

Empanelment of vendors for E-signature Services and E Stamping(Stamp Duty)

RFP NO: CO: BFSL / CCI RFP / 2020-21 /02

| Sr. No. | Pg No | Point No | Tender Original Clause | Clarification | Pre-Bid Response |
|---------|---------|----------|---|---|--|
| 1 | 9 of 37 | 2.3 | Interface/Other scope related details | Need information if the products listed are Home developed platforms or commercial platforms and names of the products being used, if possible | Listed products are combination of internally developed and commercially procured. We are looking for the capability to integrate among each other. Further details can be discussed if required |
| | | | | Enterprisewide DW | |
| | | | | BI Application | |
| | | | | Card Origination System | |
| | | | | Single Sign On System | |
| | | | | IVR | |
| | | | | Customer Portals | |
| | | | | CRM Systems | |
| 2 | 2 | 2, 3, | Index | Clauses 2.4-2.7 , clauses 3.4-3.12, clause 6, is missing in RFP and several clauses of Index don't match with RFP | Clauses which are not require have been deleted from the RFP, hence the index don't match |
| 3 | 10 | a) | Clause 3.0: Aadhaar, OTP or visual based signer identification | Please confirm the tentative volume of Aadhaar esigns required in one year and for the subsequent years (for the period of the contract). | 1 lakh in Year 1, 2.5 Lakh in Year 2, 5 lakh in Year 3 |
| 4 | 10 | l) | Clause 3.0: Ability to approve signing through email | Please elaborate on the flow as the language of this clause is unclear. | we are only allowed esign using Aadhaar OTP |
| 5 | 10 | o) | Clause 3.0: Procurement of Estamp papers to allow payment of stamp duty or estamping of documents as when required as per applicable stamp act of the state. | Please provide the following details with respect to procurement of stamp papers under this tender: (a) the denomination of stamp papers; (b) name of the states (c) tentative aggregate volumes per year | Denomination of stamps are used in Manual Stamping. however mostly it will be used 500 & 100 stamp paper. Stamp duty will be paid as per the applicable stamp on documents. However aggregate volume cannot be ascertained now. |
| 6 | 8 | 15 | Clause 8: Since some of the payment terms warrant monthly payouts from Company vis-à-vis SLA monitoring, it is to be noted that any such monthly payments will be released and penalties if any, as defined by SLAs, shall be adjusted in the payment for the last month. Balance penalties, if any shall be levied in the payment for the subsequent months. | For the services mentioned in the RFP, for enabling the transaction itself, significant costs/tax/regulatory fees is to be paid to the Government and Sector Regulators (stamp value, UIDAI fees, CA fees). Does the RFP recognise this and provide for flexibility for transactions? | Without prepaid, the services are not feasible due to 95-100% government fee. Please allow for prepaid payments with very strict MIS requirements and only success based charges (no API based charges which usually causes reconciliation problems), We are ok with Prepaid mode of payment with strict MIS for reconciliation to be provided by the vendor |
| 7 | 2 | 11 | Clause 3.2(2): The Bidder is required to build interfaces between the proposed Solution with the applications and systems mentioned in section 2.4 above. | Please elaborate the meaning of Interface. Does this mean Application Programing Interface (API) as mentioned in Point at Page Number 21 ? | Interfaces and APIs are used as per the context. Both are similar. The choce of methodology can differ. (json, XML, flat files etc.) |
| 8 | 2 | 16 | Clause 16, Appendix 2: We wish to confirm that we have back-to-back arrangements from all the OEMs for the sizing (including CPUs, Memory, Cache, Hard Disk), prices and service level commitments. We would be responsible and committed to ensure that the sizing is adequate and service levels as required by the company are met and adhered. In case the hardware sizing is found to be inadequate and does not meet the SLA then the hardware upgrades, if any, will be provided without any further additional cost or burden to Bank than what has been specified by us in our commercial bid documents. | Does the RFP mandate an on-prem deployment as it mentions hardware upgrades? Is Clause 16 of Appendix 2 applicable for cloud delivery of services. Please confirm whether this is applicable here? | Cloud delivery of services is very scalable and secure. This may be recognised as hardware and deployment free alternative. |

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| 9 | 2 | 17 | Clause 17, Appendix 2: We will be the single point of contact/reference to BOB Financial Solutions Limited will enter into agreement with us only. Our consortium partners confirm that they are willing to enter into back-to-back agreement that is in conformity with the deliverables and other service/uptime commitments we make to BOB Financial Solutions Limited as per the RFP. If requested we will share the copy of the back-to-back agreement with our consortium partner to BOB Financial Solutions Limited. | Please clarify what consortium partners are envisaged under the RFP and if they are mandatory for this bid? | No consortium is allowed in this RFP. |
| 10 | 18 | 5 (III) | The Eligibility bid must contain application money Demand Draft / Banker's Cheque and Bank Guarantee as per Appendix 05 towards EMD. | No such application money mentioned. | No EMD & Bid security money required for this RFP. |
| 11 | Appendix 1 Page 1 | A1 – ELIGIBILITY | The bidder must be an Indian firm/ company/ organisation / JV registered under Companies Act, 1956 or a proprietary firm or a firm registered under Partnership Act, 1932 & Limited Liability Partnership Act, 2008. (Consortium of companies not permitted) | Indian company law is now regulated by the Companies act 2013 and it regulates the companies which are registered under the Companies act 2013. | We are OK with the clarification |
| 12 | | | Out of RFP | Kindly clarify whether the Tenderer is looking for Hosted solution or SAAS solution | Kindly clarify |
| 13 | 29 | | All hardware and software must be supplied with their original and complete printed documentation. | Whether the Hardware supply is part of this tender as supply of Hrad ware is mentioned in some part of the document | In case of on premise deployment, we expect the hardware details as well. It might be management decision to choose who would supply the Hardware |
| 14 | 10 | | l) Ability to approve signing through email | | For a workflow based scenarios, the application must have the Maker / Checker ability. |
| 15 | 10 | | n) Security features that prevent and alert a possible misuse of signature | PI let us precisely the requirement | There needs to be various level of checks which would prevent unauthorized access for the concerned personnel's signature. Proper email should be sent for any attempt to breach, MIS should be provided for attempt to access unauthorized signatures |
| 16 | 10 | | r) Creating repository of the documents executed capturing required information of the documents. | PI let us precisely the requirement | Signed documents should be stored in BFSL environment. It can either be part of our application or secured FTP etc. |
| 17 | 26 | | The selected Bidder will assist the company in migration exercise without any cost to the company | PI let us precisely the requirement | In case any POC is done and if the same data is required in the LIVE environment, we expect the bidder to migrate the data |
| 18 | 12 | | The Bidder will present to the Company the interface requirements for review. Any suggestions from the Company will have to be included by the Bidder. | If the customisation is of less efforts this could be accomplished. If the requirement requires larger efforts whether the bank can absorb the cost | What is the limit for less efforts? Integration is mandatory for on-boarding the customers, sending the signed documents to BFSL, deleting the document post transfer etc. |
| 19 | 12 | | The Bidder must ensure that a sound methodology is implemented (e.g. SOA governance framework, integration competency center) to manage the interfaces. | Clarification Required | Standard industry practice applies |