Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	Response
1	10 of 49		Section 3 - Scope of Work - Lead Management Requirement	No. of Bank Branches	Request for further understanding	Initially more than 4000 and would move to 8000
				How many Sales people are mapped to a single Branch	Request for further understanding	One sales person will manage 3-4 branches
				Do Field CSE carry any targets / Goals?	Request for further understanding	yes they do have monthly targets
				Please provide a high level view of your lead management process	Request for further understanding	This is already mentioned in the scope of work.
				Any specfic notifications need to be built?	Request for further understanding	This is already mentioned in the scope of work.
				Any custom report need to be built?	Request for further understanding	This is already mentioned in the scope of work.
				Are you looking at manual or auto allocation of leads? If auto allocation, any paramters to be considered for lead allocation?	Request for further understanding	Yes lead allocation will be automatic bases on CRE mapped to branch.
2	12 of 49		Section 3 - Scope of Work - Technical Requirements Scope	It will be helpful if you can share the initial set up details for the following:		
				a. One time lead setup volume	Request for further understanding	200 users (zone wise)
				b. Incremental expected leads volume	Request for further understanding	100 users
				c. Do we need to integrate with any SSO	Request for further understanding	Required for internal users and not required for external users
				d. Do we need to integrate with SMS gateway	Request for further understanding	YES
3	13 of 49		Section 3 - Scope of Work - Interfaces & Integration	What integration approach will be considered? API/SFTP?	Request for further understanding	Both
				No. of system integrations you are looking at in this project?	Request for further understanding	At this point 3 but additional integrations depending on the current on-going projects
1	9 & 11	11	9- Bi-directional integration with COS, to get application status and update into LMS too 11 - Integration with BRE System	Assuming COS , BRE systems API's already availble to integrate . Please confirm		There should be provision for defining simple BRE apart from the BRE engine in COS

#				Requirement	Query		Response
2	1		10	The selected vendor will be responsible for successful data integration with existing customer data available with the Company.	Could you please fill integration matrix in Integration Matrix worksheet? - High level usecases (Inbound or Outbound to Salesforce OR Bi-Directional) - DIrection to Saleforce (Inboud, Outbound, BI-directional) - Frequency (Real Time / Near Real Time/ Batch) - Expected Integration Mechanism (SOAP/REST APIs, FTP, Asynchronous Messaging, Middleware Tool)		1. Bi-Directional 2. Bi-Directional 3. Real Time and Batch 4. SOAP and REST APIs
3	14		14	Multipoint integration should be available i.e integration with BFSL system at various stages within the given flow	Assuming System API is already in place b/w Mule and BFSL sytsem . Also Process API is available for salesforce to consume. Please confirm.		We are asssuming that LMS partner APIs are developed and open for customizations. At BFSL few APIs are ready and few more under developmnent
4			14	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.	At how many locations training has to be conduct?		TRAINING CAN BE CONDUCTED VIRTUAL OR PHYSICAL DEPENDENT ON BUSINESS REQUIREMENTS. TRAINING NEEDS TO BE CONDUCTED ACROSS THE COUNTRY.
5	15		13	Mobile application should be optimized for any screen size of the mobile device and tablet.	Do you have a requirement of branded mobile app with offline capabilities for any subset of users e.g. offroll employees?		We are not clear with the query, but we require Mobile App where it will display BFSL branding for BFSL and Offroll Employees
6	10		14	The solution should be able to integrate with BFSL and Partner of BFSL for SMS service and Email Service	What is the current SMS provider used by BOBF ?		This will be revealed post selection of the partner for LMS
7	21		13	The selected partner application should be available on either on cloud or on-prim. It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless.	Can you elaborate on volume of format of customers and any other data needs to be migrated to proposed SF based LMS?		Irrespective of the volume the migration capability should be there as mentioned in the requirement
8	1		13	Vendor has to customize, implement, train, roll-out and maintain the interfaces	Kindly provide expecting duration of maintenance / support ?		Maintenance will be on renewable on annual basis
9			9	2.2 Year on Year Volume Projections (Tentative)	Could you please user count and highlevel features againt each user-type. This will help us in determining License Type and corresponding License Count for TCO.		Already provided in RFP

#	Document	Page	Clause	Clause Text	Query	Change	Response
10			9	2.2 Year on Year Volume Projections (Tentative)	Could you please fill user count and highlevel features aganst each user-type in Users-Feature Matrix worksheet. This will help us in determining License Type and corresponding License Count for TCO.		Currently data is not avaiable with us.
11			9	2.2 Year on Year Volume Projections (Tentative)	Do you use any enterprise IDP e.g. Active Directory for user authentication? Do you have a requirement of user provisioning to manage activation and deactivation of user accounts?		For BFSL employee we require AD integration for external staff AD intergration may or maynot required
12	19		13	System should follow all the necessary security and regulatory norms enforced from time to time by RBI or any regulatory body.	Do you have any specific compliance requirements e.g. PCI, storing the sensitive data e.g. Aadhar # in encrypted format etc.?		Currently you can provide the details of regulatory norms fulfilled by application as a part of standard delivery. We can check this and can confirm if any more requirements are there.
16	Personas Details				Could you please fill user count and highlevel features aganst each user-type in Users-Feature Matrix worksheet. This will help us in determining License Type and corresponding License Count for TCO.		
17	ELIGIBILITY CRITERIA DOCUMENT -2	2		The bidder should be operating for at least 2 years as partner with IBM	Is IBM partnership nessesary for this RFP?	Change	The clause mentioned is by error we have already published revised annexure and appendix
18	Main Document -6	7 & 8		Last date & time for submission of Bids - 19-08-2020 at 3:00 pm, Date and time of Opening of Eligibility and Technical Bid - 19-08-2020 at 3:30 pm	Can it be extended by 2 weeks	Change	NO
19	Main Document -11		3	Geo tagging	Do BOB has google geo location api available or we need to factor in that cost also in BOM		BFSL does not have Geo location API
20	Main Document -13		10	Capability to support multiple integration patterns and ease of integration with supporting systems (REST/ SOAP Web services)	iS BOB using any middleware or do we have to propose a middleware solution also here or its going to be point to point integration		To begin with it is going to be point to point integration, BFSL is in the process of implmenting middleware system

21	Main Document - 14		2	Further if the selected Bidder has missed out providing any required licenses to the Company, then the Company will not bear any additional amount for procurement of such licenses at a later date. RFP for Supply and Management of Cloud Based Loan Management Solution Page 15 of 54	Is Loan Management System is typo?	Modification	Its a Typo, License will be required for LMS
22	Bill of Material Doc		2	One time License cost	Is SAAS based product is eligible to bid for this RFP, If yes please change this to annual recerring cost.	change	BFSL is open to permenant lincences as well as SaaS based product
23		2	B2 (Annexure A1 - Eligibility Criteria)	The bidder should have a minimum average annual turnover of at least Rs.50 Lacs over the last three (3) years	-	Request BOB Financial Solutions Ltd to consider the same as "The bidder should have a minimum average annual turnover of at least "2 Cr" over the last three (3) years	No Change in RFP
24		2	B3 (Annexure A1 - Eligibility Criteria)	The Bidder should have at least One year' experience in implementation/support of Lead Management System and should have implemented Lead Management System in one Bank / Financial Institutions in India	Can experience of implementing / supporting lead management solution outside India also be considered ?	Request BOB Financial Solutions Ltd to consider the same as "The Bidder should have at least One year' experience in implementation/support of Lead Management System and should have implemented Lead Management System in one Bank / Financial Institutions in India / abroad	OK
25		6	1.7 Important Details	Last date & time for submission of Bids	By when we can expect the response on pre bid queries. As last date for submission of Bids is 19-08-2020, Can we please request for a 2 weeks extension here. This will provide sufficient time after we receive input on pre bid queries		No we cannot extend the timeline
26	-	-	-		What is the expected volume of Leads / Card Applications per day?	-	4-8 LEADS AND 3-4 APPLICATIONS PER DAY WHICH IS SUBJECT TO CHANGE DEPENDENT ON BUSINESS REQUIREMENT
27	-	-	-		What is the conversion rate?	-	We will share with shortlisted vendor

#				Question		Response
28	9	2.2 Year on Year Volume Projections	-	Based on our understanding following personas will use the LMS - Please confirm the number of such users and will they need both web browser and mobile app based access to LMS? 1. CREs or Field Sales + Ops team on payroll of BSFL ~ 200 2. Branch Managers on payroll of BOB ~ 6000 3. Off-Payroll Sales Exec e.g. DSAs, Contractual Employees ~1000	-	THE NUMBER OF STAFF IS DEPENDENT ON BUSINESS REQUIREMENT. THE UNDERSTANDING CAN BE TAKEN AS A STARTING POINT WHICH IS BOUND TO CHANGE
29	-	-	-	On average how many documents will be uploaded by the CRE per card application?	-	WHY DO WE NEED TO UPLOAD DOCUMENTS. WE WILL NEED TO HAVE A DOCUMENT REPOSITORY FEATURE FOR CERTAIN DOCUMENTS WHICH IS NOT FIXED
30	-	-	-	Are there any pre-underwriting checks which will be done by integrating with third parties before passing on the application to COS like CIBIL Score?	-	After QDE NSDL and CIBIL check to be done. There might be change basis the business decision.
31	-	-	-	Besides COS what are the other systems of integration for e.g. marketing tool, etc.? Are there APIs available for integrating with such applications?	-	there are 2 more systems for integration, APIs to be developed basis the requirements for integration
32	-	-	-	How much historical data need to be migrated and set up in LMS? Please share number of records?	-	Approx. 6months data, but there might be change basis the business requirement.
33	-	-	-	For migrating historical transactions, we assume only open leads data needs to be migrated. Please confirm. This means there is no need to migrate old approved or rejected transactions.	-	All Data
34	-	-	-	What all master data needs to be set up on LMS - Products etc.?	-	need to discuss and clarify based on the masters available in your system. The same wil be discussed with shortliested vendor.
35	-	-	-	What are the key KPIs of the field Sales/CREs which need to be tracked? Do we need to do Attendance Tracking, Incentive Calc etc.?	-	we need to track visit to branches through geo tagging at branches, lead conversion and status (refer to RFP scope of work for more details). For incentive and others we will get in touch with shortlisted vendor.

#	No.	Section	Requirement	Query		Response
36	11	Lead Management Requirement	Integration with BRE System	This mentions a BRE system which has to be integrated with proposed LMS tool. Can you please share details around it. Will there be only integration between LMS & BRE or also some process / logical flow between the two? We assume all sanctions or approvals rules (soft & hard sanction) will reside in BRE.	-	There will be interaction between LMS and BRE. But there should be provision to have minor BRE .
37	13	21 (RFP Document)	The selected partner application should be available on either on cloud or on-prim. It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless.	Request clarification on the requirement and if this is mandatory? Our understanding is that the proposed LMS tool be deployed on a public cloud infrastructure?	-	BFSL looking for Cloud Solution
38	-	-	-	Assume capabilities around OCR, Branded Mobile App, SMS/WhatsApp notifications etc. will be handled outside the LMS tool.	-	Yes, but if it is available in LMS would be good
39	11	Lead Management Requirement	Bi-directional integration with COS, to get application status and update into LMS tool	Please share details around COS and also confirm if COS is having REST APIs capability for integration		REST and SOAP based APIs
40	11	Lead Management Requirement	Geo tagging	Could you please confirm that CRE will check in using LMS mobile app Or there is already a check in application that has to be integrated with LMS		CRE has to check in or an automatic check in if possible can be enabled upon visit to branch.
41	12	Lead Management Requirement	Setup interface for Off role Employees	Will OFF role employee have access to entire Lead management application or only a limited functionalities i.e. only Lead creation and Upload Lead		Off role employee to have option of lead upload and check status.
42	34	8.2 Indemnity	The Selected Vendor shall indemnify the company, and shall always keep indemnified and hold the Company, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against the Company as a result of:	We would like to negotiate on this clause in case the engagement / project is awarded to Deloitte .		At actuals max capping of 1year

43	36	8.3 No liability	Company shall not be held liable for and is absolved of any responsibility or claim/litigation arising out of the use of any third party software or modules supplied by the Service Provider as part of this Agreement.	Kindly note that BOB Financial will have a direct agreement with Software provider for the application to be used - Salesforce in this case. This should be part of that agreement		No Change in RFP
44	36	8.5 Termination of Contract	Non conformity of the Deliverables or Services with the terms and Specifications of the RFP as observed during post-delivery audit or otherwise; or	Please elaborate on "Post delivery audit"		Bidder is unable to meet BFSL requirement on inspection
45	36	8.5 Termination of Contract	Serious discrepancy in the quality of service/hardware/software expected during the implementation, rollout and subsequent maintenance process.	Would request to explain the KPIs here to evaluate discrepancy		Addendum is published on website
46	37	Point 1 The other Party is subject of an effective resolution for its winding up other than a voluntary winding up for the purpose of reconstruction or amalgamation upon terms previously approved in writing by the other Party; or The other Party becomes the subject of a court order	The other Party becomes the subject of a court order for its winding up.	As Deloitte provides Audit services, would like to propose this clause as	if Bidder determines that a law, regulation or anything having similar import, or a circumstances (including cases where client's ownership or constitution has changed), makes Bidder's performance of the Contract impermissible or in conflict with independence or professional rules applicable to Bidder."	if Bidder determines that a law, regulation or anything having similar import, or a circumstances (including cases where client's ownership or constitution has changed), makes Bidder's performance of the Contract impermissible or in conflict with independence or professional rules applicable to Bidder."

47	37	Point 2 and 3	In the event of a termination of the Contract by the Company, the Bidder shall do all such acts or deeds as may be required to fully compensate the Company for all expenditure incurred by the Company in executing or obtaining the execution of the Project, till such time of termination and for any removal and/or relocation that may be required by the Company following such termination. The Company shall not bear any liability in this regard. The company shall recover all the cost of replacing vendor and or the company shall impose the liquidated damages. In the event of the Company communicating its intention to terminate the Contract, selected bidder shall continue to render such Services as it is required to under this RFP/bid and subsequent Contract, including but not limited to Facilities Management, support and maintenance for the Deliverables for a period up to 12 months following notice of intention to termination, until such time that the	In such unforeseen scenario, what will happen to the payment up to the date of termination. Also, what will be payment clauses to support and maintenance for the deliverables for 12 months period		Payment will be done in such unforseen scenerio basis approval from business team or stakeholder Support and Maintenance cost will be paid as when required - payment terms 30days. Basis Approval from stakeholder
48	37	Point 3	In the event of the Company communicating its intention to terminate the Contract due to change in its policy or Business Practice or any other reason which may arise due to unforeseen circumstances, selected bidder shall continue to render such Services as it is required to under this RFP/bid and subsequent Contract, including but not limited to Facilities Management, support and maintenance for the Deliverables for a period up to 12 months following notice of intention to termination, until such time that the Company indicates that it has been able to make alternative arrangements for the provision of such Services, in accordance with the terms, including those pertaining to payment, contained herein.	In such unforeseen scenario, what will happen to the payment up to the date of termination. Also, what will be payment clauses to support and maintenance for the deliverables for 12 months period		Payment will be done in such unforseen scenerio basis approval from business team or stakeholder Support and Maintenance cost will be paid as when required - payment terms 30days. Basis Approval from stakeholder

49	38	Data Migration	The selected Bidder will assist the company in migration exercise without any cost to the company.	We believe that BoB financials IT team will own the data migration activity at Production environment as it might be having end customers confidential info. Please confirm this.		NDA will be signed. But selected partner to own the data migrartion .
50	39	Warranties	Selected bidder shall provide all other services as may be agreed to by the parties in connection with the reverse transition services	Please elaborate on "Other services"		No Change in RFP
51	40	8.7 Assignment	The selected bidder agrees that the selected bidder shall not be entitled to assign any or all of its rights and/or obligations under this tender and subsequent agreement to any entity including selected Bidder's affiliate without the prior written consent of the Company.	As Deloitte is an Audit firm as well, we request this clause to be mutual		No Change in RFP
52	40	8.9 Inspection of Records	The Bidder's records and sites managed for the Company shall also be subject to Regulator/Company inspection.	Would like to mention that BoB financials can visit to our project office and audit the relevant documents of BoB financials only. Audit our office and system is not acceptable as Deloitte will have data / information of other clients and it would be breach of confidentiality in case we allow the client to audit our office / system		We would want access for BFSL related documents and instruments which for BFSL
53	41	Monitoring and Audit	These audits may include, but are not limited to, a review of: access and authorization procedures, physical security controls, backup and recovery procedures, security controls and program change controls.	Same as above		We would want access for BFSL related documents and instruments which for BFSL
54	41	8.14 Guarantees	All hardware and software must be supplied with their original and complete printed documentation.	This should be discussed between BoB financials and software provider.		Yes
55	44	8.24 a	The proposed rate of penalty would be 0.5% of the entire project cost/TCO per week of delay or non-compliance	-	The proposed rate of penalty would be 0.5% of the entire project cost/TCO per week of delay or non-compliance for the reasons solely attributable to the bidder.	Okay

		45	8.27 Sensitive Information	Any information considered sensitive must be protected by the selected bidder from unauthorized disclosure, modification or access	Would like to understand the parameters / attributes to define an information as sensitive information		The Disclosing Party shall disclose, transmit, reproduce or make available any such Confidential Information and materials to any person, firm, company or any other entity other than its directors, partners, advisers, agents or employees, sub-contractors and contractors who need to know the same for the purposes of maintaining and supporting the solution provided as a part of the RFP/ Contract on need to know basis.
56							
		46	8.30 Disclosing Party Point 1	The Disclosing Party shall disclose, transmit, reproduce or make available any such Confidential Information and materials to any person, firm, company or any other entity other than its directors, partners, advisers, agents or employees, sub-contractors and contractors who need to know the same for the purposes of maintaining and supporting the solution provided as a part of the RFP/ Contract.	-	The Disclosing Party shall disclose, transmit, reproduce or make available any such Confidential Information and materials to any person, firm, company or any other entity other than its directors, partners, advisers, agents or employees, sub-contractors and contractors who need to know the same for the purposes of maintaining and supporting the solution provided as a part of the RFP/ Contract on need to know basis.	No Change in RFP
57							
		46	8.30 Disclosing Party Point 1	The Receiving Party who receives the Confidential Information and Materials agrees that on receipt of a written demand from the Disclosing Party, immediately return all written Confidential Information, Confidential Materials and all copies thereof provided to, or produced by it or its advisers, as the case may be, which is in Receiving Party's possession or under its custody and control	-	Deloitte may retain such portion of the Confidential Information that is required for compliance with its statutory, regulatory or professional conduct obligations.	ok
58							
		47		The confidentiality obligations shall survive the expiry or termination of the agreement/contract between the Selected Bidder and the Company.	-	The confidentiality obligations shall survive the expiry or termination of the agreement/contract between the Selected Bidder and the Company for the period of 1 year from the date of completion of services.	Agree, whenerver it is used or disclosed to third party it must be intimated to BFSL. Duration will be 5 years.
59							

60	-	-	-	We believe there is no clause which limits bidder's liability so request to consider this clause.	"Notwithstanding anything contained in the contract, Client agrees that the Vendor/ Bidder / Consultant shall not be liable to Client, for any losses, claims, damages, liabilities, cost or expenses ("Losses") of any nature whatsoever, for an aggregate amount in excess of the fee paid under the contract for the services provided under the contract, except where such Losses are finally judicially determined to have arisen primarily from fraud or bad faith of the Vendor/ Bidder / Consultant. In no event shall the Vendor/ Bidder / Consultant, be liable for any consequential (including loss of profit and loss of data), special, indirect, incidental, punitive, or exemplary loss, damage, or expense relating to the services provided pursuant to this Contract."	Aggregate total liability will be One year invoice amount. Whereas in the case of selected bidder's liability in case of claims against the company resulting from its willful misconduct or gross negligence, loss suffered by the company due to damage to real or tangible or intangible property by the selected bidder, its employees and/ or subcontractors or loss suffered by the company due to infringement of patents, trademarks, copyrights or such other Intellectual Property Rights or breach of confidentiality obligations shall be unlimited
61	2	Annexure 1 - Eligibility Criteria	Supporting the fact the bidder should furnish: a) Audited/unaudited annual reports for FY 2017-18 and FY2018-19 and FY2019-2020 and b) CA certificate for, FY 2017-18, FY2018-19 and FY2019-20. The certificate should provide the details of net-worth, cash profit and turnover for last three years.	Our audited financials for 2019-20 are not ready yet. As such we can provide CA certification on meeting net worth / turnover criteria but won't be able to provide the details as sought under Annexure A1-B2 a) and b). We can provide all details for 2018-19, 2017-18 and also prior years if needed. We will be able to share our 2019-20 financials once available by October2020.		We are OK , verified by CA.
62	-	-	-	We have few deviations over couple of Terms and Conditions. Hope its still fine and will be acceptable to respond to this proposal along with the deviations we have. Kindly confirm.		

63		1	15	Based on the contents of the RFP, the selected vendor shall be required to independently arrive at a Selection of vendor implementation & support for Lead Management System, which is suitable for the Company, after taking into consideration the efforts estimated for implementation of the same and the resource and the equipment requirements.	Is the hardware (eg:- server, wiring, etc.) to be provided by vendor? As a LMS vendor, we would like to provide the envisaged solution requested in the RFP. We will definitely provide the sizing & infra technology specification needed to run the LMS solution	Okay
64	B1		Annexure 01	The bidder should be a Company Registered under Company act and should be in business for at least five (5) years as on March 31, 2020.	Will the years of operation as part of the Parent organization will be considered as "Years in Business"? Note: We spinned off from our parent organization around 4 years back & we are willing to provide undertaking for the same. Can this criteria be relaxed to accomodate our direct participation?	NO
65	B3		Annexure 01	The Bidder should have at least One year' experience in implementation/support of Lead Management System and should have implemented Lead Management System in one Bank / Financial Institutions in India	Can International implementations in Banks/Financial institutions be considered for the eligibility?	Can be considered , but preference will be always for the Domenstic implementations.
66			Annexure 02	Other	Since it is a Pay per user per month type of commercial model, please elaborate how the Performance Gaurantee will be calculated?	PBG is calculated basis contract value for the contract term.
67		7	6	Last date & time for submission of Bids	Request to pls postpone the submission dates to 25th Aug, 2020	No Extension
68	5.9.1		26	All envelopes with RFP response should be submitted to the authorized person at the address given in Section 1.4–Important Details (Schedule of Events, contact & communication details etc.)	Given the Covid situation, request you to accept soft copy submission	Yes, Please refer Addendum 1
69		10	6	Bid Document Cost	How to pay bid document cost? Pls share the details	Please refer Addendum 1

#				Clause	Description	Query	Request	Response
70	B3	Annexure 1			The Bidder should have at least One year' experience in implementation/support of Lead Management Systemend user security solutions and should have implemented Lead Management System End User Security (DLP / Encryption & Email Security) in one Bank / Financial Institutions in India	Request you to accept this criteria for either Bidder or the OEM.\n\nRelaxing this criteria would help us particpate in this bid with a System Integrator\		No Change in RFP / Sylvster pls correct
71		Annexure 2			a.Bidder has to provide the experience certificate from the relevant Bank/FI as per the format specified in Appendix 12 – Experience format	Can we provide PO instead of experience certificate?\nAlso, request you to consider overseas implementation for scoring purposes		Yes we are OK with PO, For overseas document will be considered if it matches scope of work but preference is for domestic.
72			Others			Can you pls share details on payment terms? We couldn't find the same in the proposal		Implementation cost will be 30% on issuance of PO within 30 days and 30% starting UAT and 40% after 30 days of GO Live . User cost per month will be as per user consumption
73		4		1.1	Complete set of tender documents may be downloaded by eligible bidder from the website of the Company, the cost of tender document should be paid in the form of Bankers' Cheque / Demand Draft for [INR 1500/-] favouring BOB Financial Solutions Limited payable at Mumbai along with the bid responses.		We request the following clause to be added to the RFP "Exemption from submission of EMD and tender cost shall be given to bidders, who are Micro and Small Enterprises(MSE)."	Yes! Exemption for MSME.
74		11		3	Lead Management Requirement - Integration with BRE System	Could you please let us know the following:\n1. Please let us know which is the current BRE System.\n2. Please let us know that does the BRE exchange data via API\n3. Please let us know Is there any other medium to exchange data		1) Will be provided upon selection.\n2) NO\n3) NO
75		14		3	Interfaces & Integration - RFP for Supply and Management of Cloud Based Loan Management Solution Page 15 of 54	Could you please let us know the following:\n1. Please let us know which is the Cloud Based Loan Management System\n2. Please let us know which Cloud is this Loan Management System Deployed		Its a Typo
76		18		4.4	Bid Security / Earnest Money Deposit INR 25,000/-		We request the following clause to be added to the RFP "Exemption from submission of EMD and tender cost shall be given to bidders, who are Micro and Small Enterprises(MSE)."	Yes! Exemption for MSME.

77	19	4.4-II	Performance Guarantee - The successful vendor shall provide a Performance Guarantee within 45 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Appendix-05 to the extent of 10% of the total contract value (5 times of the year 1 TCO) for the entire period of the five year contract plus 6 months and such other extended period as the Company may decide for due performance of the project obligations. The guarantee should be of that of a Scheduled Commercial Bank only.		We request you to please change the Performance Guarantee Clause as per below clause - "The successful vendor shall provide a Performance Guarantee within 45 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Appendix-05 to the extent of 5% of the total contract value to be renewed on a year on year basis and such other extended period as the Company may decide for due performance of the project obligations. The guarantee should be of that of a Scheduled Commercial Bank only."	No Change in RFP
78	24	5.2	Authorized Signatory		We request you to please allow all Bid Documents to be electronically signed.	OK
79	26	5.9	All envelopes with RFP response should be submitted to the authorized person at the address given in Section 1.4–Important Details (Schedule of Events, contact & communication details etc.)		We request you to please have a mode of electronic acceptance of the Bid Documents due to the current COVID situation.	OK. Please refer Addendum towards Guidelines to submit Bid -documents online
80		Annexure 02 - Credential strengths - LMS	Notes - Point a. Bidder has to provide the experience certificate from the relevant Bank/FI as per the format specified in Appendix 12 – Experience format	There is a reference of Appendix 12 in the Annexure 2 - Credential strengths - LMS document, Appendix - 12 is not present.	We request you to please allow us to submit a self attested copy of Purchase Order and a self attested copy of recommendation letter/completion certificate/ email copy from the customer.	OK
81	31	6.1-3-a	The Bidder is expected to provide a self-score in the "Vendor Scores" column for each requirement requested for, as per the following table:	There is a column in the table that denotes the Bidder Input (Vendor Score) and has values as S, C & U, but the Appendix 01-Techno Functional Requirements - LMS document - Scoring Sheet has values in Vendor Score(VS) column as A,C & NC. Could you please let us know which values to use to fill the Vendor Score in the Appendix 01-Techno Functional Requirements - LMS document S,C,& U or A,C & NC.		A,C& NC as mentioned in Appendix 01
82		Appendix 01 - Techno Functional Requirements - LMS	Line item 13 - Lead Routing	Could you please let us know what is meant by "Lead Routing" is it to do with lead lifecycle management where we can define the lifecycle of the lead?		mechanism which automatically routes the leads on the basis of zip code, product of interest, lead score or any other criteria.

83			Appendix 01 - Techno Functional Requirements - LMS	Line item 17 - Landing Pages	Could you please let us know what do you mean by Landing Pages, are these Landing Pages going to be used for Lead capturing?		engaging landing pages to capture leads from your inbound marketing content.
84			Appendix 01 - Techno Functional Requirements - LMS	Line item 28 - Interactive Chat Bots	Could you please confirm that we need to integrate with an existing Chat Bot?		Yes.
85			Appendix 01 - Techno Functional Requirements - LMS	Line item 30 - Auto Document Capture	Could you please let us know what do you mean by "Auto Document Capture"?		This are all Technical requirement for which marks will be given. Please refer Appendix - 01, if vendor has the functionality he will mention A and if he needs customization than C and if customization not possible than NC
86			Appendix 01 - Techno Functional Requirements - LMS	Line item 31 - Electronic Signature	Electronic Signature is available in the standard product. Could you please share an example for using Electronic Signature in the process?		This are all Technical requirement for which marks will be given. Please refer Appendix - 01, if vendor has the functionality he will mention A and if he needs customization than C and if customization not possible than NC
87			Appendix 01 - Techno Functional Requirements - LMS	Line item 32 - Document/KYC Verification real time	Document/KYC Verification real time is available in the standard product. Could you please share some use case for Document/KYC Verification real time.		This are all Technical requirement for which marks will be given. Please refer Appendix - 01, if vendor has the functionality he will mention A and if he needs customization than C and if customization not possible than NC
88			Appendix 01 - Techno Functional Requirements - LMS	Line item 35 - Conversion of Document to PDF	The RFP mentions "capturing of photo and uploading into LMS in PDF format". Could you please let us know is it for photo or for all documents.		This are all Technical requirement for which marks will be given. Please refer Appendix - 01, if vendor has the functionality he will mention A and if he needs customization than C and if customization not possible than NC
89			Appendix 01 - Techno Functional Requirements - LMS	Line item 39 - Time Estimation	Could you please let us know what do you mean by Time Estimation. Is it the time estimation for a lead to get converted from open to closed(Won/Lost)?		This are all Technical requirement for which marks will be given. Please refer Appendix - 01, if vendor has the functionality he will mention A and if he needs customization than C and if customization not possible than NC
90			Appendix 01 - Techno Functional Requirements - LMS	Line item 42 - AI Powered	Could you please share some use case for this?		This are all Technical requirement for which marks will be given. Please refer Appendix - 01, if vendor has the functionality he will mention A and if he needs customization than C and if customization not possible than NC
91		9	2.3	The selected vendor will be responsible for successful data integration with existing customer data available with the Company.	What is the volume of existing customer data that needs to be migrated?		Will be disclosed post selction. At this point bidder need to confirm the feasibility.

#			Description	Question		Response
92	10	2.4	The Vendor is required to provide training to the Company's Technology teams on the proposed Selection of vendor implementation & support for Lead Management System, provide a training schedule and furnish training details as per the RFP requirements at all major locations.	1) How many training sessions need to be planned? 2) What will be the size of the training batch? 3) Can a Train the Trainer approach be followed?		This detail need to be looked into post completion of RFP process. IT team to revert on this.
93	10	3.0	4. The Vendor has to size the Solution covering hardware, software & services to ensure availability, scalability, redundancy and performance of the solution, and to meet technical and functional requirements as per the terms of the RFP within the time frame prescribed by the Company.	1) Who will provide the hardware? 2) Will BoB arrange for the required hardware based on the sizing done by the selected bidder? 3) Does BoB have the data centre related infrastructure available?		1) BFSL for on-Prim 2) Yes for On Prim 3) Yes
94	11	3.0	Lead Management Requirement	Is there any existing Lead Management System in use by BoB?		No
95	11	3.0	In case of physical application format, data entry team (BOB Vendor team) would manually insert Lead details from physical Applications into LMS tool - Physical Application #, Data Entry Operator ID, Branch Name, Lead Source, Campaign, Applicant details etc.,	Is data entry a scope of the selected bidder or is there a separate vendor who is already existing?		this is a scope of the selected bidder and is a fundamental requirement of a LMS tool.
96	11	3.0	To give portal access or link based option to Branches to give leads which gets allocated to the CRE concerned for the branch.	What is CRE?		CRE is a vendor staff taking care of business development.
97	12	3.0	Reports & Dashboards	What is the estimated number of reports to be developed in the LMS?		reports to be made on lead conversion under various aspects like branch wise, CRE wise and team wise , geo tagging report and others as per business requirement
98	12	3.0	Lead Source: The channels through which the leads will be captured ☐ BOB Bank Branch Staff ☐ Sales Team ☐ Marketing	Will the roles in the LMS, be limited to these 3 roles or additional roles to be considered? If yes, then please specify the roles.		Currently , it is these 3 roles and later on if required additional roles to be accomodated hence the tool should have the functionality.
99	12	3.0	Technical Requirements Scope - 6. Capability to handle sub second response time	Search related functionalities may have a longer response time, else the hardware requirements will be very high. Sub second response is ok for static page loads. Please confirm if this is acceptable		Specify how much difference and BFSL will take necessary decision.
100	12	3.0	Technical Requirements Scope - 5. Allow for high capacity to carry out transactions during high volume period	Which is the high volume period?		Will be disclosed post selction. At this point bidder need to confirm the feasibility.

	12	3.0	Technical Requirements Scope - 8. Ability to work with different browsers, app servers and databases	1) Please specify the browsers with their versions. 2) The LMS will be having its own database and app servers. Integration with external systems can be through APIs. Please confirm if this is acceptable.		This will be revealed post selection of the partner for LMS
101						
	13	3.0	Technical Requirements Scope - 13. The solution should provide Dev, Test and Prod environment to enable new requirements can be developed, tested and deployed with minimal disruption to business	Our understanding is that the Test and Prod environments will be provided by BoB. Please confirm if this is ok.		This is cloud based sloution so expecting test and production environment from bidder
102						
	13	3.0	Technical Requirements Scope - 14. The solution proposed must be browser & handset agnostic (All Types of Smart-phones & Tablets, makes/ models, OS, including iOS, android etc.) 15. Mobile application should be optimized for any screen size of the mobile device and tablet.	We interpret this statement as the web UI needs to be responsive and there is no separate requirement to develop mobile apps in native / hybrid / iOS / Android / Blackberry. Please confirm the understanding		Correct it has to Web UI responsive optimized for any screen size, device (Andriod and IOS) and tablet
103						
	13	3.0	Technical Requirements Scope - 16. The proposed system must be capable of and compatible for Disaster Recovery & Business Continuity plan Implementation as and when required by client.	The DC and DR site will be setup by BoB along with its infrastructure. Please confirm the understanding.		YES
104						
	13	3.0	Technical Requirements Scope - 17. The selected vendor should be capable of providing cloud based LMS including but not limited to providing, third party utilities, testing, providing interfaces required for the Solution. 21. The selected partner application should be available on either on cloud or on-prim. It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless.	If the requirement is to have a cloud based LMS, then is there any constraint regarding the cloud provider or the storage location of such cloud provider?		No
105						
	13	3.0	Technical Requirements Scope - 18. Company during the period of the contract, based on its technical and functional requirements may intend to add additional third party application and interfaces to the LMS. Vendor has to extend all necessary support and assistance for addition to the Solution with the required third party applications and interfaces desired by the Company at no additional costs.		This is an open ended requirement. Since, no information is available for such third party application now, any integration will need to be treated as a Change Request and the clause of "no additional cost" be removed.	This is valid ask for integration if necessary.
106						

107	13	3.0	Technical Requirements Scope - 20. The selected partner should provide the free upgrade of new version of the application and any new regulatory requirement related to the lead and campaign management covered under the selected application umbrella and within the scope defined in this RFP		Since new regulatory requirement, which may come in future is not known, any future modification be considered as a Change Request and not be considered a free serrvice	Okay
108	13	3.0	Interfaces & Integration: 4. Vendor will be responsible for setting up the test environment for interface testing.	Vendor may not have access to all interfaces being used by BoB. We request BoB to provide the environment and necessary access to the vendor.		Okay
109	14	3.0	Interfaces & Integration: 8. Integration of LMS tool with Card Origination System to know status of the lead.	The details of the interface of the Card Origination System including the parameter details need to be shared.		This will be revealed post selection of the partner for LMS
110	15	3.2	Considering the extensive nature of the assignment and the envisaged relationship with the Bidder, any service, which forms a part of facilities management that is not explicitly mentioned in this RFP as excluded would form part of this RFP, and the Bidder is expected to provide the same at no additional costs to the Company.		We request BoB to make the scope and the requirements bound. This is an open ended statement. Any modification to the scope will need to be treated as a Change Request, since, the financial quote will be based on the effort required by the bidder and any new requirement will cause additional effort to be spent and hence will have a cost implication on the bidder.	Requirements which are part of the RFP and which is in relations woith the scope of work for this requirement Bidder is expected to provide services at No additional cost.
111	17	4.2	In case of any variation (upward or down ward) in Government levies / taxes / cess / excise / custom duty etc. which has been included as part of the price will be borne by the Vendor. Variation would also include the introduction of any new tax / cess/ excise, etc provided that the benefit or burden of other taxes quoted separately as part of the commercial bid like GST and any taxes introduced instead of Service tax, VAT and levies associated to Service Tax, VAT or any new taxes (other than excise, custom duties, other duties and associated government levies) introduced after the submission of vendor's proposal shall be passed on or adjusted to the Company.		The financial quote will be made as per the existing GST rates applicable on the date of submission. We request withdrawal of this clause. We request BoB to allow to keep the professional charges fixed, with GST and any other government charges to be as per the prevalent rules on the date of the invoices.	Tax as applicable by Govt.

112	19, 33			Page 19: II. Performance Guarantee - The successful vendor shall provide a Performance Guarantee within 45 days from the date of receipt of the order or signing of the contract whichever is earlier in the format as provided in Appendix-05 to the extent of 10% of the total contract value (5 times of the year 1 TCO) for the entire period of the five year contract plus 6 months and such other extended period as the Company may decide for due performance of the project obligations. Page 33: Commercial Bid evaluation - The key considerations of the TCO would be the total payouts for entire project through the contract period of 3 years.	Please confirm if the scope is for 3 years or 5 years.		Contarct is for 3 years
113	33, 34		7.0, 7.1	Setup Fee (OTC)		Payment milestones are not defined. Please define the milestones.	Already answered above
114	34		8.2	The Selected Vendor shall indemnify the company, and shall always keep indemnified and hold the Company, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees)		The Selected Vendor shall indemnify the company, and shall always keep indemnified and hold the Company, its employees, personnel, officers, directors, (hereinafter collectively referred to as "Personnel") harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) upto 1X of the fees received	No Change in RFP
115	41		8.14	All hardware and software must be supplied with their original and complete printed documentation.		All hardware and software must be supplied with their original and complete printed documentation.	BFSL is seeking license and implementation for this RFP, NO hardware is required.
116	2		B3	Annexure 01 - The Bidder should have at least One year' experience in implementation/support of Lead Management System and should have implemented Lead Management System in one Bank / Financial Institutions in India		The Bidder should have at least One year' experience in implementation/support of Software Application / Analytics and Advance Analytics Systems and should have implemented integrated software solution / software products in one Bank / Financial Institutions in India	No Change in RFP

117	B3 (Annexure A1 - Eligibility Criteria)		2	The Bidder should have at least One year' experience in implementation/support of Lead Management System and should have implemented Lead Management System in one Bank / Financial Institutions in India		Request BOB Financial Solutions Ltd to consider the same as "The Bidder should have at least One year' experience in implementation/support of Lead Management System and should have implemented Lead Management System in one Bank / Financial Institutions in India / abroad	No Change in RFP
118	-	-	-		What is the expected volume of Leads / Card Applications per day?		Expected lead volume is 4-8 leads per day.
119	-	-	-		What is the conversion rate?		Conversion rate is subjective
120	2.2 Year on Year Volume Projections		9	-	Based on our understanding following personas will use the LMS - Please confirm the number of such users and will they need both web browser and mobile app based access to LMS? 1. CREs or Field Sales + Ops team on payroll of BSFL ~ 200 2. Branch Managers on payroll of BOB ~ 6000 3. Off-Payroll Sales Exec e.g. DSAs, Contractual Employees ~1000		The understanding of the users of LMS is variable and the assumtion taken is near the current requirement. It is bound to change depending on business requirements.
121	-	-	-		Please share how many documents will be uploaded by the CRE per card application?		Document upload is not required initially. We can use as a tool to take certain documents from customer at POS.
122	-	-	-		Are there any pre-underwriting checks which will be done by integrating with third parties before passing on the application to COS like CIBIL Score?		After QDE NSDL and CIBIL check to be done. There might be change basis the business decision.
123	-	-	-		Besides COS what are the other systems of integration for e.g. marketing tool, etc.? Are there APIs available for integrating with such applications?		We are asssuming that LMS partner APIs are developed and open for customizations. At BFSL few APIs are ready and few more under developmnent
124	-	-	-		How much historical data need to be migrated and set up in LMS? Please share number of records?		Approx. 6months data, but there might be change basis the business requirement.
125	-	-	-		What all master data needs to be set up on LMS - Products etc.?		need to discuss and clarify based on the masters available in your system

#							
126	-	-	-		What are the key KPIs of the field Sales/CREs which need to be tracked? Do we need to do Attendance Tracking, Incentive Calc etc.?		GEO TAGGING WITH VISITS TO BRANCHES TO BE TRACKED. MR. RAVI DOSHI TO CONFIRM FOR INCENTIVE AND OTHER KPI
127	Lead Management Requirement		11	Integration with BRE System	This mentions a BRE system which has to be integrated with proposed LMS tool. Can you please share details around it. Will there be only integration between LMS & BRE or also some process / logical flow between the two?		There can be other interface based on business requirements.
128	21 (RFP Document)		13	The selected partner application should be available on either on cloud or on-prim. It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless.	Request clarification on the requirement and if this is mandatory? Our understanding is that the proposed LMS tool be deployed on a public cloud infrastructure?		BFSL is ok for Cloud or on-prim solution
129	-	-	-		Assume capabilities around OCR, Branded Mobile App, SMS/WhatsApp notifications etc. will be handled outside the LMS tool.		Yes
130		1.7	7	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	Contractual terms needs to be discussed with Bank and other subsidiaries before availing the services		OK
131		2.2	9	Year on Year Volume Projection 1. Sales Staff Count - 1000/1500/2200	Does this includes off role employees as well.		SALES STAFF COUNT WILL BE DEPENDENT ON BUSINESS REQUIREMENT IN FUTURE
132		2.2	9	Bidders are requested to submit commercial proposal considering above projections as per Appendix 02 – Bill of Materials. The calculation will be considered for arriving at TCO for evaluation purpose however the payment will solely be based on actuals.	There needs to be a minimum commitment on number of users to start with as the price of the product will be per user		Start with 200 users (zonal wise), and incremental volume 100 users
133		2.3	9	Data Integration	In which application is the current customer data stored? Does the application allow API integration or any other method of integration?		This will be revealed post selection of the partner for LMS
134		2.3	9	Data Integration	Do you intend to store customer data in the Lead Management System? If Yes that is the current customer count		YES if possible .
135		2.4	10	Training	Is Train the Trainer approach accepted by BOB?		Acceptable

136	3	10	The vendor shall be required to undertake such tasks, render requisite services and make available such resources as may be required for the successful completion of the entire project at no additional cost to the Company.	As long as it is the boundary of the overall implementation scope agreed		okay
137	4	10	The Vendor has to size the Solution covering hardware, software & services to ensure availability, scalability, redundancy and performance of the solution, and to meet technical and functional requirements as per the terms of the RFP within the time frame prescribed by the Company	Can a SAAS based cloud solution be proposed?		BFSL is open SaaS based product
138	4	10	In the event the proposed solution fails to meet the Service Level Agreement (SLA) service levels and the scope and objectives of the RFP (and addendum), the Bidder will have to upgrade, modify or replace the solution at no additional cost to the Company.	Please share the SLA Matrix		Refer Addendum
139	3	11	Leads which are generating from Marketing application are upload (CSV File)manually into LMS by respective user (Data entry team / admin)	Which Marketing application is being used currently?		This will be revealed post selection of the partner for LMS
140	3	11	Bi-directional integration with COS, to get application status and update into LMS tool	Which Card Origination is BOB using?		This will be revealed post selection of the partner for LMS
141	3	11	Integration with BRE System	Which Business Rule Engine has been implemented?		This will be revealed post selection of the partner for LMS
142	3	12	Setup interface for Off role Employees	What will be the user count of off role employees? Are these users already considered in Point No 2.2		This will be revealed post selection of the partner for LMS
143	4	12	System should be able to withstand high volumes (> 1million web hits per day)	What are the current volumes of leads per day? Apart from Branch, Sales & Marketing are their any other sources for lead generation?		CURRENTLY THE SOURCES OF LEADS ARE BRANCH, SALES TEAM, CNETRAL MARKETING/ SALES/ ORGANISATION INITIATIVES. ACCOMODATING FUTURE SOURCES FUNCTIONALITY TO BE PRESENT IN LMS.

144	18	13	Company during the period of the contract, based on its technical and functional requirements may intend to add additional third party application and interfaces to the LMS. Vendor has to extend all necessary support and assistance for addition to the Solution with the required third party applications and interfaces desired by the Company at no additional costs	Overall scope with modules, channels of integration, integration with external application etc. needs to be factored to propose implementation cost. Any integrations which is not factored in the agreed scope needs to go through Change Management Process.		okay
145	21	13	The selected partner application should be available on either on cloud or on-prim. It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless	Cloud Data Centre should be in India		Yes
146	3.4	16	Licenses	As part of commercial Bill of Material, we shall quote for the software license cost, however, we request BoB Financials to procure the license directly from the authorized re-seller of the OEM/ directly from the OEM. In case of being selected, we shall do the complete implementation as well as support as per the scope of the RFP and we shall be the single point of contact for all deliverable. If BoB Financials has already an agreement with the particular OEM that we propose, then this will also help BoB Financials to achieve a less TCO.		okay
147	4.2	18	Terms of payment as indicated in the Purchase Contract that will be issued by the company on the selected Vendor will be final and binding on the vendor and no interest will be payable by the Company on outstanding amounts under any circumstances	Please share the Purchase terms of the payments for licenses, one time implementation & Support. It is really important for bidders to understand the overall payment terms		Already answered above

		4.3	18	The Vendor must provide and quote for the product and services as desired by the Company as mentioned in this RFP. Any products / services not proposed to be provided by the Vendor will result in the proposal being incomplete, which may lead to disqualification of the Vendor	As part of commercial Bill of Material, we shall quote for the software license cost, however, we request BoB Financials to procure the license directly from the authorized re-seller of the OEM/ directly from the OEM. In case of being selected, we shall do the complete implementation as well as support as per the scope of the RFP and we shall be the single point of contact for all deliverable. If BoB Financials has already an agreement with the particular OEM that we propose, then this will also help BoB Financials to achieve a less TCO.		No Sub contracting
148							
149		4.4	19	Performance Guarantee	If BOB Financials procure licenses directly through authorized reseller for the benefit of better commercials. Will be fine to assume that Performance Guarantee would be 10% of Implementation & Support during the contract period		No Change in RFP
150		4.5	20	The terms and conditions as specified in the RFP, addenda and corrigenda issued by the Company thereafter are final and binding on the Bidders. In the event the Bidder is not willing to accept the terms and conditions of Company, the Bidder may, in sole discretion of Company, be disqualified.	Terms & Conditional can be discussed and agreed mutually at the time of awarding of the contract		No Change in RFP
151		4.6	22	The Bidder shall perform its obligations under this RFP as an independent contractor, and may engage subcontractors (with requisite prior permission from bob card applicable, if any) to perform any of the deliverables or services.	Can we subcontract software licenses and hardware purchase(if any) to an authorized reseller for the benefit of better commercials to BOB?		No Subcontracting allowed
152	a		1	Annexure 2	Appendix 12 - Experience letter format is missing		Kindly provide on company letter head
153				Addendix 02 - Data Migration	What is the volume of current data to be considered for data migration activity		Can be shared with shortlisted vendor.
154				General Query	Could you consider electronic submission for RFP Bid given the current situation?		Yes

155		4.4	19	Performance Guarantee	It is mentioned that the contract will be for 3 Years hence can you revise on holding the performance guarantee as per the contract tenure		PBG will be for 3 years
156				General Query	What will be the warranty period post implementation of LMS module? Can we consider 4 week post which the support contract can commence		We would require 75-90 days warranty
157				General Query	In which application will final customer onboarding happen?		COS (Card Origination System)
158				General Query	Is Customer Service part of the requirement?		NO
159	Appendix 01			AI Powered	Are their any use case already defined Will the use case of AI be around Lead Management?		This will be revealed post selection of the partner for LMS
160				General Query	What are the types of product? Will the lead process be different for each product?		LEAD PROCESS WILL BE SAME FOR ALL PRODUCTS
161				General Query	Please provide extension till 30th August for final Bid submission		No Extension
162		26	5.9	Submission of bids – Physical submission to AVP procurement as mentioned under Section 1.7 (not 1.4 as mentioned in the RFP). Cannot be done either by post or courier. Authorization letter should be carried for al bid openings. Please note mail below for Security Deposit and EMD details.	Ref to Section 1.7 where an exemption is made for physical pre-bid meeting, the same can be requested for technical and commercial bid openings and presentation. EMD is to be separately kept. It is not mentioned when Security Deposit of unqualified bidders will be returned.		Security Deposit is non - refundable
163		5	1.2	Scope of work - Bank has 38 area offices spread across the country besides the regd office. The company intend to host its various applications in a partner Virtual Data Centre.	Team to clarify whether on prem or cloud is sought by Bank. As per Page 13 Point 21 - The selected partner application should be available on either on cloud or on-prim. It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless.		BFSL is looking for cloud solution

164	9		2.3	Tenure - The tenure of the contract initially would be for 3years from the date of the issuance of first purchase order by the Company. Company can further extend for 2 years at mutually agreed terms.	The pricing to be provided is for 3 years but the Performance Guarantee is for 5 years + 6 months (Page 19-Clause II). If the contract does not get extended, the Performance Guarantee should be returned. Performance Guarantee is 10% of the contract value which is 5 times of the Year 1 TCO. However, Year 1 TCO includes one time implementation charges. Team could clarify the same. This could be discussed with the Bank post award, if necessary. The Performance Guarantee shall be invoked without notice to the Bidder.	Pricing is to be provided as per scope of work, PBG will be for a period of 3 years
165		Salient points		Timelines – Timelines are not mentioned in the RFP. As timelines are sought from Bidder and also set out as mentioned under the RFP, this is to be clarified. Liquidated damages to the amount of 0.5% of value of contract per week of delay capped at 10%.	At Appendix 04: Bid Undertaking Letter : We confirm and understand that BOB Financial Solutions Limited has an aggressive rollout schedule and we will adhere to the rollout schedule at no additional cost/burden to BOB Financial Solutions Limited	No Change in RFP
166		Salient points		Payment Terms - Not provided for in the RFP documents, though reference is made. It also mentions that it may be in the Purchase Contract, which may be available only at a later stage. It is also mentioned that no deviation can be sought.	This clarification is to be sought. We have no clarity on payment terms or when payment shall be made once invoices are raised.	Already answered above
167		Salient points		Service Level Agreement - This is referenced yet not mentioned.	This clarification is to be sought as payments and liability are linked to the same.	SLA is attached
168	34		8.2	Indemnity and Limitation on Liability – Bidder is liable for all claims by Bank, directly and indirectly. There is no limitation mentioned for Bidder. On the other hand, Bidder is not liable for any indirect claims.	These are HIGH RISK clauses as there is no extent of limitation on the Supplier for any and all claims. Some of the line items for indemnity also include 'deficiency in Services', 'loss of data', 'Any transaction contemplated under this RFP/subsequent agreement'. This clause shall survive the expiry of the Agreement.	Modify	Already answered above

#						
169	36	8.5	Termination– Only Bank can terminate the Contract with or without cause. In the event of a termination of the Contract the Bidder has to fully compensate the Bank for all expenditure incurred by the Bank in executing or obtaining the execution of the Project, till such time of termination and for any removal and/or relocation that may be required by the Company following such termination.	It is unclear what the extent of compensation would be contemplated here, especially if they have to transition to another Vendor. Also, this is over and above all costs and liquidated damages that have been borne by Bidder. Further, Bidder shall continue to provide Services for 12 months thereafter.		No Change in RFP
170	41	8.13	Audit may be done at the discretion of the Bank. These audits may include, but are not limited to, a review of: access and authorization procedures, physical security controls, backup and recovery procedures, security controls and program change controls. Access is to be provided to selected bidder's facilities, installations, technical resources, operations, documentation, records, databases and personnel.	Team to take note of the extent to which audit is to allowed.		Already answered above
171		Salient points	Additional costs - Bidder to ensure that all costs are mentioned in the bid as Bank shall, at several instances mentioned that 'no additional cost' will be paid. No price escalation is allowed for 5 years. Also, in case of transition to a new vendor on termination, Team to understand the costs that would be borne by Bidder.	Please explain		Please refer RFP
172	Documentation related points	Page 2- Annexure 01 Eligibility Criteria	B4- Incomplete sentence - Self-declaration to this effect on company's letter head signed by company's authorized signatory as per..	Team to clarify if there is anything specific to be added here.		NO
173	Documentation related points	Page 3 – Annexure 01 Eligibility Criteria	Preference may be assigned to bidders that utilize their own staff (and do not further outsource/ sub-contract)	. However, no details of personnel have been sought in the RFP.		Please provide self declaration in this case.
174	Documentation related points	Annexure 02 Credentials Strengths – LMS	Credentials for under implementation projects will not be considered.	Please confirm.		No

175	Documenta tion related points	RFP document	Errors found- References to 'Loan Management', 'Facilities Management' are assumed to be errors in the document and not related to Lead Management.	Please clarify		This is error
176	4	1.1	Complete set of tender documents may be downloaded by eligible bidder from the website of the Company, the cost of tender document should be paid in the form of Bankers' Cheque / Demand Draft for [INR 1500/-] favoring BOB Financial Solutions Limited payable at Mumbai along with the bid responses. The Company reserves the right to reject any or all offers without assigning any reason.	Can this amount be transferred online or cheque is must? If yes to online transfer, please provide online details.		Yes refer addendum
177	9	2.3	Data Integration	what is the existing database size, which need to be migrated?		This will be revealed post selection of the partner for LMS
178	9	2.3	1.The selected vendor will be responsible for successful data integration with existing customer data available with the Company.	Will BOB FS make the date available in specific format required by vendor or this need to be handled by vendor		This will be revealed post selection of the partner for LMS
179	11	Lead Management Requirement	In case of physical application format, data entry team (BOB Vendor team) would manually insert Lead details from physical Applications into LMS tool - Physical Application #, Data Entry Operator ID, Branch Name, Lead Source, Campaign, Applicant details etc.,	to be handle by Vendor?		yes the tool should have functionality of manual lead entry other than upload feature and branch lead entry
180	13	15	15.Mobile application should be optimized for any screen size of the mobile device and tablet	is if required to brand and color theme the mobile app as per BOB FS?		Yes
181	13	17	17.The selected vendor should be capable of providing cloud based LMS including but not limited to providing, third party utilities, testing, providing interfaces required for the Solution.	Please elaborate- third party utilities, testing, providing interfaces required for the Solution.		In the case where thirtd party integration is required or inetegration with with any other internal system.
182	13	21	21.The selected partner application should be available on either on cloud or on-prim . It should be compatible to migrate from cloud to on-prim and vis-a-vis. The data migration in such cases should be seamless.	Yes available, but at extra cost. Is BOB ready to pay or to be done free of cost?		Please include the necessary commercials for BFSL to take decision.
183	13	Interfaces & Integration:		Is BOB FS going to provide APIs for all third-party integrations?		We are asssuming that LMS partner APIs are developed and open for customizations. At BFSL few APIs are ready and few more under developmnent

		13	Interfaces & Integration:	7.The Solution must enable all currently specified interfaces as well as allow for introduction of new interfaces/channels as the case may be.	new interfaces/channels can be added, is BOB FS ready to pay or to be done free of cost?		BFSL assums that for few of the interfaces there might be provision in base product. For rest BFSL is okay.
184							
		14	Training		Please specify number of locations and if you are ready for virtual training or physical presence is required during training.		we can have both virtual and physical training depending on the type of audience and presence of team members.
185							