Sr. No	Section & Clause Ref. No./Appendix no/Annexure no	Page No.	RFP text	Query	Response to query (to be left blank by the vendor)
1	LMS Requirements>>Application Processing	1.47	The system should also have a field sales force application	We assume the requirement as capability of Credit Origination system to interface with BOB's existing Sales Force Application.	The item is desirable not mandatory
2	LMS Requirements>>Loan Generation & Processing	2.7	The Company's staff must be able to select some or all approved applications for personalization	Does personalisation indicate change in loan terms post approval in Credit Origination System.	
3	LMS Requirements>>Loan Generation & Processing	2.13	The system should be capable of tracking dispatch of loans	Does Despatch of Loans indicate physical movement of Loan Document between Branches and Head Office.	
4	LMS Requirements>>Billing & Statement Generation	4.5	Able to calculate minimum payment for delinquent accounts.	1.Are Loan Against Shares expected to be governed along with a Credit Line/Limit 2.Please explain how Minimum payment amount are derived upon in case of Personal Loan & Loan Against Shares, presume this to be a Credit card functionality, please confirm applicability for loans	Please refer to revised Techno Commercial Specs
5	LMS Requirements>>Billing & Statement Generation	4.8	When the loan is invalidated minimum pay criteria not applied.	What are the scenario where in the Loan could be in validated, presume to be a credit card functionality. Please confirm applicability	
6	LMS Requirements>>Billing & Statement Generation	4.12	Billing template for each statement	Does BOB have practice of sending Loan Repayment Due statement with Interest & Principal break up before each repayment due dates across Loan Products.	
7	LMS Requirements>>Interest Rate	4.24	The system must have ability to interest adjustments posted to the General Ledger.	We understand the requirement as passing Interest Adjustment and Reversal entries as hand off to BOB's existing GL System.	Yes, the understanding is correct
8	LMS Requirements>>Statement Generation	5.1	The system should support generation of statements for all types of loan products including revolving credit, charge loans. System will send estatements (in password protected, may be pdf) to all the loan holders on billing.	1. RFP document requirement summary has listed Personal Loan & Loan against Shares as products in scope. Are they expected to be managed with a Limit/Facility 2.What are the Revolving Credit Products in scope, 3. Please detail on Charge off Loan requirements	1. Yes 2. Please ignore and refer to revised Techno Functional specs 3. Charge off refers to Write off
9	LMS Requirements>>Statement Generation	5.5.2	Minimum payment	Does Minimum payment commensurate with Loan requirements, please clarify.	Please refer to revised Techno Commercial
10	LMS Requirements>>Helpdesk and Customer Care	5.13	The system should have CRM capabilities with auto escalation and customer information	We assume the requirement is Lending Module pass requisite information interfacing with BOB's CRM module, please clarify.	The system is expected to have inbuilt CRM module to handle customer queries
11	LMS Requirements>>New Generation Product/Features	10.1.3	Issuance of Supply Chain loans to un close loop programs	Can you please elaborate requirements on Supply Chain Finance.	Please refer to revised Techno Commercial Specs
12	LMS Requirements>>New Generation Product/Features	10.1.4	Issuance of Contactless Credit loans	Please detail requirements on Contactless Credit Loans, we presume the requirement relates to Credit cards. Please validate.	
13	LMS Collections>>Other Require	9.4	Feature of user access and trend of access to provide intelligence	Please detail the expectation on tracking the Trend of access across work queues in system	
14	Payment Terms	9.0	9.1Setup Fee(OTC) & 9.2 Processing Charges	Request BOB FSL to consider advance payment .	No change in clause
15	High-level Roll-Out Plan	4.0	The selection bidder should implement solution within four weeks from the date of issuance of Purchase Order (PO).	Considering the scope we request for an implementation period of 6 months.	No change in clause

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16	Annexure 01- Eligibility Criteria - S.No 2	Annexure 01	The Bidder should have been in existence for a minimum period of 3 years in India. The Bidder should not have been blacklisted by any Government department/PSU/PSE/Company in India at the time of the bid submission.	We would like to withdraw your attention to be points mentioned below: a) We Mindmill Private Limited is a new start-up company in Delhi. Our firm is incorporated on 7th April 2017 under the company act 2013. The certificate of incorporation is enclosed herewith for your reference at **Annexure-1** b) Mind mill Private Limited is registered and recognized as a start-up by department of Industrial Policy and promotion (certificate at **Annexure-2**). So according to the new rules of Government of India, any new start up in India can participate and bid in the government tenders without any need of submission of EMD, past financial and experience certificates. c) We request you to kindly clarify us for our participation in the above mentioned tender. so that we can proceed further	Please refer to addendum dated 22nd Feb 2018
17	Annexure 01- Eligibility Criteria- S.No 3	Annexure 01	The Bidder should have a minimum average turnover of Rest 100 Crore and positive Y-o-Y growth over last 2 financial years as per the audited financial statement. i.e. FY 2015-2016 and FY 2016-17.		
18	Annexure 01- Eligibility Criteria- S.No 4	Annexure 01	Should be generating operating profits or has positive networth** in at least two years during the last three financial years.		
19	Annexure 01- Eligibility Criteria- S.No 5	Annexure 01	The proposed LMS Solution should have been implemented and running live in at least 1 commercial banks/FI and must have processed not less than 25000 proposals in last 3 years.		
20	Annexure 01- Eligibility Criteria- S.No 8	Annexure 01	The Bidder should have processing/cloud setup of both primary and disaster recovery centre in India and business continuation plan in place as per best practices of industry for restoration of Services.		No change in clause
21	Annexure 01- Eligibility Criteria- S.No 11	Annexure 01	The Bidder must have experience of at least one migration exercise of a similar setup in India.		No change in clause
22	Annexure 01 Eligibility Criteria Clause No. 5		The proposed LMS Solution should have been implemented and running live in at least 1 commercial banks/FI and must have processed not less than 25000 proposals in last 3 years.	Request the bank to relax this clause as "The proposed LMS Solution should have been implemented and running live in at least 1 banks/FI and must have processed not less than 25000 proposals in last 3 years."	Please refer to Addendum dated 22nd Feb 2018
23	General		Loan Bifurcation	Request bank to confirm whether there will be Individual or Corporate Loans, or only Card Loans.	Please refer to Addendum dated 22nd Feb 2018
1	Annexure 01 - Eligibility Criteria		The Bidder must have experience of at least one migration exercise of a similar setup in India.	Please provide more clarity on migration activity to be taken up.	Having experience of at least one migration exercise of a similar setup in India is preferred
2	RFP - SYS - 2018 - 01/ 1.7. Important Details (Schedule of Events, contact & communication details etc.)		The services of selected vendor can automatically be availed by Bank of Baroda and all its subsidiaries, basis terms and conditions of the requirement and in line with the cost identified for the said RFP.	Please provide list of all the entities which will be utilising the solution. Also, please provide the number of named users & concurrent users of the solution	This means Bank and group companies can leverage the relationship BOBFSL is going to have with the successful bidder.
3	RFP - SYS - 2018 - 01/2.0. Requirements Summary 2.1 Intent		The solution must support introduction of other loan products basis future requirements of the company.	Please provide the list of products for which the solution is being procured	The system is expected to have capability to introduce other Loan products as well though it is a future requirement
4	2.1. Applications Loan Management Solution for Secured and Unsecured Loan A. Loan Origination System (LOS)		Field Sales Force Application	Please elaborate the scope of the feature desired as part of the LOS process	Please refer to revised Techno Commercial Specs

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5	2.1. Applications Loan Management Solution for Secured and Unsecured Loan A. Loan Management System		Event Management Help Desk and Customer Care Dispute Management Loyalty and Rewards	Please elaborate the scope of mentioned features in Loan Management Process.	Event Management refers to triggering SMS and Email alerts basis configured events, Helpdesk refers to a helpdesk screen to resolve customer queries, for details please refer revised Techno Functional specs
6	2.1. Applications Loan Management Solution for Secured and Unsecured Loan A. Loan Collection System		Portfolio Management	Please elaborate the scope of Portfolio Management in Loan Collection Process	Portfolio management refers to classification and segmentation basis risk parameters or behaviour of accounts
7	2.5 Interfaces		Solution must enable all currently specified interfaces as well as allow for introduction of new interfaces/channels as the case may be.	Please specify approx. the list of interfaces apart from the ones mentioned in RFP	We have published its immediate and immediate future interface requirement, the clause is referring to capability to introduce more number of interfaces in future
8	2.5 Interfaces			Please specify the Core Banking Solution, Third Party Origination Systems & Real time Decisioning Systems/ Business Rules Engine	Bank's Core Banking is Finacle 10 and Real time Decisioning Systems/ Business Rules Engine is from Transunion
9	2.6. Training		The Vendor is required to provide training to the Company's Operations and Management teams on the proposed solution, provide a training schedule and furnish training details as per the RFP requirements at all major locations.	Please mention the locations where the product training is to be taken up by the vendor	Mumbai and Delhi/NCR
10	Generic Queries		· Number of Scanning stations	Please Respond	According to projections
			· Number of users of LOS & LMS separately (If possible only)	Please Respond	Tentatively number years over 5 years would be: 'Average of 50 in the first 2 Years, and 100 from 3rd Year Onwards
			· Can Private cloud be proposed?	Please Respond	The Company is looking for a secured cloud based solution, has no hosting related specifications
			· Is SME, Corporate & Agriculture Lending part of scope?	Please Respond	No
			· Is Mobile App also desired as part of requirement?	Please Respond	This item is desirable not mandatory