scalable and able to handle large increasing load of 150 million customers during the contract period and use standard platforms (Operating systems (OS & Database (DB)).	(1) What is the concurrency and the volumes expected to be handled by the solution? (2) 150 million customers are customer only for Lending products of Bank or it includes CASA accounts as well?	Please refer reply given for clause 3.2.11.
91	8	3.2.14	3.2.14 Provide & Maintain Facility Management at Bank's office in Mumbai / Navi-Mumbai.  1) Bidder to provide Three 'L1' resources in 3 shifts round-the-clock and One 'L2/L3' resources during day time for 24X7. The resources should be qualified Diploma / Degree engineers with adequate experience of 1 to 7 years for 'L1' , 8 to 13 years for 'L2' and more than 13 years for 'L3' resource. Bank will check fit & proper test of resources deployed and will not permit if not satisfied with any of the resource. 2) Bank reserves the right to increase or decrease the number of resources support. 3) Support engineers should be responsible for customization , reports requirements , resolving any technical , operational related issues either with application or application integration , APIs , support day-to-day activities, any back-end activities etc. 4) Support engineers should be responsible for log shipment, DC to DR cut-over, App / Data Backups, Restoration, Application Patches / Upgrades, User Access Review, resolution of VAPT / IS Audit observations , integration with Banks' all security solutions (SIEM,PIM,DAM etc.), Active Directory and other IT solutions.	(1) What will be lead time estimated to add or remove the resource. (2) Please clarify of three L1 resources needed in each of three shifts or 1 resource needed in each shift. Format 6.3 mentions "Three 'L1' Resource in 2 shift round-the-clock". Please clarify on no. of shifts (3) Please clarify if this scope is only limited to applications, not infrastructure / other aspects (4) Will the deployment be on Cloud or On Premise. Can we get remote access via VPN?	(1) Bank required the resources after post live implementation. Increase or decrease in resources will be advised minimum 01 month in advance. (2) One 'L1' resources in each shift round-the-clock (Total three 'L1' resources) all days including Holidays & Sundays and one 'L2/L3' resource during day for all days including Holidays & Sundays. (Please read same way for Format 6.3) (3) The support team should have DBA (4) The scope covered all applications , DB and other aspects mentioned in the RFP as well as in the points referred above. (5) Deployment will be either Bank's Private VM setup or on Physical Server setup in Bank's premises. Bank is already having VM setup in place. (6) All trouble shooting to be done on-site . In rare case , as per th epolicy of the Bank, remote access if required will be provided only through secured network & authorised WebEx of the Bidder.
92	9	3.2.19- A-1	Activation of digital lead initiation channels primarily with SMS, Missed Call , Call Centre including IVRS , Web-site, Mobile Banking, Internet Banking , Social Media, Chatbot, Whatsapp etc),	Please confirm that the charges related to any other peripheral system like SMS / IVRS etc. will be borne by the bank and are out of scope of this RFP	Charges for SMS, Missed Call, IVR channels and other transactional cost related to Credit Information Bureau Report, e-AADHAR, e-KYC , e-stamping, e-signing , e-ITR will be borne by the Bank.