BOB Financial

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	Remarks
1	36	6.4	Bidders are required to submit an Bid Security/ Earnest Money Deposit (EMD) for Rupees Five lakhs only (INR 5,00,000 only) by way of Bank Guarantee (Appendix 05)	We are an MSME organization and per the MSME standard guidelines, we can be waived off to provide the Bid security/EMD.	Request for modification	Bid security and EMD are exempted for MSME bidders, subject to submission of valid certification
2	36	6.4	In case the successful Bidder fails to provide the performance guarantee of 10% of contract value within 45 days from the date of issuance of Purchase Order by Company or signing of the contract, whichever is earlier, for any reason whatsoever, the EMD will be forfeited.	As per the Government notification released in November 2020, due to pandemic situation, the maximum limit for any Performance Bank Guarantee is 3%.	Request to consider and confirm	Yes, it is 3% only.
3	20	3.1.1.2 - i)	To develop native mobile apps for Android and iOS	Is the bank open to consider hybrid mobile applications that can run on both iOS and Android, as opposed to native applications?	Request for modification	Yes, We can consider Hybrid App
4	21	3.1.1.2 - xxviii)	Fixing of technical glitches within 4 working hours	The TAT can be determined and finalized through executing a separate Service Level Ageement (SLA).	Request for change	In general we expect most issues to get fixed in 4Hrs. However we can consider exceptions based on various external factors/dependency
5	31	3.2.4 - a)	Intellectual property in anything developed by the Selected bidder specifically and exclusively for the Company, and based on the information or data owned by Company, shall vest with the Company. The Intellectual Property Rights on the software code will remain with BOB Financial Solutions Limited. All customizations and its source code would be the property of BOB Financial Solutions Limited.	If the requirements of BOB Financial Solutions Limited is customized through a license product of a bidder, the IP rights should remain with the bidder. However, the source of the delivered licensed application will be kept under an escrow arrangement.	**Request for modification**	Since the envisaged product would be customized solution for BFSL, IP rights should remain with BFSL
6	31	3.2.4 - a)	The successful vendor agrees to allow BOB Financial Solutions Limited appointed/ authorized auditors to perform source code review. Any update or upgrade to source code should be informed and brought under Escrow or made available to BOB Financial Solutions Limited at regular decided intervals and after major release go-live. The Intellectual Property Rights on the software code will remain with BOB Financial Solutions Limited. All customizations and its source code would be the property of BOB Financial Solutions Limited.	Please refer to our clarification given for Sr. No. 5 and confirm	Request for modification	Please refer to our response given for Sr. No. 5
7	16	3	Key Features & options: The customer portal and Mobile applications should meet global credit card industry standards	More clarity is required on the expected global credit card industry standards	Clarification	Currnet global market trend w.r.t. credit card in all aspects related to to Portal and Mobile App should be followed.
8	17	3.1.1	Project implementation: Within 20 weeks from the date of acceptance of Purchase Order, Bidder to complete the Customization of Web Portal & Mobile Application as per Annexure-I of the RFP	Considering the scope of work and requirements given, we request bank to consider giving more time for implementation.	Request for change	The timelines are well thought and carefully articulated. Therefore it cannot be extended
9	24	3.1.1.3. I (m)	Copyright for the web portal and contents to be retained with the company	Please refer to our clarification given for Sr. No. 5 and confirm	Request for change	Please refer to our response given for Sr. No. 5
10	31	3.2.4	Successful bidder will hand over the all the software and contents to the Company for the purpose of copyright and intellectual ownership. On the bottom of every page a link, navigating to information page regarding copyright must be provided.	Please refer to our clarification given for Sr. No. 5 and confirm	Request for change	Please refer to our response given for Sr. No. 5
11	56	9.3	Payment milestone			
12			Mobile App & Web portal - on delivery of the respective module for the SIT.	Along with PO 25%	Request for change	
13			Mobile App & Web portal on UAT Sign-Off.	SRS Signoff 25%	Request for change	We follow standard payment process bound to our internal policies.This can be further discussed during agreement sign-off
14			Remaining Mobile/App & Portal development costs will be paid after Security Testing and QA pass data with the accuracy of 99.99%	UAT Delivery 25%	Request for change	
15			Go Live of Mobile App and Web Portal	UAT Signoff 15%	Request for change	
16			After Successful completion of 90 days warranty period	GO Live or 30 days from UAT signoff whichever is earlier 10%	Request for change	

17	82	75-79	Requests/Services: 75. Locker inquiry 76. Apply for Loan(with all type of Loans) 77. Request for DD, PO 78. Updating of mail id using validations like MPI 79 Cheque Book request	Please clarify whether these list of services are part of BFSL or any of the other bank BFSL has tied up with.	Clarification		This is the list of services of BFSL Cards.
18	83	89-95	Debit Card Management	Whether the scope of this RFP includes Debit Card Operations like 89. Image Debit & Normal Card Request 90. Debit Card Upgrade 91. Re-issue debit card 92. Debit Card Blocking 93. Instant Pin Generation 94. Enable/Disable Domestic & International Transaction 95. ATM, Po's, eCommerce, Contactless limit set in Domestic & International Transaction Whether BFSL is issuing the debit card to its customer?	Clarification		Yes, all these features will be required with respect to Credit Card and not for Debit card
19	85	107 to 110	Fastag	Please clarify whether the below are the part of this RFP: 107. Apply for Fastag 108. Fastag Top-up 109. Enable, disable Fastag 110. View Details & Transaction History- Bank to clarify	Clarification		Fastag can be an added feature, to push credit card usage
20	91	160	System should be capable of handling 10,00,000 transactions per day and 250 transactions per second and should comply the standards specified by statutory and regulatory authorities.	What are the type of transactions the system should be handling? Whether it is credit card payment transaction or request raised by BFSL?	Clarification		Systeem should handle all the types of transactions. Both are looked after
21	ELIGIBILITY CRIT	Sr. 9	Gross revenue of the bidder Year 2018-19 Year 2019-20 Year 2020-21			Request you to Kindly consider the finacial years (2018-19, 2019-20 and 2020-21) or (2017-18, 2018-19 and 2019-20) for this clauses as audit for FY 2020-2021 is still in process, once we it gets completed, we will share Audited Financial statement with you	Yes, along with you may share unaudited balance sheet for f.y.2020-21
22	ELIGIBILITY CRIT	Sr. 10	Net Profit (after all taxes etc) of the bidder Year 2018-19 Year 2019-20 Year 2020-21 Documentary proofs Audited / unaudited are to be enclosed				Yes, along with you may share unaudited balance sheet for f.y.2020-21
23	ELIGIBILITY CRIT	Sr. 11	Net Worth of the bidder Year 2018-19 Year 2019-20 Year 2020-21 Documentary proofs Audited/ unaudited are to be enclosed				Yes, along with you may share unaudited balance sheet for f.y.2020-21

24	Annexure 1 B3	Annexure 1 B3	Eligibility Clause	Bidder should have carried minimum 3 similar web portal development and/or Mobile App implementation projects in the last three years out of which one should be for a bank/FI.	Request you to ammend this clause as "Bidder should have carried minimum 3 web portal development/ maintenance and/or Mobile App implementation projects in the last three years out of which one should be for a Government/ PSU/ Private / bank/Financial Institute."	No change in this clause.
25	B7	B7	Eligibility Clause	Bidder should have deployed the state of art the Mobile App and/or Portal for any noticeable Credit Card Issuer or Bank either in India or Outside India. The bidder should furnish the details of the client reference when requested.	Request you to ammend this clause as "Bidder should have ongoing development /deployed/ maintainance the Mobile App and/or web Portal for any noticeable Credit Card Issuer / Bank / Governemnt/ PSU/ Private / Educational institute/ Financial institute either in India or Outside India. The bidder should furnish the details of the client reference when requested.."	No change in this clause.
26			General	SMS and e-mail gateway Required ? Please conform Who will be responsible for purchasing SMS package? How many SMS are expected per month/year?Is an existing SMS gateway already in use? If yes, kindly share the details. If not, then kindly share information around which SMS gateway is preferred. Approx number of SMSes expected per month. The events for which SMSes will be triggered ?		Yes, SMS & E-mail should be sent using our gateway. We expect an integration for all the notifications with our system. All the events can be finalized during requirement gathering
27			General	please confirm who will bear the cost of infrastructure for hosting? Kindly confirm on hosting aspect. Is the web portal / website required to be hosted at the bidder's end?		Application will be hosted in BFSL network
28			General	Is Disaster Recover Hosting required ?(DR) Please share the expected daily data generation at DC site which would be replicated at DR site		Bidder need to confirm the architecture. Basis this architectre, further decision will be taken.
29			General	Grieviance redressal system /help desk required ? Are there any other 3rd party extension or online services that need to be installed or added, if so what are these. e.g. live chat support, etc.		This is already part of the current portal and the same will be migrated to the new portal and mobile App. There may be integration with 3rd part application within BFSL. New ideas and like this are always welcome.
30			General	Is Cert-In Audit required for the website / web portal? Please clarify How many Cert-In Audits are expected and at what interval? Who shall bear the cost of security audit from cert in empanelled vendor?		This will be covered under VAPT by InfoSec
31			General	Are feedback going to be open to all or for logged in users only		Only to logged in users
32			General	Who will provide all the required contents?		BFSL
33			General	Do you want a responsive/WCAG/Cross platform compatible website?Should the website be compatible with any version of IE/Chrome/Firefox/Opera/etc.?		Yes, the website should be compatible with all moderns browses meeting the complaince / guidelines prescribed by the guiding authorities
34			General	please confirm if you want a Native mobile application to be developed or Hybrid for iOS and Android?		Native App is our preference but Hybrid also accepted.

35				General		How many third party applications would be required to be integrated with the new web portal / website? Please list out their technical details also Kindly specify the technology / platform of each of the third party application along with DB details if any and who will provide the APIs?		API and DB details will be provided during the development stage. We can have detailed discussion on all the integrations during requirement gathering
36				General		Please provide information about the UAT (User Acceptance Testing) and the Development environment.		Development and UAT need to be carried out at BFSL.
37				General		Do you have any existing domains which need to be transferred to us? Do you want us to maintain or renew any of your domains?		No
38				General		For security is SSL envisaged ? If yes does bidder have it ? Or it will be procured by vendor ? Which type of SSL is expected? Wild card, Extended or Single domain?Who will be responsible for the purchase and maintenance of SSL certificate?		BFSL team will handle this
39				General		Please share training locations for all of your offices. How many training session are require for each location?Will any other external entity be part of Training Porgramme like external trainer etc. What will be their role and scope in the system.If the training sessions have to be online/via video conferencing -How many employees will join video conference in each session?		Depending upon the pandemic norms, trainings can be either in Mumbai or Virtual
40				General		Are any resources required Onsite ? If yes, How many onsite resources are expected to be deployed ? Please provide required qualification details of onsite engineers Are the resources required to be deployed during the project life cycle? Or are they required to be deployed post go-live during the AMC period?		This can be discussed at later stage
41				General		MIS reporting should generate real time reports on what intervals? Any specific policies preferred for MIS application usage? What kind of tools expected to automate the MIS application process?		This can be discussed at later stage
42				General		Can you please confirm on the timeline allocated for the portal development and What is the expected start date? What is the desired launch date?		Timelines are as mentioned in the RFP only.
43				General		Is their any payment gateway present ? Or is any payment gateway envisaged ? If yes whose responsibility would it be to procure the same ? How many PG's are envisaged ?		Yes, BFSL will do the background work. Bidder is expected only to integrate through API
44				General		Do you want to do customization the old portal OR want to design develop new portal from completely scratch?		New Portal from scratch
45				General		Do you have preferrence over development technology to be used for the development of new system?		We are open for suggestions
46				General		Kindly specify which database is currently in use along with the version ?		Since this is going to be a new development, DB can be finalized during the requirement gathering stage
47				General		Is STQC Audit required for the website / web portal? If Yes it should be considered out of four weeks as stipulated time frme for development , How many STQC Audits are expected and at what interval? ?		Yes, Scan and Re-Scan after fixing the initial oberservation is mandatorily required

48			General		Kindly confirm if the email services needs to be provided by biddder. If yes, kindly confirm the total number of e-mail require per month along with its nature i.e. transactional/ promotional		No
49			General		Is there any existing data to be migrated ? If yes,Kindly confirm the existing data size to be migrated on new servers in MB/GB/TB , Kindly confirm whether the migration will be over the internet or USB media or physical media		Yes, some data migration will be required. The migration wil be over internet in BFSL controlled environment. The data size will be communicated during the development stage
50			General		Is the system in English, Bilingual or Multi lingual ? Also all the content in English, or any other language will be provided by organization or is it bidders responsibility.		System will be in English. However the languages can be extended later where the content will be provided by BFSL
51			General		How many concurrent users for the web portal?		500-1000
52			General		Please confirm if we can provide Cloud hosting for the application? Or bank would require dedicated infrastructure.		This will be covered under VAPT by InfoSec
53			General		Kindly confirm the bandwidth required for internet link or the number of concurrent users expected on the website.		Kindly suggest the technical requirements based on the concurrent user mentioned in point 52
54			General		Please confirm if bank would require Near DR site for the application		This will be covered under VAPT by InfoSec
55			General		Kindly confirm if there are any RPO / RTO requirements for Disaster Recovery.		This will be covered under VAPT by InfoSec
56			General		Kindly confirm if backup is required for the application. Also, the backup policy which has to be adhered as per banks policy		This will be covered under VAPT by InfoSec
57			General		Please confirm if bank would be providing any database licenses if required.		This will be covered under VAPT by InfoSec
58			General		Kindly confirm if bank requires any additional security software's as per regulatory compliances. If yes, please share the list of security components that has to be considered.		This will be covered under VAPT by InfoSec
59			General		Please confirm if bank requires managed services with respect to OS, DB & Security Softwares / Components.		This will be covered under VAPT by InfoSec
60			General		Please confirm if bank is expecting connections coming from Branches via MPLS / P2P Links		This will be covered under VAPT by InfoSec
61			General		Kindly confirm if bank requires any DR Drills to be conducted during the tenure. If yes, please share the number of times Drill has to be conducted in a year.		This will be covered under VAPT by InfoSec
62			General		Kindly confirm if DNS service has to be provided by the bidder.		This will be covered under VAPT by InfoSec
63	14	2.1 Intent	The Bidder will have to provide details and ensure hardening and security updation as per best practices and company's policy.	Suggestions for security updation.		Based on our experience for such mission critical applications, we would suggest to include Enterprise Edition of Open Source Software or Perpetual Licensing as OEM criteria that will add benefits like round the clock technical support, updation of security patches, bug fixes, etc.	We can discuss this during requirement gathering stage
64	15	etailed Scope o	Card registration, login through multiple means, forget username/ password, set one's own mPIN, biometric log-in options, greeting by name on pre-login page	Need clarification on the text "greeting by name on pre-login page". Will the user be greeted by name after login or before login?		Request for clarification	We can discuss this during requirement gathering stage

65	16	Development Pl	Development of a Mobile application for its customers with some of features of Web Portal	Suggestions	We would recommend to include Headless APIs as a technical requirement for web portal as it would help in mobile app development and will also aid in lowering TCO.	We are open for suggestions
66	20	. Business Obje	To maximize prospective customer interactions through online modes for faster and seamless onboarding process	Suggestions	We would request to modify the clasue by adding the availability of online web forms and workflows that can be used by admins to create complex multi-page forms by drag and drop interface and on a no-code basis. This will ensure value addition both for back office work and customer feedback mechanisms.	We are open for suggestions
67	22	. Technical Obje	xxxviii. Internal Stakeholders like Officials & Employees of the company who would access portals for servicing requests and complaints of the customers	Suggestions	Since the RFP includes feautes like User Management, Role Management, Content Management System, Password Management, Audience Targeting, APi integrations, we would recommend to inlcude a Digital Experience Platform with credentials in reports like Gartner as a digital experience platform will bring in most of the features out of the box and will have additional capabilities that will benefit the application requirements.	We can discuss this during requirement gathering stage
68	27	7. Disaster recov	Multiple copies of content should be stored – one in a data center and another in a Disaster Recovery location within India.	Will this mean that the DR will be 100% replica of Production?	Request for clarification	Yes
69	-	-	General Query	What is the expected concurrency of users?	Request for clarification	500-1000
70	Page 11) a)	metric log-in opti	1) Pleae elaborate the functioanlity of biometric option in customer portal.			Login using the touchpad
71	Page 11) g)	option, personali	1) Please elaborate Personalized page on offer.			Application should have the intelligence built to suggest the customized offers to the user based on the spend analysis
72	Page 11) 3.1) iii	tent Manageme	1) Which CMS product is currently being used? 2) Any prefered CMS is required?			It is a customized solution. No CMS is being used
73	Page 12) 3.1.2) v	ck and identify u	1) Do you have preference of any analytics tool or vendor can choose according to best practices?			We are open for suggestions
74	Page 13) 3.1.2) xx	red staff on over	1) How many people in-total need to be trained? 2) We assume it be TOT(training of trainers). Please confirm 3) We assume training will be from offsite through video conference. Please confirm			Depending upon the pandemic norms, trainings can be either in Mumbai or Virtual
75	Page 13) xxxiii)	arding - integrati	1) Who will provide the API's for integration?			BFSL
76	Page 13) xxxvi)	portal and core	1) Which ESB has been used currently? 2) If not, Any prefered ESB is required?			IBM
77	Page 14) 3.1.1.3)	assist customer c	1) Will you accept third party integration as well?			Yes
78	Page 14) 3.1.1.3)	for discussion for	1) Please elaborate			We can discuss this during requirement gathering stage
79	Page 18) 3.1.8.1	mary & Reward	1) We assume there is already a reward redemption portal where customer can redem the rewards. Please confirm			Yes. Going forward also, we expect this to be fetched from ESB through API
80	Page 19)	mographic Upd	1) Please elaborate.			This will be updating the users data to core system through API

81	Page 19)	KYC Refresh	1) We assume that we only have to provide uption to upload KYC documents and verification will be done outside the system. Please confirm			This will be updating the users data to core system through API
82	Page 19)	r will get genera	1) We assume API for CRM will be provided. Please confirm			Yes. API will be provided
83	Page 21) 4)	1) T+21	1) We request you to increase timeline for development from "T+14" to "T+ 25" and overall timeline from "T+21" to "T+35". As, there is no explicit mention of components like Integartion Modules(ESB), mobile application development and Data migration has not been mentioned.			The timelines are well thought and carefully articulated. Therefore it cannot be extended
84		General	1) Total Number of active users 2) Total number of anticipated user in next 5 years 3) Highest number of concurrent users			1. ~5L 2. ~50L 3. 500-1000 (At present)
85		General	1) Please confirm if Development will be on-site or from bidder office. And any visit to your office will be on need basis. And if bidder can handle requirement gathering from offsite, then he can do so.			We are open for suggestions
86		General	1) How much data need to be migrated? 2) What kind of data need to be migrated?			Yes, some data migration will be required. The migration wil be over internet in BFSL controlled environment. The data size will be communicated during the development stage
87		General	1) Do we need to host system on Meity empanned cloud services or any cloud service?			This will be covered under VAPT by InfoSec
88		General	1) By support you mean that few personnel would be designated at BOB office or bidder office. Please confirm 2)We assume for Suport that there will be the support window via call or email?if yes will it 9x5 or 8x6.			We need a support team deployed at Bidder's office for fixing any issues which may arise as part of BAU operations. The support team would be intimated through call / email / ticket and should be available 24*7
89		General	1) Any technology preference for web app			We are open for suggestions
90		General	1) Can you provide demo of customer portal or demo credentials for it?			Yes
91		General	1) Do we need to create API's for core banking functinoalities like Last summary, acount summary, net banking etc. Please confirm			No. Portal needs to consume the API
92	Page no.8	id Security (EMD	Please confirm if EMD exemption is allowed for bidders who fall under MSME/MSE category,if not kindly allow exemption			Bid security and EMD are exempted for MSME bidders, subject to submission of valid certification
93	Page no.34	not be submitted	We believe "Should not be" is typo error. As the bidder needs to submit the physcial bid at the mentioned address			No, it is online only.
94	10	3.0 a	Seamless & Secure card registration and login process (for mobile app use of biometric as well as other methods of login	What are the information to be captured for card registration? Where to store the card registration details? - Portal DB Do you have any backend system to store this data? If yes do you have any APIs for passing this data? Login process - Will you be able to provide login API for integrating with the website? - Login details will be maintained in DB		We can discuss this further in detail during requirement gathering stage
95	10	3.0 b	Personalization & Customization at its core – dashboard, homepage, offer banners etc (for	Please eloborate on the personalization requirement Please eloborate on the customization requirement		Application should have the intelligence built to suggest the customized offers to the user based on the spend analysis
96	10	3.0 c	Summary & Details with minimum clicks – like exhaustive transaction details, reward points, payments etc (for mobile app notification for intimation/ reminder	Do you provide APIs to get the transaction details, reward points and payments details?		Yes
97	11	a	Card registration, login through multiple means, forget username/ password, set one's own mPIN, biometric log-in options, greeting by name on pre-login page	Will the backend banking system take care of the SMS and EMail notifications? Do you provide integration document for mPIN Change?		Yes, SMS & E-mail should be sent using our gateway. We expect an integration for all the notifications with our system. We can discuss the mPIN during requirement gathering
98	11	b	Customer Profile page with details of different relationship with the Company and option to edit with upload document option and audit trail	Do you provide S3 bucket to store the uploaded document. Where to store the document? Will the document to be uploaded to backend banking system?		We will provide a place holder or physical path to store the documents. Detailed workflow can be discussed at the later stage

99	11	c, d, e, f ,g	Home page to include account summary like credit limit, balance due, due date and so on with option to choose the card (in case of multiple card) for specific details	We assume the necessary backend API(s) and documents will be provided for integration. Please confirm		Yes, API will be provided
100	11	3.1 ii)	Technology upgrade to make it more structured, Safe and Bug free to provide a seamless experience to its existing and prospective customers	What is the current technology stack being used? What is the preferred technology stack?		We are open for suggestions
101	11	3.1 iii)	Redevelop Content Management System	Do you want to use the current CMS software or can we recommend the CMS platform? What is the current CMS platform and its version used?		We are open for suggestions
102	11	3.1 iv)	Infrastructure build and maintenance/Commissioning in a third party virtual Data Centre	Who will be responsible for procuring thirdparty services for infrastructure - BoB or the agency? Will BoB sign up for SMS services registration, consent approval, etc. with DLT platform?		BFSL team will handle this
103	11	3.1.1.1	To publicize its products and services in mass and create awareness about our product initiatives from time to time through app notifications / SMS / Email	What is the role of the website in publicizing the products and services initiatives? Shall we assume that mass notification sms/email will be done through 3rd party marketing software platforms?		Yes
104			To get security certificate from certified vendor.	We assume here it is referred to VAPT certification from CERTIN empanneled vendor, please confirm.		This will be covered under VAPT by InfoSec
105	12	3.1.1.2 iv)	Development of consistent visual elements and Mobile Apps architecture that is scalable and expandable and W3 compliant or any other Web and Mobile App related standards revised from time to time during the contract period.	Can this be scoped during the revision and billed?		This needs to be part of the initial project implementation.
106	12	3.1.1.2 v)	Analytics mechanism to track and identify user experience and actions	What is the current analytics platform used?		We are open for suggestions
107	13	xxxviii a)	The static and dynamic content and database driven content to be displayed.	Which Database platform is currently being used? Are you ok with open source database or do you have any recommendation on Database platform?		We are open for suggestions
108	13	xxxviii b)	Mapping of the existing content, Editing, Formatting of Documents and Conversion in web pages.	How many documents to be converted in to web pages? What is the document size in terms of number of pages and the content?		We can discuss this during requirement gathering stage
109	13	xxxviii c)	Mapping of existing applications & selected dynamic features of the existing web portal into new design of the web portal	Please explain in detail, what is meant by mapping existing application and its dynamic features.		This is reffered as the existing total features need to be provided on the new web portal. The form factor and design will be the new, but the relevant functionality need to be provided to the customer.
110	14	3.1.1.1 b)	The web portal should meet international standards and ensure Cross Browser compatibility with most of the popular browsers like Internet Explorer, EDGE, Firefox, and Chrome etc	Can we assume the Internet Explorer version 11 to be supported?		Portal experience should be same across any browsers any version. There should not be any broken items
111	14	3.1.1.1 i)	Detail plan should include the migration of existing customer data to the new solution	We assume the customer data will be part of the bank backend office. It will not be stored in the website database		It will be part of the customer portal
112	14	3.1.1.1 d)	User administration services should be an integral part of the Enterprise Content	We assume the users related to CMS authors and administrators,etc and it is not related to bank customers		Admin should be able to control any portal user
113	26	6.4 l.	Bidders are required to submit an Bid Security/ Earnest Money Deposit (EMD) for Rupees Two lakhs only (INR 2,00,000 only) by way of Bank Guarantee (Appendix 05 – Pro forma for Bank Guarantee) issued in favor of "BOB Financial Solutions Limited."		Is there any MSME exepmtion or waiver for the EMD deposit? Please clarify.	Bid security and EMD are exempted for MSME bidders, subject to submission of valid certification
114	45		Their generic/vague statement - "c. Detailed technical write up covering the detailed scope of work" (page 45). What specifics are involved in this?			FSD & TSD

115	50		"Ability to meet detailed Functional Requirements" and "Ability to meet detailed Technical Solution Requirements" (page 50). Find out how they expect us to demonstrate the ability (via providing sample (or all) functional requirements, and via providing sample (or full) Technical Requirements?			These are the broad parameters to be used for evaluation of the various options presented to the BFSL. Within the permitted time bidder can present all or the key functional and technical capabilities.
116	51		Reference Site Evaluation (page 51). What do they mean by this. Lets not make any assumptions.			Explained on Page 52 dof the RFP
117	76		What is the "Bank's CBS" solution (page 76),			Will be discussed during the BRD Phase.
118	22		Techno-Functional Evaluation (starting page 75) is listing a scope (points 1, 2, 3, and 4) in addition to front-end B2C scope (starting page 22) for (a) Web (section 3.1.1.3), (b) CMS, and (c) Mobile (section 3.1.1.4 and 3.1.8.1).			Require clarity on this query as only section numbers of the RFP are given.
119			The Techno-Functional Evaluation is a huge and complex piece by itself, and is different from Web, CMS, and Mobile. Just confirm that we need to do the Techno-Functional part as well? There is a large non B2C piece to this as well.			Bidders is expected to mention if the capability.
120	8	1.2	The company intend to host this Solution in a partner Virtual Data Centre preferably located at Mumbai.	Please clarify should the solution be hosted on cloud like amazon or azure OR in the hosted environment held by the solution provider or its partnered IT infrastructure service provider		BFSL is open for Clude based and On-Prim basis the architecture, regulatory complainace and control of the portal and mobile app remains with the BFSL.
121	15	2.1	The Bidder is also expected to work together with the Bank for necessary documentation to be submitted to the regulators for approval.	Kindly provide the details of regulatory documents those needs to be worked together during the contract period. Whether its pertaining to system security, transaction monitoring or book keeping through the system.		If specific templates applicable then it will be provided from tirme to time during the project execution phase.
122	14	2.1	The Bidder has to install /re-install the supplied solution in the servers and support the same during the entire period without any extra cost to the Company except agreed ATS.	Reinstallation would be free of cost only application corrupts or during installation of patches and work around solution. When hardware fails or due to the forces caused by client, for upgrade; the reinstallation will be chargable.	Modification	Re-installation may wbe required for hardware upgrade or DC Migration eor it could be for any other unknown reason. So no change in this point as of now.
123	16	3.1.1	Should allocate dedicated UI personal to provide an innovative, neat and unique design competitive in current market and satisfy our customers.	Whether UI frame will be provided by the client or should it be designed by the vendor.		UI frames need to be designed by bidder in association with BFSL UI manager.
124	18	3.1.4.4	The successful bidder shall do a process of migration of the existing customers to the new Web Portal & Mobile Application , in a seamless migration process, so that the existing customers are served without any disruption in services.	Request to provide the data, either the no. of customer details to be migrated or the volume of data to be migrated.		Details of the the existing data will be revealed to the successful bidder due the confidential nature of the customer data.
125	19	3.1.5.6	Bidder should open minimum 3 Operative accounts with Bank and should be actively maintained by the development and support teams to ensure the identification of real time issues and resolving it when raised by Company.	Request to provide dummy card numbers for this activity. How will the loan products need to be handled in this scenario. Also please clarify whose KYC to be presented for availing the cards.	Request for Change	Dummy cards can not be provided. Card acocunt holders KYC will be captired.
126	20	3.1.1.1	To maximize prospective customer interactions through online modes for faster and seamless onboarding process	For this functionality, does the company requires a chatbot embedded with the medium or FAQ like search and help menu?		The given point in RFP is for the customer onboarding and is not associated with Chatbot or customer support.
127	20	3.1.1.1	To disseminate information in mass media about some of our important events, business promotions	The dissemination of information is only on the intended webpage or on open web banner?		This will wbe defined from time to time by BFSL based on the nature of information and target audience.
128	20	3.1.1.2	Identify risks if any post App implementation along with mitigation plan.	Can a fraud risk management be proposed as part of risk mitigation plan by vendor?		Fraud and Risk amangement application sis not required by BFSL. Bidder need to ensure that the application is safe and secure for custoemer and bank and is not vulnerable to external threats and security risks.
129	21	3.1.1.2	Vendor should provide technical support via email, phone and remote login to address analyse and fix any technical glitches within the existing features within 4 working hours. The scope of technical support includes rectification of errors within the already developed solution.	Request to eliminate the clause "scope of technical support includes rectification of errors within the already developed solution." Anything application developed and delivered by the proposer can be provided with technical support.	Request for Change	No Change in the clause as this impacts the other associated SLAs.
130	27	3.1.5	Interfaces: Recruitment portal	Kindly clarify the purpose of integration with recruiment portal. Is it like resume database to be linked with the webpage or the third party job portals?		Please ignore this point. Addendum wil be published for the same.
131	29	3.2.1	Hosting and maintenance: Selected agency shall provide the access credentials for the cloud hosting, if any, to the Company upon request.	Is it possible to amend the scope of exploring client site implemented enterprise wide license model	Request for Change	BFSL is open for Clude based and On-Prim basis the architecture, regulatory complainace and control of the portal and mobile app remains with the BFSL.
132	31	3.2.4	(a) The Intellectual Property Rights on the software code will remain with BOB Financial Solutions Limited. All customizations and its source code would be the property of BOB Financial Solutions Limited.	The IPR of the product will be held only by the vendor. Only the delivered application's source code ownership can be provided to the client.	Request for Change	If it's a standard product then BFSL will evaluate and consider with escrow arrangements. But as of now no chamge in the clause.

133	47	7.12	The Eligibility and Technical bid shall be opened in the presence of Bidders' representatives who choose to attend as mentioned in section 1.4 – Important Details. The Bidder representative may be present during the bid opening at our office address mentioned above well in time along with the authorization letter from the Bidder Company.	Whether physical presence will be permitted for bid opening at the company's office.		This will be virtual meeting.
134	93	172	Support for AML checks to file suspicious transaction report to Financial Intelligence Unit regarding the mobile banking transactions	For this function, whether the system need to perform real-time transaction monitoring or to perfom only the reporting requirement of FIU?		This is reporting requirement of FIU.
135	2	ANNEXURE A1 – ELIGIBILITY CRITERIA (B) Bidder Qualification Criteria - B3	Bidder should have carried minimum 3 similar web portal development and/or Mobile App implementation projects in the last three years out of which one should be for a bank/FI. - Copies of the purchase order issued by the Bank, Financial Institutions or a certificate/ letter from the Bank/ Financial Institutions for having undertaken/completed the project successfully and its satisfactory performance. Client references (eg contact person, contact number and email ID)	As per our understanding, with regards to clause stated, we need to share minimum 3 purchase orders OR cerendential letter according to Appendix 09 - Experience format Apps & Portal. Kindly confirm.		Preferably PO should be provided on request.
136	1	Annexure 02 – Credential Strengths - Part A	Should have experience in having implemented minimum 3 similar web portal development and/or Mobile App implementation projects in the last three years out of which one should be for a bank/FI	As per our understanding, with regards to clause stated, we need to share minimum 3 purchase orders OR cerendential letter according to Appendix 09 - Experience format Apps & Portal. Kindly confirm.		Preferably PO should be provided on request.
137	13	2.1	Development and Maintenance of its Customer Web Portal and Mobile Application for its Credit Card customers as features mentioned in Appendix -01 of the RFP.	1. Does features will be same in web portal and Mobile app development as mentioned in Appendix 1 ? 2. Does Infrasofttech need to build all fetures mentioned in Appendix 1 or Bank will provide the API's ?		If feature is required on Web and/or Mobiele app will be decided by BFSL business team on case-to-case basis. And wherever applicable BFSL will provide the APIs.
138	13	2.1	The Bidder has to supply, install, train, customize, test, implement, rollout the Web and Mobile Application solution in the necessary hardware, infrastructure of Company as per functionalities specified in Annexure-I of the RFP.	1. Who will maintain the Infrastructure for Mob App and Customer web portal ? 2. Do we need to maintain infrastructure for all deliverables ?		BFSL will have the infra. But the required infra need to ebe defined and provided at the beginaing of the project during the sizing exercise. And during the RFP phase the tentative infra sizing with assumptions of necessary workload need to be provided.
139	13	2.1	The Company expects the bidder to implement the solution in three-tier architecture and interface the same with the existing Card Management Solution i.e. Vision Plus.	1. Does the card management solution have all API's available for features mentioned in Appendix 1 ? 2. What is the objective of Vision Plus ?		VisionPLUS is Card Management system. Some of the APIs will be avaiable and some may need to be developed.
140	14	2.1	The Bidder has to support Mobile Banking integration with migration as part of ATS	Can you please elobarate this point in detail?		Existing customers should be migrated for both i.e. Portal and Mobile App.
141	15	3	Features from a to g	Do we need to develop this from scrach or only API request to card management system (vision plus) ?		for c-f for many of the functiosnalities related to card, APIs are avaiable. For others expected solution from bidders.
142	16	3.1	Technology upgrade to make it more structured, Safe and Bug free to provide a seamless experience to its existing and prospective customers	1.Technology upgrade is required for which system ? 2.What is the existing technology ? 3.Any specific technology preference ?		BFSL is looking for New age and latest technologies. No specific technology preference but the suggested technology should be latest owne to sustanin and support in the future with minimal upgrades required.
143	16	3.1	Redevelop Content Management System (CMS)	1.Elaborate on Content Management System 2.what is the scope of redevelopment ? Does it mean the existing CMS system needs to redeveloped ? 3. And CMS refer to which application ? 4. Does CMS redevelopment is required for existing application ?		Refer SR# 181
144	16	3.1	Infrastructure build and maintenance/Commissioning in a third party virtual Data Centre	1. Please detail out for which applications Infrastructure build and maintenance is required?		This is for the Application in Subject of this RFP.
145	17	3.1.1	Within 20 weeks from the date of acceptance of Purchase Order, Bidder to complete the Customization of Web Portal & Mobile Application as per Annexure-I of the RFP.	1.Annexure 1 is the eligibility criteria, Appendix 1 - Techno function requirement, are we referring to Appendix or Annexure, please confirm? 2. Does the scope mean we need to build new development of mobile and customer portal, or customize the existing web and Mobile portal ? 2.Does redevelopment of CMS included here ? 3. Which all deliverables included in 20 weeks		This is expected time line. For CMS refer to SR# 181. Its new development and NOT a customization.
146	22	3.1.1.2	Customer Onboarding - integration of Jocata DIY	Please elaborate on Integration of Jacota DIY, also whether the bank will provide API's for the same?		Yes BFSL will provide API or redirection url for the same.
147	22	3.1.1.2	Mobile App should support Virtual Card Integration	Does Bank will provide API's to support virtual card integration		Yes but certain development at Webportal and Mobile app would be required which will be detailed out in the BRD phase.
148	22	3.1.1.2	To develop Customer web portal and integrate the services with back office portal and core credit card application through ESB to facilitate easy integrations through APIs	Need more details of Back office portal like ? 1) Purpose 2) Owner (Bank or Vendor) 3) Type of services		The back-office portal should be for managing queries /requests received from customer portal.

149	22	3.1.1.2	Provide Dynamic Content Management System for managing web portal/website. The targeted audience would be External Stakeholders such as prospective and existing Customers of Credit Cards or other unsecured products, regulators, controlling and monitoring authorities, any other application service providers	1)In Section 3.1 Redevelop Content Management System of the document it says to redevelop CMS , however in section 3.1.1.2 it says to provide which means to develop new CMS for webportal / website ? please confirm whether it is to redevelop create the new webportal 2) CMS is required for the existing website or new webportal ?		refer SR#181
150	22	3.1.1.2	Internal Stakeholders like Officials & Employees of the company who would access portals for servicing requests and complaints of the customers.The Selected bidder is also required to provide services as indicated below: a. The static and dynamic content and database driven content to be displayed. b. Mapping of the existing content, Editing, Formatting of Documents and Conversion in web pages. c. Mapping of existing applications & selected dynamic features of the existing web portal into new design of the web portal d. Creative support / designing support throughout the contract period including warranty / AMC. e. Delivery mechanisms for all type of contents	Need details/elaborate on the types of services required for each of the points from a to e?		The details of the requirement will be provided during the BRD phase. The bidder can mention his understanding with assumptions if any in the Bid submission.
151	23	3.1.1.3	Web page creation infrastructure should facilitate for frequent content updates on daily/Weekly/Monthly basis	Please elaborate whether the Infrastructure will be maintaned by Bider or it will be maintained by Bank		Infra will be maintained by BFSL.
152	23	3.1.1.3	Content Management should provide following facilities: -	Do we need to build CMS for existing website or redevelopment ?		refer SR#181
153	24	3.1.1.4	Web portal to support Live Chat facility to assist customer queries to reduce traffic on voice support	Does bank require new Live chat facility or there will be an existing API that needs to be consumed		Integration with Chatbot need to be done. BFSL will have separate Chatbot.
154	25	3.1.2	At no time during the site development, the contents of the mobile apps must be discussed with other parties Development Cycle for Content Management	Please elaborate on the point Site development ?		It is refered for Portal development.
155	27	3.1.6	Design and development of Intelligent Data Analytics dashboards	Data Analytics needs to be built in Web portal or in CMS ?		In Web portal.
156	29	3.2.1	Hosting and maintenance a) The selected agency will be responsible for developing, hosting and maintaining the application for a period of five years b) Selected agency will update whenever necessary and will maintain totally, ensuring uptime of 99.5%. c) Selected agency shall provide the access credentials for the cloud hosting, if any, to the Company upon 30 request. d) The selected agency will be required to publish the live content over the web site, as and when instructed by the company officials.	The points mentioned in Hosting and maintenance has to be done by the bidder ?		by Bidder
157	31	3.2.4	The source code / object code / executable code and compilation procedures of the software solution should be provided to BOB Financial Solutions Limited after successful UAT or escrow arrangement should be put in place.	Do we need to submit the source code to bank ?		Yes.
158	76	Appendix 01	Appendix -1 Techno-Functional Evaluation	Do we need to build new features mentioned in Appendix 1 or bank will provide the API's for the same?		APIs will be provided for for core Card Management system functions and some of the external systems.
159	76	Appendix 01	Appendix -1 Techno-Functional Evaluation	Features mentioned in Appendix 1- 1) Does it mean Infrasofttech is capable to deliver using all this features or have compiled using the same features for other clients. 2) or do we need to consider all these features to develop webportal and mobile apps		Bidder need to mentioen if he has the capability.
160	32	5.2. SLAs and applicable penalties for Operations Phase	The penalties for the operations phase are based on the monthly amount to be made for that component. The same is capped to the maximum monthly amount payable for that component	Kindly revise the cluase as mentioned below: The penalties for the operations phase are based on the monthly amount to be made for that component. The same is capped to the 10% of monthly amount payable for that component	**Request for Change**	During the agreement phase this can be discussed with stakeholders.

161	56	9.3 PRICES AND TAXES:	1. Mobile App & Web portal - on delivery of the respective module for the SIT. - 20 % 2. Mobile App & Web portal on UAT Sign-Off. - 20 % 3. Remaining Mobile/App & Portal development costs will be paid after Security Testing and QA pass data with the accuracy of 99.99% - 20 % 4. Go Live of Mobile App and Web Portal. -20% 5. After Successful completion of 90 days warranty period. - 20 %.	Kindly revise the payment terms as mentioned below: 1. Contract signing stage - 10% 2. Mobile App & Web portal - on delivery of the respective module for the SIT. - 10 % 3. Mobile App & Web portal on UAT Sign-Off. - 10 % 4. Remaining Mobile/App & Portal development costs will be paid after Security Testing and QA pass data with the accuracy of 99.99% - 20 % 5. Go Live of Mobile App and Web Portal. -20% 6. After Successful completion of 90 days warranty period. - 20 %	Request for Change	During the agreement phase this can be discussed with stakeholders.
162	1	Addendum 01 - Extension in Bid Submission App & Portal	Last date & time for submission of Bids 03-08-2021 at 03.00 pm	Kindly extend the date of submission by 1 week.	Request for Change	As of now the mamangement decision is not to extend the date. If approved then we will publish on the website.
163	14	2.1	The Bidder has to support Mobile Banking integration with migration as part of ATS	What all activities/customer information are to be included in migration ?		The existing user data, custosmer activity and request audit logs and relevant data.
164	17		Within 20 weeks from the date of acceptance of Purchase Order, Bidder to complete the Customization of Web Portal & Mobile Application as per Annexure-I of the RFP	Timelines are too short for developing mobile apps and CMS, can this be extended		This is the expeted timelines. But bidder can suggest the appropriate most suitable timelines with ASAP go-to-market approach.
165	19	3.1.5.4	Necessary Technical support / resources required to carryout the GO- LIVE phase should be provided by the Bidder at no additional cost.	Can ths support be provided Offshore?		Currently it is remote support but based on the changes in the COVID situations this will wbe revised from time-to-time.
166	20	3.1.1.2	To get security certificate from certified vendor	Can you specify which Security certifications are required?		This will be covered in der the VAPT by InfoSec.
167	22	xxxi.	Mobile app should have capability to support BHARAT QR and other NPCI provided payment methods.	These accounts need to be setup by BFSL		BFSL wants to develop these capabilities and account opening related to the same will be opened by BFSL with necessary guidance from selected bidder.
168	22	xxxviii. f.	Hosting of web portal and mobile apps in Google Play Store / Apple App Store / Windows Phone Store	Do we need to create a Windows App as well?		Yes but we can check the latest device servey and can take further decision.
169	22	3.1.1.3. a.	The web portal must conform to regulatory and statutory guidelines and its compliance should be ensured by the selected bidder	Clarify Expectation here?		The regulatory guidelines given by goerning bodies like RBI, PCI etc need to be fulfilled.
170	24	3.1.1.4	Bidder needs to conduct a work shop for finalizing the UI design. If the UI/UX is to be done by the vendor, UI/UX should be elegant	Will the review be done by internal team or customer review will be done?		by BFSL stakeholders or any third party vendor may be engadged for thid review.
171	32	5	Penalties	As the timelines are too stringent, can we as a vendor, expect any relaxations on the penalties?		This can be discussed with management during the agreement phase.
172	36	6.4.	Bid Security and Performance Guarantee	We are MSME registered with DIC, Udyog Aadhaar and Udyam registeration, would we be qualified for any exemptions on EMD/BG?		Bid security and EMD are exempted for MSME bidders, subject to submission of valid certification
173	46	7.9, part II	Project team profiles	How many core resources need to be defined		This is at the descrition of the bidder provided the better implementation time are rpomised and is able to meet the timelines with the deployed resources.
174	50	vii	Bidder should have carried minimum 3 similar web portal development and/or Mobile App implementation projects in the last three years out of which one should be for a bank/FI.	Considering the amount of time required for these type of projects, can we also consider similar projects that have been implemented earlier than 3 years as well? Also, Some projects are on time and material basis and constantly under development, Please allow such projects to be considered as well.		Project timelines can be suggested and discussed as long as aligned to the expected timelines.
175	50	8.2	The Bidder should have disaster recovery centre for its development and support setup and business continuation plan in place as per best practices of industry for restoration of Services	If we are looking at a cloud partner, would their DR being in India be sufficient? or is vendor's own DR setup necessary?		RBI gudelibnes w.r.t. Datacenter for the Indian NBFC need to ebe followed.
176	77 - 79		Mobile Banking Interface	The bank was looking for credit card app, then why are mobile banking functionalities included in this ?		This is considering the best possible integration and synergy with the parent bank.
177	83		Debit Card Management	Is the app supposed to take care of all the mobile banking functionalities or only Credit card?		Please ignore this point. Addendum will be published for the same.
178	110	263	API Integration with internal/External systems	Please mention number of systems and details of the systems with whom integration is to be done ?		The list of the system is provided in the RFP
179	111		Search Engine Optimzation	Does BFSL expect us to do SEO as well for the Web platform?		The necessary code integration in Web pages and mobile App hosting for SEO on the App Store eor Play Store and for various search engines need to be taken care
180				Request BFSL to extend the Last date of Submission for the Bid to August 16, 2021?		As of now the mamangement decision is not to extend the date. If approved then we will publish on the website.

181			Content Management System (CMS) Pg. 11 Section 3.1 (iii) Pg. 23 Section 3.1.1.3 (I) Pg. 26 Section 3.1.4	Is there any CMS BFSL is using ? Is BFSL looking for any specific CMS application ? What is expected as deliverable as per the above point RFP points ?		NO Yes, a CMS is needed. BFSL team needs an option to carry out content/data updates to keep information and data values (where applicable) current in the Web Portal / Mobile Apps, and to that extent the bidders are to evaluate the functional requirements listed in the RFP and determine the functional / data requirements that'll need to be provided as CMS functionality.