

**Selecting of vendor for setting up end to end Digitization of
underwriting process**
RFP NO: CO: BFSL/ CCI RFP / 21-22 /05, Dated: 17.1.22

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion
1	1	General	Not mentioned	Will there be any web portal or application development that will consume these services or SI need to just create services, those will be consumed by some other solution?	Yes, multiple applications could be consuming it.
2	1	General	Not mentioned	Are you open to cloud based hosting or deployment of service will be on Company's Data Centre or SI will arrange hardware for entire services and deploy in company's data centre?	Open for Cloud based hosting.
3	1	General	Not mentioned	What will approx user base that will be consuming these services?	100 user approx, which will be confirmed during the implementation stage
4	1	General	Not mentioned	What will be no. of average number of hits on these services in a day and in an hour?	Current it is around 5000 hits and expected around 20000 per day
5	1	General	Not mentioned	What is expected RTO / RPO for these services if deployment and maintenance is responsibility of SI?	This will be discussed with shortlisted bidder and will be informed/discussed at implementation phase.
6	1	General	Not mentioned	Is there any preferred Technology Stack / Limitation or SI can choose tech stack as needed?	BFSL is Open to new and robust technology.
7	1	General	Not mentioned	Is there any communication log storage requirement for the API calls?	Yes
8	1	Mobile & Email Verification	Mobile Authentication basis OTP	For SMS to mobile devices who will arrange SMS Service? SI or Company?	BFSL
9	1	Customer KYC	KYC OCR	OCR engine will be developed by SI for this purpose? If yes will OCR engine training data will be given by company?	OCR is expected to be part of solution
10	1	Customer KYC	RBI Compliant Video KYC	Is this mandatory for SI to develop own service for this or can extend service from partner platforms for this purpose?	We already have a partner, but BFSL will be Open for new partner with a integrated video KYC solutions.
11	1	Customer KYC	PAN Card Authentication	Company will arrange NSDL API For this purpose or SI has to arrange this?	Vendor will arrange
12	1	Customer KYC	PAN Status Check	Company will arrange NSDL API For this purpose or SI has to arrange this?	Vendor will arrange
13	1	Customer KYC	Driver's License Authentication	Company will arrange required API to call and check parivahan and state portals for this purpose or SI has to arrange this?	Vendor will arrange
14	1	Customer KYC	Voter ID(EPIC) Authentication	Company will arrange required API to call and check via ECI for this purpose or SI has to arrange this?	Vendor will arrange
15		Customer KYC	Passport Verification	Company will arrange required API to call and check via PSC for this purpose or SI has to arrange this?	Vendor will arrange

16		Address Reverification	All	Company will arrange required API to call and check via DISCOM, PNG/LPG Service Provider, Telco for this purpose or SI has to arrange this?	Vendor will arrange
17		Matching Services	Name Matching, Address Matching, Face Matching	Company will arrange required training data of name and address and faces for AI / ML engine training?	Can be provided basis what kind of data required and where this data be hosted.
18		Matching Services	Name Matching, Address Matching, Face Matching	Is there any limitation on using Cloud based third party AI / ML platforms for extending such capabilities ?	Bidder have to follow all the regulatory guidelines.
19		Matching Services	Liveliness SDK/Video Based Liveness Check	Is there any limitation on using Cloud based third party Cognitive platforms for extending such capabilities ?	Bidder have to follow all the regulatory guidelines.
20		Salaried Employment Verification	All	Company will arrange required API to call and check via EPFO, Traces, Income Tax, for this purpose or SI has to arrange this?	Vendor will arrange
21		Self Employed Business Verification	All	Company will arrange required API to call and check via GST, VAT, Various Bodies for this purpose or SI has to arrange this?	Vendor will arrange
22		Professionals Verification	All	Company will arrange required API to call and check via Various Professional Bodies for this purpose or SI has to arrange this?	Vendor will arrange
23		Other Bank Card and Statement	Credit Card Analysis and tamper check	Company will arrange required API with major CC Issuers for this purpose or SI has to arrange this?	Vendor will arrange
24		Bank Account Verification	All	Company will arrange required API with Banks for this purpose or SI has to arrange this?	Vendor will arrange
25		General	General	Many of AI / ML platforms / Video / Face SDK / Cognitive Services will be proprietary components where complete ownership / code transfer is not possible, what is expected in that case?	This can be discussed with shortlisted bidder on case to case basis.
26	4	C	Last date & time for submission of Bids 31 Jan 2022 before 15:00hrs IST	Request you to provide 15 days extension on the final proposal response submission. Please move final submission date to 15 th Feb 2022	Extension is not possib;e
27				Is multilingual support required?	As of now it is not part of the requirement but if available BFSL is open for it.
28				Any preferred timeline for release?	Shortest timeline will be preferred.
29				What will be the tentative user size? In what ration will the user size is expected to increase in coming years	100 expected to go upto 150
30				Are there any reservations for BOB in terms of technology stack ti be proposed	BFSL is Open to new and robust technology.
31				Please suggest, the application to be digitized should be on-premise or on cloud?	Cloud model is preferred . BFSL is open for on-prem as well.