

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)
Corrigendum 2

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 along with the Bid. Please note & comply accordingly. All other terms & conditions of the RFP remain unchanged.

S. No.	RFP/Corrigendum Page	RFP/Corrigendum 1 Section	RFP Clause/Corrigendum 1	Query	Bank's Replies / Changes / Clarifications to Bidder's Queries	Clarification
1	----		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.	Request to extend the date based on big scope of the project	Last Date and Time for Receipt of Bids at Bank of India(Address as given below) : 30/09/2020 by 3.00 p.m. on that day.	Date Extended
2	114	7.15	<p>7.15 Payment shall be made in Indian Rupees, as per the following</p> <p>1) APPLICATION FEE , DATABASE and IMPLEMENTATION CHARGES:</p> <p>a) 5% of Application Fee , Database (if any) & Implementation Cost on acceptance of PO by the Bidder and against Performance Guarantee</p> <p>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</p> <p>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</p> <p>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</p> <p>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.</p> <p>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.</p> <p>2) ATS for Application , DATABASE</p> <p>a) Half-yearly in arrears</p> <p>3) Facility Management Services</p> <p>a) Quarterly in arrears subject to SLA (Bidder to submit SLA details / report monthly to the Bank)</p> <p>4) Any Other Charges</p> <p>a) One of the Payment terms as stated above , depending on the nature of services mentioned under 'Any Other Charges' of Price –Bid.</p> <p>a) Half-yearly in arrears</p>	Request for change in Payment Terms	<p>7.15 Payment shall be made in Indian Rupees, as per the following</p> <p>1) APPLICATION FEE , DATABASE and IMPLEMENTATION CHARGES:</p> <p>a) 5% of Application Cost , Database (if any) & Implementation Cost on acceptance of PO by the Bidder and against Performance Guarantee</p> <p>b) 5% of Application Cost , 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</p> <p>c) 40% of Application Cost , Database (if any) & Implementation Cost on successful implementation & running of all Phase-I requirements and its Production Go-Live acceptance & sign-off by Bank</p> <p>d) 40% of Application Cost , 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</p> <p>e) Balance 10% 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.</p> <p>2) ATS for Application , DATABASE- Half-yearly in arrears</p> <p>3) Facility Management Services- Quarterly in arrears subject to SLA (Bidder to submit SLA details / report monthly to the Bank)</p> <p>4) Any Other Charges - Depending on the nature of services mentioned under 'Any Other Charges' of Price –Bid. - Half-yearly in arrears</p>	Change in Payment Terms
3	115	7.17	<p>Particulars (Uptime) - Penalty Rate (on total contract value)</p> <p>>=99.99% No Penalty</p> <p>> 99.90% and < 99.99% 1%</p> <p>> 99.80% and <=99.90% 2%</p> <p>> 99.70% and <=99.80% 3%</p> <p>> 99.60% and <=99.70% 4%</p> <p>>99.70% and <=99.60% 5%</p> <p>>99.60% and <=99.50% 8%</p> <p>< 99.50% 10%</p>	Request to change in penalty Total contract value	<p>Particulars (Uptime) - Penalty Rate (Penalty rate on total ATS contract value and Facility Management Service Contract value as mentioned in format 6.3)</p> <p>>=99.50% No Penalty</p> <p>> 99.40% and < 99.50% 1%</p> <p>> 99.30% and <=99.40% 2%</p> <p>> 99.20% and <=99.30% 3%</p> <p>> 99.10% and <=99.20% 4%</p> <p>>99.00% and <=99.10% 5%</p> <p>>98.90% and <=99.00% 8%</p> <p>< 98.90% 10%</p>	Change in Penalty Clause
4	12	3.2.23	Bank reserves the right to extend the proposed solution to Bank's sponsored Regional Rural Banks (RRB), subsidiaries/associates/ joint-ventures 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.	Bank is requested to provide a list RRB's,subsidaries/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.	Bank need enterprise licence of all software/application/interface/middleware provided by the bidder. The scope of implementation is limited to domestic operation of Bank of India. If bank decide to implement the same in RRB's,Subsidiaries/Associates/Joint-Venture then it will based on Service Request and the cost will be negotiated and mutually agreed upon.	change in RFP Clause

5	6	3.2.3 (6)	Integration with third party tools	What is maximum number of third party tools? Who will provide the APIs? What is the current landscape- names of third party tools, providers and already existing APIs for third-party integration.	Bidder need to estimate the required third party tools/API/Middle ware for the proposed e-platform solution for STP and Non-STP method. Providing required interface/middleware and tie-up arrangements with fintech companies is part of the scope of the bidder. The transactional cost like SMS, e-aadhar, e-kyc, e-Nach, e-ITR, and other similar transactional costs will be borne by the bank.	Clarified.
6	6	3.2.3	Proposed e-platform solution	Is bank looking for a new CRM and loan management system or proposed system is expected to interface with existing CRM, loan management systems	Bank is looking for a new Operational CRM Solution with 360 degree view of customer which includes new solution for complaint management, campaign Management and Service Management and new loan management system. ACRM -Analytical Customer Relationship Management solution has been excluded.	Clarified.
7	11	3.2.19 (B).1	STP for Third Party Products (Insurance, Mutual Funds, etc.)	Please provide more details for this requirement.	The Bidder to integrate with the third party product system through API interface/Middleware for processing the lead generated through various channels. Providing interface/middleware and tie-up arrangements with fintech companies is part of scope of the bidder. All interface/middleware integration is part of scope of the bidder.	Clarified.
8	49	4.4 (d). C	e-KYC option for agents: Agents will be able to perform the e-KYC (OTP and Biometric) including VCIP and profile update on behalf of the customer through Tab	Are there any requirements around Video KYC?	YES	Clarified.
9	52	4.6 @	Credit Appraisals and Technology based Underwriting & sanction module:	Are there any requirements around Collateral? Assumption - Collateral valuation will be out of scope	collateral valuation is part of the scope of the bidder.	Clarified.
10	46	3 (i)	Startup eco-system and possibilities to develop new products/solutions	Request Clarification	This clause has been removed i.e. only 3(i) has been removed. Other points of Section 3. ongoing evolution is part of the scope of the bidder.	RFP Clause 3(i) deleted.
11	59	7	Campaign Management -Bulk Campaign with attaching campaign contents as an attachment (Same Document (single / multiple) to all / different documents customer-wise and / or campaign contents inside the email body, Capturing campaign responses , converting into lead , tracking SMS,e-mail delivered / delivery failed with reason , received / opened by customer etc)	Request Clarification	Bulk Campaign generally required for generating and broadcasting promotional and transactional emails i.e. Statement of account of customer in PDF format. The bidder is expected to provide new software application which is capable of connecting to bank Operational Data Storage for generating the e-statement , processing in prescribed e-statement PDF Format and broadcasting. Interactive Promotional and transactional emails is part of the scope of the bidder.	Clarified.
12	14g	g)	Bidder should be in the business of development of software / system and / or implementation of (1) Customer Relationship Management with Lead Life Cycle Management System and / or (2) Loan Originating & Loan Life Cycle Processing System (STP & Non-STP processing till a/c opening , sanction & disbursement) with Business Rule Engine.		g) Bidder should have implemented Customer Relationship Management with 360 degree view of customer, Complaint Management, Campaign Management (or) should have implemented Lead Originating System , Lead Life cycle Management system, Loan Processing System (STP & Non-STP processing till a/c opening , sanction & disbursement) with Business Rule Engine.	Clarified.
13	14h	h)	Bidder and / or Consortium Partner should have implemented similar e-PLATFORM products with Customer Relationship Management with Lead Life Cycle Management System and / or (2) Loan Originating & Loan Life Cycle Processing System (STP & Non-STP processing till a/c opening , sanction & disbursement) with Business Rule Engine successfully in at least two Bank / BFSI / NBFC organization having minimum Rs. 500 Crore Business Mix (Deposits + Advances) in India.		h) Bidder should have implemented similar e-PLATFORM products of Customer Relationship Management with 360 degree of customer, complaint Management , Campaign Management (or) should have implemented Lead Originating System & Lead Life Cycle Management, Loan Processing System (STP & Non-STP processing till a/c opening , sanction & disbursement) with Business Rule Engine successfully in at least two Bank / BFSI / NBFC organization having minimum Rs. 25000 Crore Business Mix (Deposits + Advances) in India.	RFP/Corrigendum 1 clause changed
14	37	4.18.1	Liquidated Damages - If the Supplier fails to deliver any or all of the Products or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.5 percent per week or part thereof of contract price subject to maximum deduction of 10% of the total project cost or unperformed services for each week or part thereof of delay, until actual delivery, installation or performance as per clause 7 mentioned in RFP. Once the maximum deduction is reached, the Bank may consider termination of the Contract.	Request to change the Liquidity damage clause	Liquidated Damages - If the Supplier fails to deliver any or all of the Products or perform the Services within the time period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.5 percent per week of contract price subject to maximum deduction of 10% of the delivery Price of delayed Products or unperformed services for each week or part thereof of delay, until actual delivery or performance. Once the maximum deduction is reached, the Bank may consider termination of the Contract.	RFP Change in Clause
15	59	9	Service Management	Request Clarification	Service Management module is part of Operational CRM and should have the ability to categorize service request, according to service request type, status, priority, etc. • The Solution should enable the Bank service staff to create financial-specific service requests, including inquiries but not limited to the account balance, account balance history, account transaction inquiry, account transaction history, account authorization rules, Cheque book request, stop payment, request for credit card/debit card, request for internet banking/mobile banking etc. • It should provide the entire management and tracking processes for service request under a customer	Clarified.
16	8	3.2.14	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	Please clarify if DBA is to be provided over and above L1, L2 resources mentioned	Bank require 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 two 'L2/L3' resource during day for all days including Holidays & Sundays. and apart from L1 or L2/L3 resource , one DBA resource is required for DBA Support. (i.e. Three 3 L1 , two L2/L3 and one DBA-Total 5 human resources).	Change in Clause
17	24	3.26	Technical Evaluation	Please provide detailed evaluation metric	Kindly note that no marks will be given in this technical evaluation. If the bidder complied all the criteria mentioned in the evaluation format 6.18 then the bidder is technically qualified. The bidder should mandatorily provide supporting documents for all compliance mentioned in the format 6.18 failing which bidder will be disqualified.	Clarified.

18	3	Annexure 1 Corrigendum	STP and Non-STP of all other retail products, MSME products, Liability products, Agriculture products, Corporate Credit, Third Party Products and all other products & services distributed by Bank of India?	Do we need to consider Corporate LOB products also (Working capital, Cash management etc.). Since only corporate credit card is mentioned	YES. It includes Corporate loans also(Working Capital, Term Loanm, Project loans etc)	Clarified.
19		General Query		No. of users/concurrent users need to be clarified	OCRM -Operational CRM - Total No.of users-42000, Concurrent users -6000, Loan Processing System -Total No.of users-42000, Concurrent Users-6500, Lead Originating System-No of Concurrent users-1000. Incremental Growth 10% every year is expected and it has mentioned for hardware sizing	Clarified.
20	12	3.3.1	Bidder should have a relationship with the e-PLATFORM solution provider as an authorized reseller, distributor, and should have a back-to-back agreement. / Legally valid agreement between e-platform solution provider and consortium partner is required	Please clarify that Legally valid agreement means implementation engagement agreement along with MAF as applicable	Legally valid documents means it should be legally valid in the court of law	Clarified.
21		General Query		Please suggest if bank is open for cloud hosted solution.	Bank of india Private Cloud is allowed.	Clarified.
22		General Query		Please suggest if bank wants to replaces its existing Loan Management Solution and Loan Origination Solution.	Yes. Bank need new Loan Management and Loan Origination solutions	Clarified.
23		General Query		Please suggest if bank is looking for CASA accounting opening (though it is mentioned in RFP) digitally via proposed solution?	YES. All Liabilities, Asset , third Party Products and other distributed Products of Bank of India need to opened digitally via propose e-platform solution	Clarified.
24	4	Annexure 1 Corrigendum		Call Center service management is in scope or out of scope	Integration with existing Call Center application is within scope of the bidder. Integration with Call center IVR, application and Call Center team will access the new OCRM application for lead generation, complaint management and other service request which could be done through OCRM	Clarified.
25	9	3.2.19	(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]	Request to extend the timelines based on broad scope of work fro Phase I & II	(1) PHASE I Timelines : To be completed successfully within 180 calendar days (Production Go-Live) from the date of issue of PO (2) PHASE II Timelines : To be completed within 270 calendar days (Production Go-Live) from the date of issue of PO . [Total Phase I & II will be in 270 days]	Change in Timelines.
26	6	3.2.2	3.2.2 The Bidders should note that the contract entered with the successful bidder will be for 5 Years and 150 days.	Clarification on contract period due to change in Phase I & Phase II timelines	The contract period will start from signing of the contract and the period will be time period of Phase I & II implementation (i.e. 270 days) plus 5 years i.e. total contract period is 5 years & 270 days.	Change in the contract period.
27		General Query		New system has to integrate with existing OCR system to leverage existing investment. OR New OCR Engine is required	New system with New OCR Engine is required	Clarified.
28	11	4	Straight-through processing for account opening and servicing for Liability Products like SB , CD , TDR	For STP - will it be through AADHAR authentication . Please clarify.	The KYC authentication will be through e-aadhar, e-Kyc, Video KYC or other available e-kyc online authentication depends upon bank requirements	Clarified.
29		General Query	E. e-Documentation , e-Stamping , e-Sign Modules	Is only integration expected from the service provider or HW like HSM and other pre-requisites with CCA expected.	Yes. Integration is required.	Clarified.
30		General Query	Credit Appraisals and Technology based Underwriting & sanction module:	Need clarity: We understand that New system has to integrate with Credit Appraisal and UW system.	Bank need new Loan Processing system which includes credit appraisal. And UW and sanction module. For Rating requirements for credit appraisal, bidder need to integrate with existing system through interface to get the rating model/score of customers.	Clarified.
31	7	3.2.5	3.2.5 The e-PLATFORM shall be agile & device agnostic features to fit in all kinds of devices web based and app based tablet / mobile solution accessible to Bank's staff as well as Third Party Agents / Business Correspondents (BCs) engaged by the Bank, Bank's existing Customers / prospective customers.	Is there an integration expected to the current FI Solution / Gateway as these features may be already been used with current solution. Please clarify	Bank Expects bidder to provide new e-platform solution in web based as well as mobile app-based e-platform solutions site for end to end STP through origination and Processing which is accessible to all users including BCs engaged by the bank.	Clarified.

ANNEXURE -3

3.2.19 The proposed solution to be implemented in phased manner as under

Part	Description	Time line
A	<p>Phase –I</p> <p><u>Straight through Processing of Asset Products:</u></p> <p><u>The Proposed e-platform solution should be available through intranet, internet and on Mobile App.</u></p> <p><u>a) Lead Originating System (Asset Products)</u> On boarding and lead generation of customers through various channels like SMS, Missed Call, BOI Mobile banking App, BOI Internet Banking, Bank of India website, Bank of India Facebook account, Bank of India Twitter Account, Call Center, IVR, BC, Corporate agents, tie-up partners, Bank of India Chat bot, Bank Marketing officials, branch users and other business centers of bank like SME CC, RBC, ABC Centers, AMO and administrative offices of bank of India for banks assets products.</p> <p>Bank require a new mobile App and web based application for e-platform solution.</p> <p>The Specific Asset Products for Phase I are listed below.</p> <p>Retail Loan:</p> <ol style="list-style-type: none"> 1. Star Home Loans (inclusive of all schemes) 2. Star Personal Loans.(inclusive of all schemes) 3. Star Vehicle Loans. (inclusive of all schemes) 4. Star Top-up Loans. (inclusive of all schemes) 5. Retail Credit Cards <p>All MSME Loans up to 2 crore based on five MSME templates in Phase 1 which includes all MSME schemes covered under five MSME templates mentioned below.</p>	<p>180 days from the date of issue of PO.</p>

1. SRTTO Loans
2. Mudra Loans
3. MSME up to 25 lakhs.
4. MSME 25 Lakh to 100 Lakh.
5. MSME 100 Lakh to 200 Lakh.

b) Lead Management System should be capable of processing asset Products. The Lead Management system to allocate the lead automatically to respective application/system user for processing. Auto Email & SMS notifications to customer and respective users to be send with lead registration number and should provide the status of Lead to customer till lead life cycle. Lead Management should have login functionality through desktop/mobile/web for assistance and should provide necessary support regarding Product guides, EMI Calculator, check list, eligibility Calculators etc including document upload facility through app/browser. The employee wise pipeline view of leads assigned, performance of individual users, Corporate agents, DSA etc should be made available on LMS.

c) Implementation of Work Flow engine, Business Rule engine/ Product outflow for STP and Non-STP required for Loan/assets Product Processing. Bidder is required to propose/submit the Work flow engine, Business rule engine/Product outflow for the requirements referred above based on their rich experience and bank may proceed with the same or change/customize according to bank requirements.

d) End to end STP for selected products mentioned above i.e. Lead Originating, Processing, Customer Due diligence which includes e-kyc including VCIP verification, e-KYC,C-KYC, AML & FIU checks, integration with EWS, Bureau Checks, Ratings, Credit rating models, Fraud Checks, Surrogate checks, MCA check, EPFO check, e-ITR, GSTN, CERSAI etc, Loan Processing, Bank statement analysis, sanction, e-documentation, e-stamping, e-signing, account opening, disbursement & enrollment of online Payment for asset Products. Integration with e-Nach, e-Mandate is required for

<p>B)</p>	<p>enrollment of online Payment. Integration with CBS System i.e. Finacle for opening of accounts and other STP requirements for asset products.</p> <p>e) Interface with third party system/tools to get/validate/processing the information online required for STP through e-kyc, e-aadhar, GST returns, Credit Rating (Internal/ External Rating) , Credit Information bureaus report, Income Tax returns/willful defaulter/ Central fraud Registry/PAN/Fraud Risk Management System/Watch list, valuation report/legal opinion report, CERSAI , NeSL, Employer Verification-EPFO, MCA, due diligence, and others based on STP and Non-STP methods requirements. The above list is indicative and not exhaustive. Providing required interface/middleware and tie-up arrangements with fintech companies is part of scope of the bidder. All interface/middleware integration is part of scope of the bidder. Integration with bank existing system through interface/middleware for e-platform requirements is part of scope of the bidder.</p> <p>Integration of proposed solution with banks Analytical model for cross selling /Up Selling of products to the existing customers. Analytical model of the bank will provide probable customer base for product offer i.e. Pre-Approved offers. The Pre-approved offers should be intimated to customers via Email /SMS / Call Centre/ Internet banking /Mobile banking channels for processing the lead once interested / subscribed.</p> <p>E-documents, e-stamping and e-signing is part of STP process of all banking products of the bank. All the e-documents need to be stored in DMS (Document Management system of the bank) by integration through interface.</p> <p>f) Providing MIS reports & Dashboards regarding the Lead Origination from various channels, status of Lead, Product level reports, employee level reports and other performance parameters based on bank requirements. Monthly/Yearly and periodical performance view/reports should be</p>	
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<p>available for review by branch heads/zonal heads/HO Team.</p> <p>The proposed application for the requirement mentioned above should be secured through https and creation and maintenance of SSL Certificate at application server is part of the requirement.</p> <p>Submission of System integration testing (SIT) report, UAT Testing and sign off.</p> <p>Production go Live</p> <p><u>Phase II</u></p> <p>a) Operational CRM & 360 degree view of the customer. Bidder need to connect to existing EDW database & Operation data storage (ODS) of bank which is in Oracle Exadata and access the data from various source system like CBS, FCBS, Treasury, de-mat, Credit Card, ADC like Internet Banking, Mobile Banking, Third Party Products, Account / Data Aggregators and other source system available in EDW of bank and process the data from various source system and provide 360 degree view of the customer in Operational CRM solution.</p> <p>b) STP and Non-STP of all other retail products, MSME products, Liability products, Agriculture products, Corporate Credit, Third Party Products and all other products & services distributed by Bank of India.</p> <p>The Lead Origination through various channels as referred above in Phase I, Part A, Point no. a, pertaining to Loan Processing, sanction, disbursement and enrollment of online Payment for Asset Products to be considered. Similarly for liability and other 3rd party products process flow should be considered.</p> <p>The bidder may refer Bank of India website to get the sample list of products and other products & services distributed by Bank of India. The above list is indicative and not exhaustive. Kindly refer Phase</p>	<p>270 days from the date of issue of PO</p>
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I, Part A, Point no. b, c, d, e and f which is also applicable here.

c) Operational CRM should have the required module for meeting the customer support services features or requested through Call Center, branch users and administrative offices. The Operational CRM will provide 360 degree view of customers, the OCRM solution should be able to offer the best product to the customer as part of cross sell / up sell features.

d) Complaint Management.

Capturing all types of complaint from all digital Channels- SMS, Website, E-mail etc. & NON-Digital Channels, TAT, Tracking, Escalation of Complaint as per internal matrix, Internal / External Ombudsman, capturing comments / resolution etc and allow routing, sentiment analysis and tracking of complaints centrally from all sources. The scope also includes historical data migration pertains to complaints from the present complaint management system to new system.

e) Campaign Management.

Automate Sales and Multichannel Marketing Campaign which includes designing, planning testing and monitoring the campaign. Conversion of image/ other formats into required HTML format, warming of IP address, whitelisting of IP address. Active support to bank network team /bank team for configuration of public IP address, cost of creating of domain address, and creating of zone record in DNS (i.e. a record, cname record, MX record, SPF, DKIM record and addition record/requirements at DNS). The campaign management includes all modes of promotional & transactional e-mail communications. Kindly note that to generate transactional email i.e. Statement of Account, bidder need to connect to bank ODS (Operational Data Storage) for generating e-statement in prescribed PDF format and broadcasting the e-statement in bulk on periodical basis and from time to time based on service requirements. Interactive Promotional and transactional emails is part of the scope.

	<p>f) Service Management.</p> <p>Service Management module is part of Operational CRM and should have the ability to categorize service request, according to service request type, status, priority, etc.</p> <ul style="list-style-type: none"> • The Solution should enable the Bank service staff to create financial-specific service requests, including inquiries the account balance, account balance history, account transaction inquiry, account transaction history, account authorization rules, Cheque book request, stop payment etc. • It should provide the entire management and tracking processes for service request under a customer 	
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7) Other Terms and Conditions

7.19.5 Treatment of RFP Response –Deviation:

Any deviation/requirements other than stated in the RFP shall be discussed in the pre-bid meeting and if necessary appropriate corrigendum/addendum/amendment to the RFP shall be put in place by the bank/purchaser in this regard as it deemed fit. Any deviation/requirement or pre-condition other than stated in the RFP including corrigendum/addendum/amendment if it form part of the RFP response shall to that extent be invalid. The successful bidder cannot define and limit the Scope of Work mentioned in the RFP including corrigendum/addendum/amendment. If it is necessary to sign the Scope of Work document with successful bidder, such scope of work document shall be an exact replica of the Scope of Work stated in the RFP including corrigendum/addendum/amendment. If any deviation is noticed thereafter then RFP Scope of Work mentioned in the RFP including

corrigendum/addendum/amendment will be final.

Format 6.16

CONFIRMITY TO ELIGIBILITY CRITERIA

Sr. No	Eligibility Criteria	Documents to be submitted	Compliance (Y/N)
a	The bidder must be a registered Company (Public / Private) / PSU / PSE / Partnership Firm / LLP / MSME in India and existence in business in India at least for the last 3 years from RFP date.	Relevant documents of registration to be submitted The Certificate of Incorporation issued by Registrar of Companies along with the copies of Memorandum and Articles of Association are required to be submitted along with the technical bid.	
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). (ii)The annual turnover criteria is not applicable to registered MSME Companies. Turnover (in Crore) 2017-18: _____ 2018-19: _____ 2019-20: _____	Certified / Audited Balance Sheets and P&L statements for last 3 years should be submitted in support of the turnover and profitability. MSME companies are required to submit valid certificate for exemption.	
c	The Bidder should have either Positive Net Profits (after tax) or Positive Net Worth from Indian Operations during each of the last consecutive three (3) financial years (FY 2017-18, 2018-19, 2019-20) Either Positive Net-Profit (After Tax) or Positive Net worth : _____ 2017-18: _____ 2018-19: _____ 2019-20: _____		
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.	Self-declaration letter by the Bidder & consortium partner, on the Company's letterhead should be submitted along with technical bid.	
e	Since deleted	xxxxxxxxxxx	XXXXXXXXXXXX
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	Self-undertaking on company's letter head to be provided	

	partnership firm / LLP having common partners have not participated in the Bid process		
g	Bidder should have implemented Customer Relationship Management with 360 degree view of customer, Complaint Management, Campaign Management (or) should have implemented Lead Originating System , Lead Life cycle Management system, ,Loan Processing System (STP & Non-STP processing till a/c opening , sanction & disbursement) with Business Rule Engine.	Self-undertaking on company's letter head to be provided	
h	Bidder should have implemented similar e-PLATFORM products of Customer Relationship Management with 360 degree of customer, complaint Management , Campaign Management (or) should have implemented Lead Originating System & Lead Life Cycle Management, Loan Processing System (STP & Non-STP processing till a/c opening , sanction & disbursement) with Business Rule Engine successfully in at least two Bank / BFSI / NBFC organization having minimum Rs. 25000 Crore Business Mix (Deposits + Advances) in India.	Bidder should submit documentary proof of implementation, maintenance & support services by providing masked copy of Purchase order, Performance certificate, Go-live certificate issued by the client. POCs done will not be treated as implementation, experience of the Bidder.	
i	Bidder must have Back-to-back support agreement with OEM of proposed e-PLATFORM solutions for expected level of support mentioned in this RFP/corrigendum for the contract period.	Letter of authorization from OEM with details of support available, to submit	
j	Bidder to confirm that all the technical / functional requirements mentioned in this RFP/Corrigendum are covered in totality in the proposal submitted by him.	Self-undertaking on company letter head to be provided	
k	Bidder to confirm the Technical Functionality mentioned in Revised Format 6.18 should be Available with the bidder and / or consortium partner.	Self-undertaking on company letter head to be provided – Revised Format 6.18	
l	The bidder and / or his Consortium Partner 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.	List of branch / service center with full details of Name, Address / Telephone Numbers with escalation matrix should be attached. The list of engineers with qualification, work experience, etc identified for the Bank to be provided	

Note: Bidder should not make any changes / additions / deletion to any of the above clauses of this RFP/corrigendum

Documentary evidence, Forms requested in this RFP must be provided and signed by the authorized signatory of the Bidder.

Format 6.18: Technical Functionality: Should be Available

SR.NO	TECHNICAL PARAMETERS	Bidder's Confirmation (YES / NO)
A.	Base Platform	
	i) User interface and experience (UI/UX)	
	ii) Product configuration and management	
	iii) Login management and Dashboards solutions (for applicants, channel partners and internal users)	
	iv) Mobile app application:	
	The entire solution should be available on mobile app. (Key features: e-KYC, Bar/QR code scanning, OCR capability, various calculator, loan origination, valuation report, title search etc.). It should be available on both IOS/Android.	
	v) Workflow Engine	
	vi) Lead Origination System	
	vii) Loan Processing and Life Cycle Management:	
	(Credit appraisals and technology based underwriting, pre-populated documents generation, and digital payment)	
	ix) Management Information System (MIS) and Audit trails	
	x) Customer Assist:	
	(Bank Chat bot, communication via e-mail, SMS, missed call etc.)	
	xi) Notification and Alerts:	
	(for Channel partners, feet on street, internal users)	
B	Integrations and Digital Marketing	
	i) Digital marketing tools and services	
	(own/acquired)	
	ii) Lead Generation Management	
	(Including tagging leads to sources, lead gen module)	
	iii) Integrations	
	Internal and External	

	iv)	Application Program Interface (API)/Middle ware Management: (Internal and external)	
		Credit bureau, UIDAI-Aadhaar, CKYC, GSTN, employer detail verification, Rating Agencies, EPFO, Income Assessment, EPFO, Income Assessment, MCA portal, DIN Verification, e-documentation, integration with NeSL, e stamp, e sign, e nach / si, Financial Statement bank statement analysis OCR capabilities etc required for proposed e-Platform Solution.	
	v)	Channel Partners Management:	
		(On-boarding, performance and payout management)	
C		Campaign Management (SMS , Promotional and Transactional E-Mails , any other digital channel, Interactive promotional	Interactive txn and promotional email to be added
D		Operational Customer Relation (OCRM)	
E		Service Management	
F		360 Degree View of Customer	
G		Complaint Management	

We confirm that all above functionality are available with us and /or with the consortium partner/s.

Signature with company seal:

Name of Authorized Representative: Designation:

Date:

Note: Apart from self- declaration, Bidder should provide proof/supporting documents like PO / Contract copy / successful implementation letter (with full details of Scope) from the client to confirm availability of above functionality during bid submission failing which, bidder will be disqualified.