

**Replies to Prebid Queries for GEM/2022/B/2791485 for Supply Installation Implementation Commissioning and Maintenance of Co-Lending Solution**

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
1	GeM Clause Page No. 1	Bid End Date/Time - 22.12.2022 03.00PM	Request the Bank to provide an extension for 3 weeks as we would need time to review the response to the prebid queries.	Bidder to refer Corrigendum-1
2	GeM Clause Page No. 1 & 2	EMD amount - INR 40 lac	There is no mention of the Cost of Bid. We understand that there is no Cost of this Bid for this tender. Is that correct?	Yes. Bidder to comply with GeM Terms and conditions.
3	Special Terms and Conditions 21. Payment Terms	21.1. Payment schedule for Enterprise license, NBFC Integration and Cloud usage cost will be as under:	Kindly provide the volume estimate for Year 0, Year 1, Year 2, Year 3, Year 4 and Year 5 for calculating hardware cost. Does the Bank have any expected implementation timeline?	Details will be shared with the selected bidder.
4	Special Terms and Conditions 21. Payment Terms	21.1. Payment schedule for Enterprise license, NBFC Integration and Cloud usage cost will be as under:  NBFC Integration Cost-100% of the payment after actual number of NBFC integrated with the Bank quarterly after sign off from the Bank.	In order to estimate the number of resources for the project post Go-Live to support the Bank on the NBFC integrations, we would request the Bank to provide the average number NBFCs projected to be onboarded per quarter. We understand the contract will be for a period of 5 years. Is that correct?	Details will be shared with the selected bidder.
5	Special Terms and Conditions 21. Payment Terms	21.1. Payment schedule for Enterprise license, NBFC Integration and Cloud usage cost will be as under:  Cloud Usage Cost	We understand that the Bank requires a privately hosted solution on cloud. Is that understanding correct?	Yes. Dedicated Cloud as per MeitY Guidelines.
6	Special Terms and Conditions 21. Payment Terms	21.1. Payment schedule for Enterprise license, NBFC Integration and Cloud usage cost will be as under:  Cloud Usage Cost-Monthly in arrears as per the actual usage. Confirmation from the consumption report and sign off from the user group/wing.	What is the unit of measurement for cloud usage per month? Does the bidder need to quote cost per unit of cloud usage per month? Do we quote for 1 unit of cloud usage per month in Payment Terms, Section 1, point 3?	Yes. Bidder to comply with GeM Terms and conditions.

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7	Special Terms and Conditions 21. Payment Terms	21.3. Payment schedule for Onsite resources and other charges Payment schedule for Onsite resources	Would the Bank want to fix the number of resources for onsite resources for the purpose of Techno-Commercial evaluation or would you want us to propose the number of resources and the price per resource in Section 3, point 1.	Bidder to comply with GeM Terms and conditions.
8	Special Terms and Conditions 21. Payment Terms	21.5 Payment schedule for Co-lending Onboarding: Co-lending Onboarding - The amount shall be payable monthly in arrears as per the actual loan amount successfully on-boarded and sign off/confirmation from the Bank.	Does the bidder need to quote the service charge as a percentage of the actual loan amount successfully on-boarded?	Bidder to comply with GeM Terms and conditions.
9	Special Terms and Conditions 21. Payment Terms	21.6 Payment schedule for AMC/ATS cost of Co-Lending Solution Payment schedule for AMC	Does the bidder need to quote the AMC payable per quarter in this section?	Bidder to comply with GeM Terms and conditions.
10	GeM Clause Page No. 3	GEM Availability Report	What is the significance of GEM Availability Report w.r.t this RFP?	Bidder to refer GeM Guidelines.
11	STC Annexure-1 Scope of work	Co-Lending Solution Requirements: 2. The vendor is expected to provide the solution including middleware, facility management, training, documentation, third party utilities and installation, testing, migration, providing requisite interfaces and provide technical support. Vendor should have all middleware required for successful integration of solution with Bank's existing modules such as Core Banking, Loan Origination System, Loan Management System, LAPS and external modules like APIs etc., as per requirement.	Does the Bank wants the bidder to migrate data from an existing system? If yes, then, what is the approximate number of accounts that need to be migrated from the existing system?	Yes. Details will be shared with the selected bidder.

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12	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  1. The Proposed platform shall digitalize entire life cycle of co-lending including (but not limited to) maintaining the loan application received from NBFCs, application & data validation, application review, Query management (Bank & NBFC), communication management, Loan sanction, Loan sanction verification, Collections, reconciliation, Loan closure, accounting & reporting, admin module, exception handling etc.	If the bank and participating NBFC are working asynchronous mode (no APIs), how the query resolution can be achieved?	Bidder to comply wherever API is available appropriate integration needs to be done by the bidder. The integrations may vary and depend upon the onboarding NBFC platform.
13	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  2. The vendor is expected to provide the solution including middleware, facility management, training, documentation, third party utilities and installation, testing, migration, providing requisite interfaces and provide technical support. Vendor should have all middleware required for successful integration of solution with Bank's existing modules such as Core Banking, Loan Origination System, Loan Management System, LAPS and external modules like APIs etc., as per requirement.	Is there a migration of existing colending customers/accounts involved? If yes, please share indicative volumes.	Yes. Details will be shared with the selected bidder.
14	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  2. The vendor is expected to provide the solution including middleware, facility management, training, documentation, third party utilities and installation, testing, migration, providing requisite interfaces and provide technical support. Vendor should have all middleware required for successful	We understand that LAPS is "Loan Against Properties". Is that correct?	Loan Application processing system (Banks' LOS)

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		integration of solution with Bank's existing modules such as Core Banking, Loan Origination System, Loan Management System, LAPS and external modules like APIs etc., as per requirement.		
15	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  3. The objective of this RFP is to develop Robust, scalable and flexible Co-lending platform/ solution for delivering co-lending product journeys for Bank / partner/s for the following segments	In the scalability point of view, what is the expected volumes per day, month and total number of NBFCs to onboarded (quarterly)?	Yes. Details will be shared with the selected bidder.
16	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  3. The objective of this RFP is to develop Robust, scalable and flexible Co-lending platform/ solution for delivering co-lending product journeys for Bank / partner/s for the following segments  Other Priority sector loan (Secured and Unsecured)	Does the priority sector loans include JLG (group loans)?	It includes all types of Priority Sector loan.
17	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  1. The Proposed platform shall digitalize entire life cycle of co-lending including (but not limited to) maintaining the loan application received from NBFCs, application & data validation, application review, Query management (Bank & NBFC), communication management, Loan sanction, Loan sanction verification, Collections, reconciliation, Loan closure, accounting & reporting, admin module, exception handling etc.	Who takes care of the collections/recovery - NBFC or bank?	The same should be configurable in the platform.

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18	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  4. The proposed solution for Co lending Portfolio should cover the following process (but not limited to):  4.9. Escrow Management	Does escrow management needed for 80:20 funds movement for bank: NBFC for final 100% disbursement?	The same should be configurable in the platform.
19	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  4. The proposed solution for Co lending Portfolio should cover the following process (but not limited to):  4.9. Escrow Management	Does escrow management needed for real-time collection apportionment between the bank and NBFC?	The same should be configurable in the platform.
20	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  4. The proposed solution for Co lending Portfolio should cover the following process (but not limited to):  4.11. Reporting & Dashboards for bank and NBFCs	Please describe what should be exposed for NBFCs for reporting and dashboards? (They may be in a different LOS platform). Will that be read-only portal?	Applicable reports and dashboards to be provided by the selected bidder. Further details would be shared with the selected bidder.
21	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  5. The Solution should enable NBFCs to integrate with or access the Co lending solution based on their logins initiate the loan application flows /management of applications in the system in the following ways: 5.3. Dedicated screens for data entry for maintaining and managing the application in the platform itself.	Is it envisaged that the colending solution shall provide data entry workflows for NBFCs for managing the applications/leads and submit to bank with controlled access?	Appropriate integrations to be done wherever applicable and APIs are available and data entry shall be provided incase the same is required by the bank for the NBFC integration depending on the NBFC platform the integration may differ.
22	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  9. Any other products introduced under Co-	Who takes care of the NPA risk - bank or NBFC or by the way of predefined split of 80:20?	The same should be configurable in the platform

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		lending model in future based on Bank requirement and compliance of statutory guidelines. The solution being developed should be able to monitor all the underlying loans at contract level and handle and report instances of NPA, if any, without manual intervention, in accordance with the regulatory guidelines.		
23	STC Annexure-1 Scope of work	<p>Co-Lending Solution Requirements:</p> <p>6. The proposed solution should be configured to handle and cater to the requirement of both the Options in Co lending as mentioned by RBI in its Circulars and other guidelines issued time to time by regulators.</p> <p>6.1. Option 1 under Co lending(CLM I): Prior Irrevocable commitment on behalf of the bank to mandatorily take its share of the loan originated and sanctioned by bank. For ensuring the same, system should have pre-configured rules, check and diligence process which will enable bank to perform the same without having any manual interventions (Rule Engine based).</p> <p>6.2. Option 1 under Co lending(CLM II): Bank can exercise its discretion to take it or reject its share of loans originated and sanctioned by NBFC subject to bank's due diligence.</p>	Does the interest regime include floating rates for certain products?	The same should be configurable in the platform
24	STC Annexure-1 Scope of work	<p>Co-Lending Solution Requirements:</p> <p>6. The proposed solution should be configured to handle and cater to the requirement of both the Options in Co lending as mentioned by RBI</p>	How does fees/penalty split? Percentage based, rule-based or per-contract terms?	The same should be configurable in the platform

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		<p>in its Circulars and other guidelines issued time to time by regulators.</p> <p>6.1. Option 1 under Co lending(CLM I): Prior Irrevocable commitment on behalf of the bank to mandatorily take its share of the loan originated and sanctioned by bank. For ensuring the same, system should have pre-configured rules, check and diligence process which will enable bank to perform the same without having any manual interventions (Rule Engine based).</p> <p>6.2. Option 1 under Co lending(CLM II): Bank can exercise its discretion to take it or reject its share of loans originated and sanctioned by NBFC subject to bank's due diligence.</p>		
25	Generic	Generic	Can we use available third-party integrations of the bank (security cleared & exposed) and API banking switches?	The platform capability integrations which are in built are to be taken care by the selected bidder. Wherever APIs are available with the bank the same shall be utilised.
26	Generic	Generic	How will dedupe work with bank's CRM or customer base - will APIs be exposed?	The bank's API wherever the scope warrants and applicable shall be provided by the bank and the same are to be integrated
27	Generic	Generic	How write-off will effect the apportionment between the bank and NBFC?	The same should be configurable in the platform.
28	Generic	Generic	Any possibility on FLDG style to be incorporated along with colending for certain NBFCs?	The same should be configurable in the platform.

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29	STC Annexure 10 Technical Evaluation Criteria	2. Availability of APIs	What is the Bank's CBS? Is it Finacle ? If yes, then if the bidder's solution is already integrated with Finacle with some other PSB do we expect 5 marks? Kindly clarify.	This scoring matrix is for availability of APIs with the bidder.
30	STC Annexure 10 Technical Evaluation Criteria	2. Availability of APIs	We understand that if the bidder's solution is already integrated with NBFC platform in a live project, then the bidder shall score 5 marks.	Bidder to comply with GeM Terms and conditions.
31	STC Annexure 10 Technical Evaluation Criteria	1. Bidder experience for handling the projects as required "Bidder should submit following document to substantiate the clause: a) Relevant copies of Engagement letter/ PO/ LOI/ Contract highlighting the work assigned / scope of work / Functional & technical requirements. Engagement letter/ PO/ LOI/ Contract highlighting the work assigned in any line items of the last 2 (Two) Financial Years shall be considered only. Note: Bank will accept maximum of two implementation under each category for scoring (either two similar or two different types).	We would like to request the honourable Bank to grant start-ups proportionate waiver/conversion in the technical evaluation criteria no 1 (Annexure 10) which has a provision for 10 Marks and deals with the prior experience of the bidder. We humbly request the bank to grant exemption/proportionate scoring in compliance with the terms iterated in Section.II of O.M.No.20/02/2014-PPD(Pt) dated 20.09.2016 of the procurement policy division, department of expenditure, ministry of finance.	Bidder to comply with GeM Terms and conditions.
32	STC Annexure-2 Functional requirement	a. Functional Requirements for Co lending Platform:  2. The platform should have provision to on board NBFC partners and configure service terms and conditions as per agreement.	How Many NBFC Partners does canara bank has currently and what will be approximate number of partners Bank plans to have	Bidder to comply with GeM Terms and conditions.
33	STC Annexure-2 Functional requirement	a. Functional Requirements for Co lending Platform:  5. Journey shall be designed by taking in to requirement of the product & scheme/ policy	Is Bank looking to implement both Self-Serve and Assisted journeys	Yes. Platform should have Capabilities to implement both the journeys.



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		guidelines and the platform should allow Assisted Mode to be used by bank employees.		
34	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  13. Capable of scanning & uploading of documents pertains to application & post sanction documentation and seamlessly attached with application workflow.	Is bank looking for a Document management system also? Or the expectation is to integrate with banks existing DMS	To integrate with the bank's existing solution and platform should have capabilities of OCR.
35	STC Annexure-2 Functional requirement	f. Data integrity management:  6. To comply with Bank's RTO/RPO requirement and retention policy.	Request the Bank to provide details on data retention policy	Details will be shared with the selected bidder.
36	Generic	Generic	Request the bank to clarify if the Deed of Assignment is a pre-requisite before NBFC pushes data to bank or does it need to be a parallel workflow till sanction?	The same should be configurable in the platform.
37	Generic	Generic	The repayment been shared with NBFC will be of bank's contribution or total loan amount or both?	The same should be configurable in the platform.
38	Generic	Generic	Since co-lending platform be a middle ware and will have to fetch & push data to NBFC LMS/CBS, will there be a need to generate accounting entries?	Wherever the scope warrants necessary integration as per bank's requirement
39	Generic	Generic	Request the Bank to clarify on how to validate EMI amount with CBS/NBFC data in the events of any rescheduling of amort schedule in their respective system?	The same should be configurable in the platform.
40	Generic	Generic	Will bank present the NACH instruction post collecting data from NBFC & CBS for total amount due across NBFC & CBS?	Details will be shared with the selected bidder.
41	Generic	Generic	Who does the manual collection(Cash) in the events of delinquency and how the data flows to co-lending system?	Details will be shared with the selected bidder.

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42	Generic	Generic	Are fintech services costs to be included in the commercial bid or will this be borne by the Bank and paid on actual to the Fintech service provider?	Details will be shared with the selected bidder.
43	Generic	Generic	Secondary site is only for DR purpose where it will be brought up in active-passive mode only when primary fails ? or you want to keep it always on in active-passive mode while primary is already running in active-active mode ?	Details will be shared with the selected bidder.
44	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  10. Proper tracking process in order to have faster loan processes leading to business growth & credit quality enhancement.	Request Bank to clarify, whether the expectation is that of a separate process on tracking the loans ? Also please clarify if it needs to track for both NBFC/HFC's and Bank.	Bidder to comply with GeM Terms and conditions.
45	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  4. The Platform shall enable configuration of co-lending journey across web as per requirement of the Bank, which can be access through web/mobile portal by Bank Users and partners (NBFC & HFC). Relevant documents to be developed/created as per Bank to seek sign off from the Bank.	Does Bank requires the independent portal and Mobile application for NBFC/ HFC's - if yes , Please share the functionalities should the portal and Mobile app covers.	Bidder to comply with GeM Terms and conditions.
46	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  6. Capable to manage user management (internal & external), product and process management, workflow and deviations & exceptions, collection and reconciliation management.	Does Reconciliation includes payments from Escrow accounts and raising discrepancies - please elaborate on reconciliation Management	Bidder to comply with GeM Terms and conditions.

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47	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  10. Arrangement to be done to open a loan account in CBS, based on the sanction accorded. Disbursement to be credited in ESCROW - Disbursement account only after getting system driven acknowledgement from NBFC/HFC. A mechanism to be developed to get an acknowledgement from NBFC/HFC in case of Sanction/Rejection along with auto credit to borrower/s account at NBFC by deducting processing/documentation charges if any.	Request Bank to provide more details.	Bidder to comply with GeM Terms and conditions.
48	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  5. Capable for seamless journey for lead acquisition, application processing, sanction, disbursement, collection and reconciliation and same is available for users of Bank and co-lending partner.	Please confirm if the Bank requires on boarding portal only for NBFCs for Document upload and providing status updates or Access to full solution should be provided to NBFCs including Lead acquisition, processing, disbursement, collection & Reconciliation	Bidder to comply with GeM Terms and conditions.
49	Generic	Generic	Please confirm the scope of Loan management system for e.g. Part prepayment/ Foreclosure of loans etc. Will the bank leverage the existing LMS for Co-lending ?	Bidder to comply with GeM Terms and conditions.
50	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  19. Capable to handle recovery related works i.e. preparing and sending of different notices including Overdue and SARFAESI related notices.	Please specify the scope for Loan collection Module to be provided	Bidder to comply with GeM Terms and conditions.
51	STC Annexure-2	a. Functional Requirements for Co lending Platform:	As per our understanding Geo tagging is required in the Mobile Application for Business	Bidder to comply with GeM Terms and conditions.

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	Functional requirement	15. Solution shall provide facility for Geo tagging and Video KYC / liveliness check of the customer.	Correspondence - please confirm if our understanding is correct	
52	STC Annexure-1 Scope of work	Co-Lending Solution Requirements:  4. The proposed solution for Co lending Portfolio should cover the following process (but not limited to):  4.9. Escrow Management	Please specify the scope for Escrow engagement	Bidder to comply with GeM Terms and conditions.
53	STC Annexure-2 Functional requirement	b. Development of Co lending Journeys Solution:  7. Capable to manage limit management with bank and NBFC as per guidelines. There should be provision for modification in future as per bank requirement.	As per our understanding Limit Management should be managed in the Core Banking system. Please confirm if the understanding is correct.	Bidder to comply with GeM Terms and conditions.
54	STC Annexure-2 Functional requirement	B. Additional Technical & Security RequirementsThe services to be provided Cloud/Hybrid Model/On premises model. Bidder should be able to provide the solution fully or partly on Cloud/On Premises as per bank's discretion. In case of conversion to any model the same should be done at no extra cost.	Request Bank to confirm on which model i.e. (Cloud/Hybrid Model/On premises) model looking for implementation.	Bidder to comply with GeM Terms and conditions. Convertible on Cloud/Hybrid/On premises as per the bank's requirement at any point of time during the contract period.
55	STC  11. Delivery, installation, integration, commissioning and maintenance	11.2. Delivery, Installation, Integration & Commissioning Schedule is as follows:  11.2.1. Supply, Delivery, Integration & Installation of Software Solution for UAT should be completed within Six Weeks from the date of acceptance of the Purchase Order.  11.2.2. Customization, Implementation at DC,	We feel that 12 weeks of implementation is on aggressive. We request the bank to kindly consider the extending the implementation timeliness minimum to 24 Weeks.	Bidder to comply with GeM Terms and conditions.

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		DRC & Production live of the software solution completed within Twelve weeks from the date of acceptance of the Purchase Order.		
56	GeM Clause Page No. 1	Bid End Date/Time - 22.12.2022 03.00PM	Requesting Bank to extend the submission timelines at least by two(2) weeks	Bidder to refer Corrigendum-1
57	STC 11. Delivery, installation, integration, commissioning and maintenance	11.1 Bank shall provide the address and contact details for delivery of required hardware/software items for implementation of Co-Lending Solution in Canara Bank for 5 years while placing the order.	Request Bank to share the below details for Hardware sizing No of branch Users and other Users? No of Concurrent Users? Volume of transactions or Request /Month? No of Volumes to be migrated? Peak No of User? Y-O-Y projection Ration? External NBFC Users and Number of NBFC's accessing the solution ?	Details will be shared with the selected bidder.
58	STC Annexure-5 Pre-Qualification Criteria	4. The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years.	Requesting Bank to clarify on the calculation of Average Net Worth.	Details will be shared with the selected bidder.
59	STC21. Payment terms	21.2. Payment schedule for one time implementation of Co-Lending solution 1. UAT Implementation - 20% payment shall be made after successful UAT delivery to the bank.2. DC, DRC implementation and Go Live - 20% Payment shall be made after Successful Production live and sign off from the Bank.3. Go-live and Audit assessments - 30% after successful 3 Months Go-Live (on completion of source code audit, VAPT, etc.) and sign-off by the Bank.4. Escrow agreement - 30% after signing escrow agreement and sign off by the Bank.	After successful go-live of the solution also, bidder will have realised only 40% of the implementation revenue. Request Bank to kindly reconsider the terms.	Bidder to comply with GeM Terms and conditions.

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60	STC Annexure-11 Bill of Material	Table - D Cost for Co-lending On-boarding	Request Bank to elaborate on this by citing multiple scenarios, it will help the bidders in working on the appropriate bps calculation	Bidder to comply with GeM Terms and conditions.
61	GeM Clause Page No. 1	Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid data sheet (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU / Public Listed Company. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.	Request Bank to elaborate on "same/similar service"	Services pertaining to Pool buyout & Co Lending.
62	STC14. Onsite Resources	14.1 One (1) qualified resources to be stationed at the Locations specified by the Bank at Bengaluru from the date of delivery till the contract period to support the Project during UAT, Pilot Implementation, Migration, after Go-Live and also maintaining uptime during warranty.	In a cloud operating model, monitoring and support to the application can be provided by the OEM/OSD from their development/support centre. Onsite support (if necessary) can be facilitated during UAT, Pilot and Go Live. Is one dedicated resource each expected at multiple locations, as specified by the bank? Request bank if the list of locations can be shared.	One dedicated resource one location at Bangalore.
63	STC 14. Onsite Resources	14.2 Any customization requiring effort up to 20 man days should be done onsite and Bank will not pay separately for this customization.	Customizations would need considerable amount of cross coordination, specific tools, secured environment, dedicated workspace and time. Request bank to provide the flexibility for development offsite at bidder's discretion irrespective of the man day efforts. Hence requesting bank to make new customizations to be chargeable.	Bidder to comply with GeM Terms and conditions as the Onsite resource cost is involved.
64	STC 14. Onsite Resources	14.3 The onsite support resource timings will be 10.00 AM to 7.00 PM or any other shift for either of the resources as decided by the Bank based on operational expectancy on daily basis except Bank holidays.	How many onsite resources are expected from the bidder ?	One onsite technical resource

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65	STC 17. Escrow arrangement	17.2. The bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow.	Source code ESCROW agreement is generally employed for procurement of software licenses. Request bank to waive off this clause where application is facilitated on a cloud based platform and there is no sale of software license.	Bidder to comply with GeM Terms and conditions.
66	STC76. Micro & Small Enterprises [MSEs]	76.4 The aforesaid Policy is meant for procurement of only goods produced and Services rendered by MSEs and not for any trading activities by them. An MSE unit will not get any Purchase Preference over any other MSE Unit.	Does the following NIC codes qualify for MSE services category. Please clarify 62 - Computer programming, consultancy and related activities 62099 - Other information technology and computer service activities n.e.c 6209 - Other information technology and computer service activities	Bidder to comply with GeM Terms and conditions.
67	STC Annexure-2 Technical Requirements	B. Additional Technical & Security Requirements  1. The services to be provided Cloud/Hybrid Model/On premises model. Bidder should be able to provide the solution fully or partly on Cloud/On Premises as per bank's discretion. In case of conversion to any model the same should be done at no extra cost.	"Cloud Native model" or "On prem only model" will pose a challenge to convert vice versa. Request bank to clarify the context and usage of "conversion to any model" here.	Bidder to comply with GeM Terms and conditions. Convertible on Cloud/Hybrid/On premises as per the bank's requirement at any point of time during the contract period.
68	STC Annexure-2 Technical Requirements	B. Additional Technical & Security Requirements  e. Security Aspects:  2. The customer's data must not be stored anywhere in the system provided by the vendor.	Some amount of data would be required to be stored in cloud to perform analytics, updation of dashboards, generation of reports. Also data purging can be done at an agreed frequency with bank having full control on the type of data that is being stored. Request bank to consider the same and amend the clause for having set of data storage.	Bidder to comply with GeM Terms and conditions.

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69	STC Annexure-2 Technical Requirements	B. Additional Technical & Security Requirements  f. Data integrity management:  8. In case of cloud based Solution no customer sensitive information or PII information will be saved or transferred to cloud.	Some amount of data would be required to be stored in cloud to perform analytics, updation of dashboards, generation of reports. Also data purging can be done at an agreed frequency with bank having full control on the type of data that is being stored. Request bank to consider the same and amend the clause for having set of data storage.	Bidder to comply with GeM Terms and conditions.
70	STC Annexure-5 Pre-Qualification Criteria	4. The bidder should have positive Net Worth as on 31/03/2022 and also should have not eroded by more than 30% in the last three financial years.	Request the bank to relax the criteria to "Two Financial years"	Bidder to comply with GeM Terms and conditions.
71	STC Annexure-10 Technical Evaluation Criteria	Bidder should submit following document to substantiate the clause: a) Relevant copies of Engagement letter/ PO/ LOI/ Contract highlighting the work assigned / scope of work / Functional & technical requirements. Engagement letter/ PO/ LOI/ Contract highlighting the work assigned in any line items of the last 2 (Two) Financial Years shall be considered only. Note: Bank will accept maximum of two implementation under each category for scoring (either two similar or two different types).	Please validate our understanding. Bidder to submit documents of a max of 2 proofs for each category and Bank to select two categories in such a way that the resultant score is maximum.	Under each category bank would consider max of two implementations and the total score in one criteria should not exceed max marks under that category.
72	STC Annexure-11 Bill of Material	Table - D Cost for Co-Lending On-Boarding  2. New Co-Lending Assets for on-boarding (1400 to 3000)	Are these on boarding numbers per financial year or cumulative for 5 years?	Bidder to refer Corrigendum-1
73	STC Annexure-11 Bill of Material	Table - D Cost for Co-Lending On-Boarding  Management/Maintenance of Co-Lending Asset (from 2nd Year onwards)	Are these Management/maintenance numbers per year from year 2 or cumulative for 5 years?	Bidder to refer Corrigendum-1
74	STC Annexure-11 Bill of Material	Table - H  Total Cost of Ownership for 3 years Contract	Please clarify if it is a typo for 5 years ?	Bidder to refer Corrigendum-1



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
		Period [Sum of row 1, 2, 3, 4, 5, 6,7 of the Table-H ]		
75	GeM Clause Page No. 1	Minimum Average Annual Turnover of the bidder (For 3 Years)	Request the bank to relax the criteria to "Two Financial years"	Bidder to comply with GeM Terms and conditions.
76	STC 10. Scope of Work	10.3. Project implementation team should be conversant with local rules and conditions to resolve the issues, if any.	Local issues means? If there is any trade Union issue due to automation, who will handle?	Bidder to comply with GeM Terms and conditions.
77	STC11. Delivery, installation, integration, commissioning and maintenance	11.2. Delivery, Installation, Integration & Commissioning Schedule is as follows:  11.2.1. Supply, Delivery, Integration & Installation of Software Solution for UAT should be completed within Six Weeks from the date of acceptance of the Purchase Order.	Six week is too short	Bidder to comply with GeM Terms and conditions.
78	STC 11. Delivery, installation, integration, commissioning and maintenance	11.2. Delivery, Installation, Integration & Commissioning Schedule is as follows:  11.2.2. Customization, Implementation at DC, DRC & Production live of the software solution completed within Twelve weeks from the date of acceptance of the Purchase Order.	Too short time	Bidder to comply with GeM Terms and conditions.
79	STC 11. Delivery, installation, integration, commissioning and maintenance	11.3. Project Timelines:  11.3.1. Supply, Installation, Integration and Implementation of the Solution should be completed within twelve (12) weeks from the date of acceptance of the Purchase Order.	Too short time	Bidder to comply with GeM Terms and conditions.
80	STC 14. Onsite Resources	14.2 Any customization requiring effort up to 20 man days should be done onsite and Bank will not pay separately for this customization. No ATS/AMC is payable on such customizations.	All the customization should be considered as CR and should be paid as per the agreed Per man day rate.	Bidder to comply with GeM Terms and conditions as the Onsite resource cost is involved.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
81	STC 17. Escrow arrangement	17.2. The bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept etc., can be finalized at the time of lodging the software for escrow.	who will bare the cost of this escrow.	Bidder to refer Clause 17.4
82	STC19. Warranty	19.2 The selected bidder has to provide comprehensive On-site warranty for Three (3) years.	Need clarity, Warranty for which pieces and also can we put the expenses for these warranty part of the One time? Please elaborate more on the warranty as that will impact the commercials.	Warranty is for the complete solution for 3 years
83	STC Annexure-1 Scope of Work	4. The proposed solution for Co lending Portfolio should cover the following process (but not limited to):  4.1. NBFC on boarding on the platform	Only providing Login ID & Credentials to the NBFCs or proper NBFC on boarding with underwriting the NBFC and complete evaluation of the NBFC is also required?	Yes. This is expected as the Scope of the Work.
84	STC Annexure-2 Technical Requirements	a. Functional Requirements for Co lending Platform:  1. The Platform shall be agile, Omni channel & device responsive features to fit in all kinds of devices web-based and app-based tablet / mobile solution accessible to Bank's staff. as well as officials of partner NBFCs. The platform shall enable configuration of both co-lending journeys as per requirement of the Bank.	Is the platform expected to run on Mobile also? As accordingly commercials are can shared and also if mobile app is expected than who will maintain the UI and UX of the Mobile app and will this mobile app be dynamic in nature, also mobile app would be for borrower (in CLM 1 for post disbursement loan services) or NBFC or only Bank's internal staff.	Bidder to comply with GeM Terms and conditions.
85	STC Annexure-2 Technical Requirements	B. Additional Technical & Security Requirements  1. The services to be provided Cloud/Hybrid	Please provide more clarify on this as it will impact the commercials. Also, if it is hybrid then what piece will be on the premise and what part will be on cloud.	Bidder to comply with GeM Terms and conditions. Convertible on Cloud/Hybrid/ On premises as per the bank's

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidders Query	Bank's Reply
		Model/On premises model. Bidder should be able to provide the solution fully or partly on Cloud/On Premises as per bank's discretion. In case of conversion to any model the same should be done at no extra cost.		requirement at any point of time during the contract period. Component which will be integrating with Bank CBS should reside inside the Banks Premises.
86	STC Annexure-6	Make in India Certificate (To be certified by statutory auditor or cost auditor of the company (in the case of companies) for a tender value above Rs.10 crores giving the percentage of local content.)	Please provide more clarity.	Bidder to refer <a href="https://dpiit.gov.in/public-procurements">https://dpiit.gov.in/public-procurements</a> for complete details.
87	STC Annexure-8	Manufacturer Authorization Form	Please Confirm what to be submitted in case of OEM is applying for the BID.	Self-declaration letter as per Annexure-8 (MAF)
88	STC Annexure-13	DRAFT CONTRACT AGREEMENT	This needs to be printed on stamp paper? If 'yes' then what is the stamp paper value?	The selected bidder has to execute the agreement as per Annexure-13
89	STC Annexure-15	Proforma of Bank Guarantee for Contract Performance	1. if the awardee of the bid is MSME registered, then Bank Guarantee is to be provided or not. Please confirm. 2. Do we need to print and sign this Annexure on letterhead or stamp paper?	PBG is applicable to selected Bidder irrespective of category.
90	STC Annexure-11 Bill of Material	Table - D Cost for Co-lending On-boarding  3. Management/Maintenance of Co-Lending Asset (from 2nd Year onwards)	Need clarity, It is mentioned that management / maintenance of the colending Asset will cost will start from the second year onwards, who will bear the cost of the first year. The maintenance starts right after on boarding of the asset which includes the first year as well.	Bidder to refer Corrigendum-1

Date: 21/12/2022  
Place: Bangalore

  
Deputy General Manager  
