

Responses to Bidder Queries - Expression of Interest (EOI) for issuance of Request for Proposal (RFP) to provide End to End Doorstep Banking Solution

Sr. No	Section Ref.	Page No.	EOI Text	Clarification Sought by Vendor	Response to Queries
1	C. Eligibility Criteria	19	<p>5. The Vendor should be in business of providing software design and development services to BFSI clients. The vendor should have executed / completed a software development / build engagement have a contract value of at least INR 5 crores in a Government / PSU/ BFSI client in India as on the date of EOI submission.</p> <p>On-going engagements will not be considered. Only completed engagement shall be considered</p>	<p>Request you to modify the clause to below for better participation"</p> <p>The Vendor should be in business of providing software design and development services to BFSI/Government clients. The vendor should have executed / completed a software development / build engagement have a contract value of at least INR 5 crores in a Government / PSU/ BFSI client in India as on the date of EOI submission.</p> <p>On-going engagements will be considered if Go-Live is achieved and has completed one year of Operation & Maintenance period.</p>	Please refer Corrigendum for the revised clause.
2	C. Eligibility Criteria	19	<p>6. The bidder should have had the experience of developing and maintaining any 1 out the following below mentioned application like:</p> <ol style="list-style-type: none"> 1. Core Banking solution 2. Core insurance solution 3. Internet Banking 4. Doorstep Banking <p>for at least one Scheduled Commercial Bank or a public sector insurance company with at least 1000 branches.</p> <p>OR</p> <p>The bidder should have had the experience of developing and maintaining portals or web-based applications like web-portals with at least 75 lakh transactions per year for at least one PSU or government agency in India.</p> <p>On-going engagements will not be considered. The engagements would have been completed on or before the EOI submission date.</p>	<p>Request you to modify the clause to below for better participation:</p> <p>The bidder should have had the experience of developing and maintaining any 1 out the following below mentioned application like:</p> <ol style="list-style-type: none"> 1. Core Banking solution 2. Core insurance solution 3. Internet Banking 4. Doorstep Banking <p>for at least one Scheduled Commercial Bank or a public sector insurance company with at least 1000 branches.</p> <p>OR</p> <p>The bidder should have had the experience of developing and maintaining portals or web-based applications like web-portals with at least 30 lakh transactions per year for at least one PSU or government agency in India.</p> <p>On-going engagements will be considered if Go-Live is achieved and has completed one year of Operation & Maintenance period. The engagements would have been completed on or before the EOI submission date.</p>	Please refer Corrigendum for the revised clause.
3	OBJECTIVE	5	<p>The technology service provider will also be responsible for implementing the Doorstep Banking solution through Universal Touch Point.</p>	<p>Kindly provide more details about the universal touch points that is expected by the buyer. Such that whether the technology alone need to be provided or the required manpower to execute the services are also to be covered as part of this service.</p>	<p>Universal touch points here refer to mobile devices, web portals and call center. More information regarding the same would be provided at the time of the RFP to the short-listed bidders. Manpower is not part of the current scope</p>
4	OBJECTIVE	5	<p>The objective of this EOI is to shortlist eligible vendors with the requisite experience to whom a detailed Request for Proposal (RFP) would be floated for providing an end-to-end solution for Doorstep Banking Solution. Further details like detailed scope of activities, functional specification, technical details etc. would only be provided to the bidders selected through the EOI process.</p>	<p>Being the selection is going to be on closed RFP criteria, request to relax the payment of EMD of Rs. 10 Lakhs as part of this bid offer. Kindly consider having the eligibility support documents and tender document fee alone as part of this submission.</p>	Please refer corrigendum for change.

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5	B. SCOPE OF WORK: Project Overview	6	The application developed will be the IP (Intellectual Property) of the Company. The vendor may use any existing solution / framework on which this application can be built. The IP / code of the framework / existing solution will need to be transferred to the Company in case the vendor desires of using an existing solution / framework for developing the new DSB solution. The solution, customization and all future enhancements developed for the Company will be the property of the Company.	Mentioned in page 5 that, "The objective of this EOI is to shortlist eligible vendors with the requisite experience to whom a detailed Request for Proposal (RFP) would be floated for providing an end-to-end solution for Doorstep Banking Solution. Further details like detailed scope of activities, functional specification, technical details etc. would only be provided to the bidders selected through the EOI process." Hence required functionality was not covered in this Eoi. We are a product company having major fitments for Indian retail banking practices. Based on the functional requirement, we want to propose both products or developing the requirement as services. In that case we want to retain the IP of high fitment product. Can the buyer consider relaxing this clause of transferring all codes / IP to be handed over to them by the bidder. Can propose the transferring of IP during the RFP scoping process. Please consider this amendment request.	The bidders have to understand that the Company will be catering to all 12 PSU Banks for the doorstep banking services through a single vendor. Providing such critical services to the Banking industry at large makes it very critical for the Company to have complete control on the product and hence this requirement of IP cannot be relaxed.
6	(i) Current State Assessment	6	ix. Application gaps and customization requirements	Kindly clarify, whether the existing application's gaps need to be identified and customized as per requirement or the proposed solution's/ service's application gaps need to be identified by the bidder.	The detailed functional and technical requirements will be provided in the RFP document to all the eligible bidders. The bidders would be expected to ensure all functional and technical requirements as stated in the RFP are covered. Further it is expected from the successful bidder that during the System Requirement Study (SRS) the bidder will provide all necessary guidance and best practices to improve the existing functionality and process flows to make the process seamless and completely digital to the extent possible considering the regulatory environment and ensuring controls are not compromised
7	B. SCOPE OF WORK: Project Overview	5	a. Pickup Services	Whether the new system requirement is limited to the list of services or will it differ from this and be exhaustive. Please clarify	The list of current services are detailed in the EOI. The detailed functional and technical requirements will be provided in the RFP document to all the eligible bidders. The bidders would be expected to ensure all functional and technical requirements as stated in the RFP are covered. Further it is expected from the successful bidder that during the System Requirement Study (SRS) he provided all necessary guidance and best practices to improve the existing services, introduce newer ones, and defined revised process flows to make the process seamless and completely digital to the extent possible considering the regulatory environment and ensuring controls are not compromised .
8	C. ELIGIBILITY CRITERIA	18	6.The bidder should have had the experience of developing and maintaining any 1 out the following below mentioned application like: 1. Core Banking solution 2. Core insurance solution 3. Internet Banking 4. Doorstep Banking	We are offering digital banking solutions such as mobile banking and omni-channel solutions for major PSBs in India. Can we cite those expertise and experience to address this eligibility criterion. Please consider our request and bring in necessary amendment	Please refer Corrigendum for the revised clause.

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9	G. INSTRUCTION TO THE VENDORS:	26	12. Vendors have to submit the softcopy of EOI response in a CD-R, which is super scribed as "Expression of Interest (EOI) for issuance of Request for Proposal (RFP) to provide end to end Doorstep Banking solution in response to EOI PSBA/TENDER/DSB/2022-23/001 dated 10 June 2022". In case of any mismatch between the softcopy and hardcopy of the EOI response, the hardcopy of EOI response will be treated as valid response and relied upon.	Request to eliminate this clause or to include the term as "softcopy of EOI response in a CD-R / password protected pen drive".	The bidders may either provide the softcopy of the responses in a CD / password protected pen drive
10	ANNEXURE III: LIST OF MAJOR CUSTOMERS	30	In the table 7 of this annexure III, its mentioned as "Status of implementation (Yet to begin, In progress, Completed)"	In the eligibility criteria, it states that "The Vendor should be in business of providing software design and development services to BFSI clients. The vendor should have executed / completed a software development / build engagement have a contract value of at least INR 5 crores in a Government / PSU/ BFSI client in India as on the date of EOI submission. On-going engagements will not be considered. Only completed engagement shall be considered. Kindly clarify whether we can provide Yet to begin or In progress projects as reference in annexure III.	The eligibility criteria and Annexure III are both separate and have separate purposes and should not be confused with each other. The proof as documents required to comply to the Eligibility criteria have to be provided by the bidder. Annexure III is for the Company to get a better understanding of the overall credentials of the bidder and not the eligibility criteria.
11	Customer Registration	9	One-time registration shall be available to Customers of any public sector bank using the mobile number of the customer linked with at his/her Bank Account. Authentication shall take place through OTP from DSB solution as well as the respective Bank.	How can we validate the mapping between mobile number and account number? Do we have to integrate with each and every Bank's CBS?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional and technical specifications would be provided as part of the RFP subsequently.
12	Manage Accounts	10	Manage Accounts – Customer shall be able to add multiple account numbers of the public sector banks. Based on Bank name and mobile number, the DSB Application shall list the account numbers for the Customer to choose from (standardized and uniform process to be worked out with all Banks)	As above - please confirm if a single interface to all Bank CBS would be provided? Or we have to integrate with each Bank?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional and technical specifications would be provided as part of the RFP subsequently.
13	Debiting Charges	11	When a customer finally confirms the booking of the service request a debit instruction shall be sent to concerned Bank for debiting the service charges. Bank may request for additional authentication before debiting. Booking of the service request shall be confirmed once the debit confirmation is received from the CBS of concerned Bank. In return the DSB system shall send the Service Request Identifier to the CBS of the Bank for reconciliation and record purposes	As above - will we be provided a single interface for debit to all Banks? Or we need to connect to individual Banks?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional and technical specifications would be provided as part of the RFP subsequently.
14	Integration with PSB Systems and NPCI	16	DSB Solution shall be able to provide the Customer Registration, Service Request Origination and subsequently its completion because of its interfacing capability with the CBS of respective PSBs, NPCI Systems, ATM Switch of respective PSBs, National Financial Switch of NPCI and other agencies as per requirement.	CBS interface is understood. But what is the use case for interfacing with NPCI, NFS, ATMs and other agencies?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed interfacing, functional and technical specifications would be provided as part of the RFP subsequently.

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15	Other Important Considerations	General		<p>Please include: Intellectual Property Rights a. the Licensor hereby confirms that:</p> <p>i. to the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party. ii. All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources.</p> <p>b. the Licensee hereby states that;</p> <p>i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution. ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies. iii. The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution. iv. All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs) or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor. v. The IPR of customisation shall be owned by Licensor</p>	<p>This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Details of terms and conditions, IPR etc.. Will be dealt as part of the RFP subsequently.</p>

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16		General		<p>Following clause is missing. Please include:</p> <p>Limitation of Liability</p> <p>Licensor's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from Licensor. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to Licensor during the calendar year of such claim. Under no circumstances shall the liability of Licensor regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.</p> <p>The aforesaid limitation does not apply to any liability of the Licensor towards violation of third party Copyrights / Intellectual Property Rights as well as any acts of gross negligence, misconduct or fraud on the part of the Licensor or its representatives causing direct loss to the Bank causing mal-functioning or non-functioning of the Software and where such claims are subjected to and decided by the court of law.</p> <p>The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim.</p> <p>The foregoing states and constitutes the entire obligations and liabilities of Licensor to Licensee.</p>	<p>This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Legal and other terms and conditions will be specified as part of the RFP subsequently.</p>

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17		General		<p>Following clause is missing. Please include:</p> <p>a. Indemnification</p> <p>The Licensor hereby indemnifies Licensee from costs and expenses arising from infringement of unaffiliated third party rights by the Software Solution provided that: (1) Licensor is given prompt notice of the claim; (2) Licensor is given immediate and complete control over defence and/or settlement of claim, and Licensee fully cooperates with Licensor in such defence and/or settlement; (3) Licensee does not prejudice in any manner Licensor's conduct of such claim; and (4) the alleged infringement is not based upon use of Software Solution in a manner prohibited under this Contract, in a manner for which Software Solution was not designed, or in a manner not in accordance with Specifications.</p> <p>b. Altered Version</p> <p>The Licensor shall have no liability for any claim of infringement based on (a) use of a superseded or altered version of Software Solution if infringement would have been avoided by use of a current or unaltered version of Software Solution which Licensor made available to Licensee or (b) combination, operation or use of Software Solution with software, hardware or other materials not furnished by Licensor.</p> <p>c. Liability</p> <p>The foregoing states Licensor's entire obligation and liability with respect to infringement of any intellectual property right.</p>	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Legal and other terms and conditions will be specified as part of the RFP subsequently.
18	Service Request Origination	4. & 4.1	<p>API base integration is expected with existing Internet Banking and Mobile Banking applications of the respective PSBs to facilitate service request origination from Internet Banking and Mobile Banking applications of the public</p> <p>AND,</p> <p>4.1 DSB Application enables Customer to initiate a service request through web-based portal application, mobile application or Call Center.</p>	<p>Please confirm our understanding;</p> <p>The DSB system will be designed to accept Customer Service Request originating, either from Native Internet & Mobile Banking application of the respective bank OR the proposed DSB application.</p>	Yes. The DSB system will be designed to accept Customer Service Request originating, either from Native Internet & Mobile Banking application of the respective bank OR the proposed DSB application (through BSB Mobile, App, call centre, DSB Website)
19	Other Important Considerations	18	All such licenses shall be procured in the name of the Company and the Company shall have the rights to use all such software and tools even after termination of contract with the vendor	Most of the OEMs of licensed software do not support perpetual licensing model wherein the customer can continue using the software post contract termination. Hence request to relax this clause as it would open up more options in proposing the best tech stack	The IP of the DSB application will be owned by the Company and will be perpetual in nature. For other off the self software products which the bidder will need to bring in to develop the application the licenses will be in the name of the Company and these licenses will be perpetual in nature.

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20	Other Important Considerations	18	DSB Solution and its related software/mobile applications/Websites/Dashboards etc. shall be the intellectual property of and shall be owned by PSB Alliance Private Limited	The related software includes database, ESB, API Gateway, BI tools etc whose IP cannot be owned by the company. Please confirm if all such software are excluded from this clause	Yes, your understanding is correct.
21	Section 13 Call Center	16	Successful Vendor shall set up a IVR based call center. IVR system at DSB Services Call Center will route the call, to Call Center of the Bank to which the customer belongs. DSB Desk at Bank's Call Center may take up the call for inquiry as well as booking of the service	The understanding is the Company's existing call center shall be leveraged to setup the IVR to route calls to respective bank's call centre. The DSB Desk at banks call centre shall be provisioned by the company. SI is expected to only provision and setup IVR. The company is expected to provision call-centre agents at bank's DSB desk. Please confirm on the understanding	The Company does not have a call centre currently. The company intends to set up an IVR system which will route the calls to the respective bank selected by the customer. Contact centre is not s part of the current scope of services.
22	Section 4 Service Request Origination	11	The various services initially envisaged through the DSB Application are listed in section "Project Overview". Detailed process flows to be drawn out for each of the services with the aim of making these as Realtime Online services	Are the process flow for the envisaged services expected to be bank specific or common across banks?	It is very clearly specified in the scope that the bidder is expected to re-design / re-define customer journeys and workflows. The bidder at the time of the RFP will have to provide detailed approach and methodology that they plan to adopt to e-design / re-define customer journeys and workflows.
23	Section 5.3 Agent Mobile Application	14	Realtime Online Services for Financial Transactions using Aadhaar and Debit Card Supporting both AePS On-Us & Off Us transactions	For all Aadhar enabled payments, the required infrastructure and software for integrating with Aadhar shall be provided by the company, SI is not expected to procure and setup. Please confirm. Any Aadhar related transaction charges levied while making payments shall be borne by the company. Please confirm	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional and technical specifications would be provided as part of the RFP subsequently.
24	Section 10 Integration with PSB Systems and NPCI:	16	Integration with PSB Systems and NPCI	Assuming all integration with PSB Systems and NPCI will be API based and if there are any transaction charges involved in accessing these systems, the cost shall be borne by the company. Please confirm	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional and technical specifications would be provided as part of the RFP subsequently.
25	SLA	14	Service SLA Management	we request you to please define the max penalty cap to max 5% of contract value	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed service levels, penalties etc.. would be provided as part of the RFP subsequently.
26	EMD	21	1.1. Application Fees and Earnest Money Deposit:	Does SI need to submit the EMD and application fee with EOI response ? Please confirm.	Yes EMD and application fees need to be submitted along with the EOI submission.
27	General	NA	General	please confirm how deliverables sign off will be done ?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
28	General	NA	General	We request you to please add payment terms section for EOI	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. There is no binding pricing which is called for at this stage. Detailed deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
29	A. Introduction	4systematic risk the Company has now decided to own the IP of the solution by engaging a technology partner who will develop.....	Since the bidder is allowed to use/utilize the components already developed and deployed by it at various customer sites, can the bidder retain enhancements generally developed as part of their roadmap?	The clause of the EOI remains unchanged

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30	A. Introduction		The doorstep banking system developed will need to have a robust Mobile App, Web Portal, integration to a Contact center which will be operated by the vendor, helpdesk facility for L1 and L2 support, integration and connectivity with NPCI / Bank's systems, Network & Security solutions and Facility Management Services	Kindly confirm that this will be the Scope of the tender. There is no mention of Datacenter, Disaster Recovery Center and infrastructure related components & services. Please clarify whether the same will be outside the Scope and be provided by the Company.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently. However, as per the EOI the bidder is expected to house all the infrastructure as a service on a private cloud with a MeitY empanelled service provider.
31	Project Overview	5	At present, the following 15 basic banking services are being offered under this channel in the select 100 centers.	Kindly explain the role and responsibilities of the "Centers" since the primary objective is all services being made available at Customer location/doorstep. Please share more information on the projected/planned centers so as to plan/budget for related services.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
32	a, b, c	5	Pickup Services, Delivery/Drop Services, Financial Services	Will the responsibility of manpower/staff/agents be the responsibility of the Company? Please explain.	The Company will have a separate selection process for field agents. Providing field agents is not a part of the scope of the EOI
33	2nd para	6	In future the Company envisages to have a single doorstep banking platform for the customers of all Public Sector Banks across the country to begin with, and which may be further expanded to other Banks also.	Does the Company envisage separate implementations for each of the Banks? Will the location of implementation be common for all Banks? Are the Banks open to share the application and database infrastructure?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
34	iv	7	The vendor will be expected to conduct a voice of customer survey to understand the current customer expectations, issues and grievances	The parameters for this deliverable should be further elaborated - sample survey size, locations, etc.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
35	iv	7	The application along with all necessary data base, operating system, hardware and infrastructure will be housed on a private cloud infrastructure with a service provider approved by MeitY	Kindly confirm that the Company will engage and contract with the private cloud infrastructure.	No the cloud services will have to be provided by the bidder as part of the overall TCO. However, this is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
36	3	10	Choose Preferred Language – Customer shall have option to choose the preferred language available in the application.	Which all languages are to be supported?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
37	4-1)	10	By logging in to a white-labelled portal	We understand that the Customer will always be attached one of the partner banks. Please clarify at what stage we should use Bank specific branding, products, etc.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
38	10	16	Integration with PSB Systems and NPCI	Please provide list of PSB systems that need to be integrated.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.

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39	11	16	Billing and Payment Module	Please share types and method of charging for various services.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
40	c)-5	19	The Vendor should be in business of providing software design and development services to BFSI clients. The vendor should have executed / completed a software development / build engagement have a contract value of at least INR 5 crores in a Government / PSU/ BFSI client in India as on the date of EOI submission. On-going engagements will not be considered. Only completed engagement shall be considered.	Request to relax this criterion, by reducing the contract value to INR 2 crores.	Please refer Corrigendum for the revised clause.
41	1.1 Application Fees and Earnest Money Deposit:	20	By way of Bank Guarantee favoring "PSB Alliance Private Limited" from a Scheduled Commercial Bank in India (as per the format provided in the Annexure-IV valid for a period of 1 year with a claim period of 12 months	By way of Bank Guarantee favoring "PSB Alliance Private Limited" from a Scheduled Commercial Bank in India (as per the format provided in the Annexure-IV valid for a period of 1 year 12 months 30 days with a claim period of 12 months 30 days	The clause in the EOI remains unchanged
42	1.2.d. Important Instructions	21	In case any shortlisted vendor fails to respond to RFP to be released by the Company, then the EMD submitted by the vendor in response to the EOI would be forfeited and no claim will be entertained in this regard.	In case any shortlisted vendor fails to respond to RFP to be released by the Company, then the EMD submitted by the vendor in response to the EOI would be forfeited and no claim will be entertained in this regard. Response of the RFP decision will be taken post review the RFP Scope in detail and Terms and Condition only. hence we request you please remove this clause	In the event the short-listed bidders chooses not to participate in the RFP the EMD of such a bidder will be returned back by the Company. However, post the submission of the RFP response if the bidder chooses to withdraw from the bid for reasons whatsoever then it will be at the sole discretion of the Company to allow the EMD to be returned to such a bidder or not.
43	1.2.e. Important Instructions	21	If the EMD/BG submitted to the Company expires before the release of RFP, then the Company shall request the shortlisted vendor to extend the validity period of the BG for a reasonable period and in case the vendor fails to arrange to extend the validity period, the EMD shall stand forfeited / BG invoked and no claim will be entertained in this regard.	If the EMD/BG submitted to the Company expires before the release of RFP, then the Company shall request the shortlisted vendor to extend the validity period of the BG for a reasonable period and in case the vendor fails to arrange to extend the validity period, the EMD shall stand forfeited / BG invoked and no claim will be entertained in this regard. Please Define what is reasonable period and please restrict the number of extensions.	The clause in the EOI remains unchanged
44	G.8 INSTRUCTION TO THE VENDORS:	25	f the Vendor withdraws their offer before finalization of short listing by the Company, the EMD shall be forfeited	f the Vendor withdraws their offer before finalization of short listing by the Company, the EMD shall be forfeited	In the event the short-listed bidders chooses not to participate in the RFP the EMD of such a bidder will be returned back by the Company. However, post the submission of the RFP response if the bidder chooses to withdraw from the bid for reasons whatsoever then it will be at the sole discretion of the Company to allow the EMD to be returned to such a bidder or not.
45	1 GENERAL TERMS AND CONDITIONS:	23	By responding to the EOI, the vendors are stating unconditional acceptance of the terms and conditions as laid out by the Company in the EOI and agreeing to submit the bid in response to the detailed RFP to be released for the purpose of the Doorstep Banking project.	The response to the RFP will depend on the Terms and conditions laid out in the RFP. By responding to the EOI, it may not be feasible to agree to participate in the RFP. Request to please remove this clause	The clause in the EOI remains unchanged. This is only referring to the terms and conditions of the EOI not RFP at this stage.
46	2 B. SCOPE OF WORK:	5	a. Pickup Services	For providing these services, how PSB alliance envisages to integrate with various banks.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.

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47	C; Sno 2 C. ELIGIBILITY CRITERIA:	18	Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's Certificate. The Auditors certificate should be without any conditions / qualifications.	Request you to modify this criteria as given under - 'Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's / CA / Company Secretary Certificate. The Auditors certificate should be without any conditions / qualifications.	Please refer Corrigendum for the revised clause.
48	C; Sno 3 C. ELIGIBILITY CRITERIA:	18	Copies of the audited balance sheets of the company showing positive net-worth of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's Certificate. The Auditors certificate should be without any conditions / qualifications.	Request you to modify this criteria as given under - 'Copy of the audited balance sheet of the company showing turnover of the company for the consecutive last three financial years (2018-19, 2019-20 & 2020-21) should be submitted along with Auditor's / CA / Company Secretary Certificate. The Auditors certificate should be without any conditions / qualifications.	Please refer Corrigendum for the revised clause.
49	B. Scope of Work	6	Para-2 In future the Company envisages to have a single doorstep banking platform for the customers of all Public Sector Banks across the country to begin with, and which may be further expanded to other Banks also.	Kindly clarify Whether Pvt. Sector Banks would be also included as part of the arrangement.	Currently the scope of the EOI covers all the 12 PSU Banks. However, in the future, these services might also be offered to other Banks / Financial Institutions.
50	B. Scope of Work (iv) Bullet 8th	7	The application along with all necessary data base, operating system, hardware and infrastructure will be housed on a private cloud infrastructure with a service provider approved by MeitY.	In the further sections, it has been mentioned that the solution can be hosted in STQC certified public cloud. Need clarity on this point.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
51	B. Scope of Work	7	IV. Re-Design customer journeys and workflows The vendor will be expected to conduct a voice of customer survey to understand the current customer expectations, issues and grievances	Will PSB Alliance provide Sample Survey Forms to undertake Customer Survey.	These will have to be designed by the bidder and approved by the Company
52	B. Scope of Work	10	4. Service Request Origination Point no. 2) By using a platform agnostic mobile application (supporting all platform viz. Android / IOS / Windows etc.) or	Will PSB facilitate obtention of necessary certificate from App Store for IOS application deployment.	Primary responsibility will lay with the vendor. However, the company will facilitated and intervene wherever required.
53	C. Eligibility Criteria	20	Vendor needs to have the CMMI certification (Level 3 or above) valid as on date of EOI submission Copy of the certificate	Since we are already providing DSB Services to all the Public Sector Banks from past two and half years, we request you to kindly exempt CMMI certification from eligibility. In future we will be going for any such certification requirements..	Please refer Corrigendum for the revised clause.
54	B. Scope of Work: Project Overview	5	a. Pickup Services	As part of pickup service, does the Agent have to capture an image of the document and upload it as part of the request? Or it's just captured as a remark for the acknowledgement? Please confirm.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
55	B. Scope of Work: Project Overview	5	d. Additional Services - Nomination	Please elaborate the functions under Nomination.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
56	B. Scope of Work: Project Overview	5	d. Additional Services - Digital Life Certificate	Please elaborate the functions under Digital Life Certificate.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.

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57	B. Scope of Work: Project Overview	6	The application developed will be the IP (Intellectual Property) of the Company. The vendor may use any existing solution / framework on which this application can be built. The IP / code of the framework / existing solution will need to be transferred to the Company in case the vendor desires of using an existing solution / framework for developing the new DSB solution.	We can give IP to the solution that is being proposed/delivered to PSB Alliance. But the IP of the Framework/ Platform that we have cannot be transferred as it is core to our company's business. Hence, we request to adjust the clause and ask for the IP of the solution only.	The clause in the EOI remains unchanged.
58	B. Scope of Work: Project Overview	7	The application along with all necessary data base, operating system, hardware and infrastructure will be housed on a private cloud infrastructure with a service provider approved by MeitY.	1) Who would supply the third-party hardware and third party softwares - vendor or the Company? 2) For building a private cloud infra, we assume that the Company would provide the physical space.	The cloud services will have to be provided by the bidder as part of the overall TCO. However, this is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
59	a) PSB Alliance Admin	9	✓ PSB Onboarding	What is the process for PSB Onboarding? What data and documents need to be captured?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
60	a) PSB Alliance Admin	9	✓ Delivery Agencies Onboarding including Serviceable Locations Configuration	What is the process for Agency Onboarding? What data and documents need to be captured?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
61	b) PSB Admin	9	✓ DSB designated branches onboarding (Excel upload facility shall also be given)	What is the process for DSB designated branch onboarding? What data and documents need to be captured?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
62	c) Delivery Agencies Admin	9	✓ Agent Onboarding & Life Cycle Management	What is the process for agent onboarding? What data and documents need to be captured?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
63	c) Delivery Agencies Admin	9	✓ Registered Terminal Configuration	Does the PSB Alliance have a Mobile Device Management (MDM) solution for managing devices? Please provide details.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
64	c) Delivery Agencies Admin	9	These admins user can be at different levels (HO/ZO/RO or other) to facilitate the local requirement.	How levels are expected to be supported? Please provide details.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
65	2. Customer Registration:	9	1) One-time registration shall be available to Customers of any public sector bank using the mobile number of the customer linked with at his/her Bank Account. Authentication shall take place through OTP from DSB solution as well as the respective Bank.	Please confirm if the CBS of the respective PSBs will have the capability to integrate with the DSB platform, using the APIs exposed by the DSB platform.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
66	2. Customer Registration:	9	1) One-time registration shall be available to Customers of any public sector bank using the mobile number of the customer linked with at his/her Bank Account. Authentication shall take place through OTP from DSB solution as well as the respective Bank.	How is the authentication performed from the respective Bank? Please explain.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.

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67	3. Customer Profile Management:	10	✓ Manage Accounts – Customer shall be able to add multiple account numbers of the public sector banks. Based on Bank name and mobile number, the DSB Application shall list the account numbers for the Customer to choose from (standardized and uniform process to be worked out with all Banks)	We assume a customer is allowed to have multiple accounts in one PSB or accounts across multiple PSBs as well. Is there any restriction on the customer and the accounts that can be linked? Please confirm.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
68	4. Service Request Origination:	10	2) By using a platform agnostic mobile application (supporting all platform viz. Android / IOS / Windows etc.) or	Microsoft has stopped supporting Windows OS for mobile phones. So please consider removing Windows from this requirement.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
69	4. Service Request Origination:	10	3) By placing a Call through Customer Care Centre designated for DSB support	We assume the PSB Alliance will provide the Customer Care Centre. Please explain how the service request will be created from the Customer Care Centre.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
70	4. Service Request Origination:	10	5) API base integration is expected with existing Internet Banking and Mobile Banking applications of the respective PSBs to facilitate service request origination from Internet Banking and Mobile Banking applications of the public sector banks as well, along with the designated Portal/ Mobile App of PSB Alliance.	Please confirm if the Internet and Mobile Banking applications of the respective PSBs will have the capability to integrate with the DSB platform, using the APIs exposed by the DSB platform.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
71	5.1. Service Assignment Module	12	This module is intended for assigning an agent to the service request who will fulfil the service request	Who will assign a service request to an agent? What is the process?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
72	5.3. Agent Mobile Application	13	✓ Notification for new service request allocations with both accept and reject options	What happens to the service request if the Agent rejects the allocation?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
73	5.3. Agent Mobile Application	13	✓ System shall be able to handle dynamic allocation of service bookings to the Agents based on their availability and request volume.	Is the allocation of service requests to Agents expected to be always dynamic or will there be manual assignment also?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
74	5.3. Agent Mobile Application	13	✓ System shall be able to handle dynamic allocation of service bookings to the Agents based on their availability and request volume.	If manual assignment of service requests to Agents is allowed, who will do this assignment? Please provide details.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
75	5.3. Agent Mobile Application	14	✓ Realtime Online Services for Financial Transactions using Aadhaar and Debit Card	What are the methods of Aadhaar based authentication expected to be supported?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
76	5.3. Agent Mobile Application	14	✓ Agent Android application shall allow only Registered Devices of UIDAI for fingerprint capture for AePS transactions.	We assume the PSB Alliance will procure the Registered Devices of UIDAI. Please confirm.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
77	5.3. Agent Mobile Application	14	✓ Only PCI PED certified Pin pad devices are integrated with the Agent Android Application.	We assume the PSB Alliance will procure the PCI PED certified Pin pad devices. Please confirm.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.

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78	8. Conversational BOT Support	15	An additional feature envisaged to be available under the DSB Solution is a Conversational BOT that helps Customers in getting answers to FAQs and more importantly help them with raising Service Requests.	Does PSB have a chatbot engine that can be integrated with?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
79	10. Integration with PSB Systems and NPCI:	16	DSB Solution shall be able to provide the Customer Registration, Service Request Origination and subsequently its completion because of its interfacing capability with the CBS of respective PSBs, NPCI Systems, ATM Switch of respective PSBs, National Financial Switch of NPCI and other agencies as per requirement	Please confirm if the CBS, ATM Switches, other agencies of the respective PSBs will have the capability to integrate with the DSB platform, using the APIs exposed by the DSB platform.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
80	11. Billing and Payment Module:	16	The DSB solution shall provide billing and payment module.	Does the PSB have a billing system of its own? Please provide details.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
81	13. Call Center:	16	DSB Desk at Bank's Call Center may take up the call for inquiry as well as booking of the service	Please confirm if the Call Centre personnel can initiate service requests on behalf of the customer.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
82	13. Call Center:	16	DSB Desk at Bank's Call Center may take up the call for inquiry as well as booking of the service	What is the inquiry service for? Please explain.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
83	(ix) Hosting Infrastructure and Operations Management	16	All the deployments including Development, UAT and Production environment, are proposed to be over MeitY (Govt. of India) empanelled and STQC audit compliant (for Public Cloud service offering) Cloud Infrastructure with provision of data localization in India.	Is there any preference on the cloud providers. Please let us know the cloud service provider. Is Azure or AWS a preferred cloud service provider.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
84	(ix) Hosting Infrastructure and Operations Management	17	Diligent carrying out of System Administration, System upgrades management, Application Deployment and Upgrades, Maintenance and management of the Operating System, Database Network and Security administration system.	Is the expectation here is that the vendor has to manage and maintain the cloud environments for PSB Alliance.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
85	(ix) Hosting Infrastructure and Operations Management	16	All the deployments including Development, UAT and Production environment, are proposed to be over MeitY (Govt. of India) empanelled and STQC audit compliant (for Public Cloud service offering) Cloud Infrastructure with provision of data localization in India.	Can we propose an on-premise deployment at PSB location?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
86	(ix) Hosting Infrastructure and Operations Management	17	Network and Security infrastructure shall be the part of the proposed solution.	Is the expectation here is that the vendor has to manage and maintain the Production and DR cloud environments for PSB Alliance.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
87	(ix) Hosting Infrastructure and Operations Management	17	Data backup as per mutually agreed schedule and preservation of backed up data. Regular backup will be "provided to the company".	Data backups on cloud has direct implications to the cost. So, we believe there will be detailed agreed plan with bank. And Bank will bear the cost for the backup. Please confirm.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.

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88	(ix) Hosting Infrastructure and Operations Management	17	Proper handling of application failure within the primary data center and the disaster recovery site.	Is there any preferred monitoring tool that bank wants our system to be integrated or the vendor can propose its toll that is best suited for the offerings	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
89	(ix) Hosting Infrastructure and Operations Management	17	It shall be the responsibility of the selected bidder to conduct periodic IS Audit including VA-PT through Cert-In empanelled Auditor and ensure compliance of findings of such Audit. Nevertheless, PSB Alliance or individual Banks may also conduct independent Audit of the system on their own cost. It is responsibility of the service provider to assist in such audit and ensure compliance of the finding thereupon.	It is always advisable that Bank perform the VAPT tests and we will provide the necessary support to address the issues. Is there an explicit need for the vendor should perform the VAPT test?	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
90	(xii) Other Important Considerations	18	The vendor has to provide all necessary software and tools required for the development, deployment and maintenance of DSB Solution. These software and tools include but not limited to OS, development tools, environmental software and Database Management Systems etc. The vendor has to quote for all software license requirements. All such licenses shall be procured in the name of the Company and the Company shall have the rights to use all such software and tools even after termination of contract with the vendor.	We believe bank will procure the enterprise license or the AMC Support for all the softwares needed / required for the solution. Please confirm.	This is an EOI to evaluate eligible bidders to whom a detailed RFP would be provided. Detailed functional, technical specifications, scope, deliverables, payment terms and other terms would be provided as part of the RFP subsequently.
91	C. ELIGIBILITY CRITERIA	18	The Vendor should have minimum annual turnover of Rs. 150 Crores per year during the last three financial years (2018-19, 2019-20 & 2020-21). In case of a wholly owned subsidiary, the net worth of parent/ holding company will be taken into consideration.	We request to relax this norm for MSMEs as per the public notice from Govt. Of India for public procurement policy from MSEs. We request to reduce the revenue requirement to Rs. 70 crores per year	The clause in the EOI remains unchanged.
92	C. ELIGIBILITY CRITERIA	20	Vendor needs to have the CMMI certification (Level 3 or above) valid as on date of EOI submission	Can this be relaxed with ISO certificate and CMMI level 3 certificate removed / relaxed from the eligibility criteria?	Please refer Corrigendum for the revised clause.
93	C. ELIGIBILITY CRITERIA	19-20	The bidder should have had the experience of developing and maintaining any 1 out the following below mentioned application like: 1. Core Banking solution 2. Core insurance solution 3. Internet Banking 4. Doorstep Banking	We request to consider Reference Letters from the third party solution provider, IF the vendor/bidder is proposing third party solution and not their own end to end solution (Option 2.2 from Permitted Options on Page 22).	Please refer Corrigendum for the revised clause.
94	D. TERMS OF REFERENCE	22	The names and details of the vendor by whom the project will be carried out as per Annexure II.	Can the Names & Details of the 3rd party partner vendors be shared later after the RFP. This will help in understanding the scope in detail and to get a better picture on their need of involvement.	The bidder need to provide the details for the consortium members. However, at the time of the RFP the same can be changed subsequently
95	1.1 Application Fees and Earnest Money Deposit	20-21	All vendors will have to submit EMD for Rs. 10,00,000/- (Ten Lakhs Only) in by way of Bank Guarantee	According to Rule 170 of GFR, a tender issuing organisation can provide EMD exemption on tenders for MSME business. On behalf of this we require exemption from the EMD of Rs. 10,00,000/- (Ten lakh only)	Please refer corrigendum for change.