

Sr. No.	Pg. No.	Point No.	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	BFSL Response
1	17	1.2	API cost of Consumption	Could you please clarify that the cost of the 3rd Party API's will be borne by BOB Financials or the bidder?		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
2	24	4.3. Price Comparisons	b. Normalization of bids:	Can the company indicate how many times the normalization of bids will go through.		Normalisation of bids completely depends on the scenario, we will not be able to provide details on it now.
3	13 & 25	11 & I	Bid Security (EMD) - INR 100,000 & Bid Security - Bidders are required to submit an Earnest Money Deposit (EMD) for Rupees 1Lac by way of Bank Guarantee (Appendix 05 – Pro forma for Bank Guarantee) issued in favor of "BOB Financial Solutions Limited" valid for 180 days from the last date of submission of the bid along with Technical Offer. The Bank Guarantee should be of a Scheduled Commercial Bank only and will be accepted subject to the discretion of the Company.		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)."	EMD is exempted for MSME but PBG will be applicable
4		B-6	Turnover - Bidder should have a turnover of 15 crore each financial year for the last 3 years.		We request the following clause to be added to the RFP "Bidder should have a minimum turnover of 9 crore and should be profitable in each financial year for the last 3 years."	NO changes in existing clause, but exemption for MSME on submission of relevant documents.
5	18	1.3 Key solution objective	Digital onboarding of the merchant by the field staff / customer in Application (Maker Module), using auto- population customer fields through OCR or data fetched from public data sources.	Is BOB is looking for some custom field as well ? Added by Sales agent/Merchant?		No
6	12	3.0 (Scope of Work)- 1.4	To support the periodical up-gradation of application software from time to time, as per requirement of the Company and in compliance to the guidelines issued by the Government of India, Regulatory authorities viz. RBI, DFS, MeitY, DoT, etc. and Scheme Fees viz. VISA/ MasterCard / NPCI, etc., without any extra cost to Company		Request BOBFSL to please reconsider this clause, and agree on separate charges for additional requirement	No changes
7	39	7.1. Processing Charges	The Company will pay invoices within a period of 30 days from the date of receipt of undisputed invoices.	Request the company to pay the monthly invoice within 15 days from the date of invoice.		No changes
8	2	Annexure-01: (B) Eligibility Criteria- 7	Bidder should have a turnover of over 15crore each financial year for the last 3 years.	Can the turnover be reduced? As for MSMEs and Startups this turnover for last three years is very high.	Request to exempt MSME/startups from this clause.	No changes

9	25	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 changes
10	42	8.24 (a(1))	The proposed rate of penalty would be 0.5% of the entire project cost/TCO per week of delay or non-compliance.	can this criteria be relaxed?		No changes
11	12	3.0 (Scope of Work)- 1.4	The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years. A Certification of satisfaction of the service from G.M (for implementation in India)) should be provided.		Request BOBFSL to remove this clause	No changes
12	12	3.0 (Scope of Work)- 1.4	The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years. A Certification of satisfaction of the service from G.M (for implementation in India)) should be provided.		Request BOBFSL to remove this clause	No changes
13	19	i	The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years		Can international implementations be considered for scoring purpose?	No changes
14	37	2	Reference site Evaluation - Company requires the Bidders to provide at least ONE reference of organization where similar solution has been implemented by the bidder. The reference site should be one where the Bidder has carried implementation of RFP for digitization of merchant Onboarding process in last 5 years and is currently in use as of date of the RFP. The evaluation of reference project shall be based on feedback of Operations & Management teams of the reference organization and observations of Company designated officials towards project implementation methodology and execution.	Our Merchant Onboarding Solution is not live at any organization, but our Unified Account Opening (Customer Onboarding Solution) and Digital Lending Platform are live at HFC & NBFC's. 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
15	19	1.4/h/i	Non Standard Product Integrations - The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years. A Certification of satisfaction of the service from G.M (for implementation in India)) should be provided.		Our Merchant OnBoarding Solution is not live at any organization, but our Unified Account Opening (Customer Onboarding Solution) and Digital Lending Platform are live at HFC & NBFC's. 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.	The timeline shall be started from date of Agreement between BFSL and successful bidder.
16	19	i	The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years		Can NBFC experience be considered? Can International implementations in Banks/Financial institutions be considered?	OK, NBFC experience shall also be considered but the experience should be in Banks / Financial Institute in INDIA only.
17		Scope of Work	Onsite resources	Are any resources required Onsite ? If yes, How many onsite resources are expected to be deployed ? Please provide required qualification details of onsite engineers		On site support is required for company's back end team with the required complete knowledge and expertise of the product, who shall be responsible for rectification/redressal of the technical / operational issues/ bugs of the application. A dedicated customer care team/ technical team for company's authorized representatives on field is also required for addressing technical / operational issues/ bugs of the application, on real time basis.
18	10	3	The sales agent's eSign is required in the form, who has done the OSV	What is full form of OSV?		OSV stand for 'Original Seen & Verified'

19	16	2.2	Language - The RFP for digitization of merchant Onboarding process should be in English. However it should have the capability to support certain communication templates in Hindi language. This capability shall be a part of standard offering of the RFP for digitization of merchant Onboarding process including report printing by the Company users. The data in the database will be stored in English language.	Could you please let us know the list of the communication templates required in Hindi language?		The language should be in English only.
20	9	2.4	The Vendor is required to provide training to the Company Merchant & staff, if require.	When we are talking about training in this section, are we talking about producing training documents / videos only or we are talking about setting up a training set up for overall training of the field officers and other bank representatives involved as a maker / checker of the application		Providing training to the app users at no extra cost to the company.
21	17	3.0.1. g)	g) To ease the on boarding for field staff/customer and he can only fill in the customer profile details as mention in the application form (PFA) . The remaining POS related details will be set as standard rate applicable to merchants. These standard rates will be prefixed by the BFSL.	Application form missing from the RFP. Please share the application form.		The Application form shall be shared with the successful bidder for implementation.
22				pls let us know the use cases/scenarios of merchant onboarding		The company has initiated digital merchant on boarding process for the first time through this RFP. As such no use cases/ scenario for digitally merchant on boarding is on record.
23	10	3	Once all the verifications are completed by field staff/ customer, an e-contract will be generated and digitally signed by the merchant for completing the entire journey online.	What would be the content of eContract apart from merchant details?		The contents of the two party agreement between BFSL and prospect merchant on the standard prevailing clauses/ terms & conditions shall be shared with the successful bidder for implementation.
24	-	-	-	Bidder requests the Bank to provide the detailed fields to be captured on the App as per bank MMS/ Validation logics		The detail fields shall be shared with the successful bidder for implementation.
25	-	-	-	Bidder requests the Bank to provide the List of documentation to be uploaded/ validation while capturing the fields.		The detail list of documentation to be uploaded shall be shared with the successful bidder for implementation.
26	-	-	-	Bidder requests the Bank to provide the MSF structure followed by Bank MMS / Its master/ Its conversion to WL MMS MSF master		The detail MSF structure shall be shared with the successful bidder for implementation.
27	9	1.b	The application will have the form for the merchant to be on boarded by the field Staff/Customer PAN India.	Will the customer be able to fill and submit the application form on his own besides the assisted journey by field staff		The requirement is through assisted model only, i.e., to the authorized employee/ representative of the company.
28		General Query	Expected Go-live date of the application	What is the expected Go-Live date or timelines for completion of the application development?		The tentative timeline for development/ integration / implementaion & roll out shall be 90 days from the date of agreement between BFSL and successful bidder.
29	26	RFP Doc Point 4.5.(IV)	The Bidder must strictly adhere to the delivery dates or lead times identified in their proposal including the project timeline.	What are the project delivery timeline expectations	NA	The tentative timeline for development/ integration / implementaion & roll out shall be 60 days from the date of agreement between BFSL and successful bidder.
30	26	4.5 IV.	The Bidder must strictly adhere to the delivery dates or lead times identified in their proposal including the project timeline. Failure to meet these delivery dates, unless it is due to reasons entirely attributable to the Company, may constitute a material breach of the selected Bidder's performance. In the event that the Company is forced to cancel an awarded contract (related to this RFP) due to the Bidder's inability to meet the established delivery dates that Bidder will be responsible for any re-procurement costs suffered by the Company. The liability of re-procurement costs in such an event could be limited to the amount actually spent by Company for procuring similar deliverables and services.	The timelines shall be started only after the technical document of understanding is signed off by vendor & BFSL. Kindly Confirm.		The timeline shall be started from date of Agreement between BFSL and successful bidder.
31	-	-	-	Bidder requests the Bank to provide the Verification process by Bank MMS.		The verification process shall be shared with the successful bidder for implementation.
32		General Query		Does application will be developed totally from scratch or need redevelopment of the existing application?		There is no redevelopment. Vendor need to develop the application.
33	9	2.3	1. The selected vendor will be responsible for successful data integration with existing customer data available with the Company.	Do we need to consider data migration of existing merchant data from any existing system which is currently being used.		This Clause stands withdrawn

34	16	2.3 Data Integration	1. The selected vendor will be responsible for successful data integration with existing customer data available with the Company.	Can the company provide a volume for the customer data to be migrated.		This Clause stands withdrawn
35	19	1.4/2/e	Non Standard Product Integrations - Company to conduct Audit of data, books (relating to Company), IT infrastructure etc. These Audits can be done by External agencies or Company's agencies	Could you please clarify who will bare the cost for the Audit BOB Financials or the bidder?		Vendor has to bear the cost
36	37	Reference site evaluation	Company requires the Bidders to provide at least ONE reference of organization where similar solution has been implemented by the bidder. The reference site should be one where the Bidder has carried implementation of RFP for digitization of merchant Onboarding process in last 5 years and is currently in use as of date of the RFP.	Request you to kindly amend this clause as below: Bidders to provide one or multiple references of organization where any one API from the below list is integrated into a web based application: 1. GST 2. PAN 3. Payment Gateway 4. Mobile verification OTP based 5. Email id verification OTP based 6. Integration with Bank of baroda database		We cannot ammend this point as a company procurement policy. We require to have references where the similar solution has been implemented by the bidder.
37	9	Scope of Work	Current application technology	PI specify which technology and database is currently in use along with the version		What is vendors preference for database.
38	12	3.0 (Scope of Work)- 1.4	The successful bidder will be required to supply application as per the latest compliance set forth by payments schemes, RBI	Compliance details will be shared by BOBFSL		Yes
39	12	3.0 (Scope of Work)- 1.4	The successful bidder will be required to supply application as per the latest compliance set forth by payments schemes, RBI	Compliance details will be shared by BOBFSL		As per the RBI Guildlines.
40	General	General	NA	Will the BackOps admin be able to create field staff/customer accounts?		Yes, BackOps admin be able to create field staff/customer accounts.
41	General	General	NA	Will the BackOps admin create user accounts for verifying officers?		Yes, BackOps admin create user accounts for verifying officers
42	9	3.0 (Scope of Work)	Other	Is the solution required to be PCI-DSS compliant?		Yes, it is compulsory
43	-	-	-	Since the Vendor has to store KYC details & other merchant details, so its assumed the Vendor has to be PCI compliant & PCI certified. Please confirm our understanding.		Yes, it is compulsory and understanding is correct
44		Appendix 02 Bill of Material ME	Appendix 02 Bill of Material ME	We presume that this is exclusive GST.		Yes, Tax will be extra
45	21	Point number 9	9. Application For Field Staff/Customer Preview: Field Staff/Customer with all the details (provided by the merchant) mentioned in it, can be generated and Shown to the merchant. This form Field Staff/Customer can show the predefined charges & rates based-on the type of product/service opted by the merchant.	Whether the Predefined Charges will be maintained in the current MMS or the Digital Onboarding Application.		Yes, the detail the Predefined Charges will be shared with the successful bidder for implementation.
46	General	General	NA	Will there be multiple BackOps admin users with a hierarchial structure?		Yes, there be multiple BackOps admin users with a hierarchial structure
47	13	1	Digital Application: field staff/ customer can sign-in using mobile number & OTP, and can create a user account by providing basic details.	Is there any approval process required for user registration and creation of new account?		Yes, Understanding is correct.
48	14	1	Summary View: BackOps admin can see all the received applications and short description (like PAN no, ID verification status, Application status (accepted/ rejected, etc.)	Will the BackOps admin be able to view and manage field staff / customer accounts?		Yes, Understanding is correct.
49	14	1	Summary View: BackOps admin can see all the received applications and short description (like PAN no, ID verification status, Application status (accepted/ rejected, etc.)	Will the BackOps admin be able to view the details of each mercahnt application?		Yes, Understanding is correct.
50	12	2	h) Bidder will provide application to access the MIS for monitoring the SLA till the end of agreement.	It is said in this section that the bidder need to provide application to access the MIS for monitoring SLA till the end of agreement. Is it related to MIS of SLA related to project time line tracking, issue resolution etc. Is there any specific need for using project managementand issue tracking tool for the engagement		Yes, Understanding is correct.
51	14	3	Action on Application: Verifying officers (admin) can make various actions as defined by the bank. For e.g. an application can be - accepted and MID gets generated for the merchant; rejected; moved to 'Pending'; or sent to further review.	Will the action taken by verifying officers have maker/checker process in place?		Yes, Understanding is correct.
52	-	-	-	Bidder requests the Bank to clarify whether the merchant agreement will continue to be between bank and merchant?		Yes, Understanding is correct.
53	-	-	-	Bidder requests the Bank to provide the Bank MMS risk flow, process, required documents and approval process.		Yes, Understanding is correct.
54		B-2	Business Operations - The bidder should be operating for at least 2.	We asume that it is 2 years please confirm?		Yes, Understanding is correct.

55	-	-	-	Rates structure to be fixed by the bank. Kindly confirm/advise.		Yes, Understanding is correct.
56	13	1	Digital Application: field staff/ customer can sign-in using mobile number & OTP, and can create a user account by providing basic details.	On account creation, what will be the menu functions and options given to the user apart from filling the application?		We want to explore the menu, what are the functions are available as is product and all the essential function should be there for merchant on boarding.
57	16	1	Data Integration - The selected vendor will be responsible for successful data integration with existing customer data available with the Company.	Could you please let us know the objective of this integration Also will there be any data migration activity required?		We have the existing portfolio and running application which needs to be migrated
58	10	1.1	PAN/Aadhaar/Cheque Leaf OCR	Does BOB has OCR System or API which can be integrated with ? If not would BOB allow integration with 3rd part externally hosted OCR service integration through API?		Yes
59	10	1.1	Bank of Baroda Account Verification (Penny Drop)	We understand BoB shall provided "Penny Drop" API or Bank API to integrate with for new system to integrate with for account verification. Please confirm.		Yes
60	10	1.1	Mobile verification (OTP based) • Email ID verification (OTP based / link based)	Does BoB has any OTP Service /API available which can be used for mobile and email verification?		Yes
61	10	1.1	PAN DeDupe with Back office	Does Back office provide API for Dedup check and PFA submission?		Can be API or data dump both
62	10	1.1	• Data submission to Back office	"Any other integration require by BFSL" - Please provide list of such integration required.		It can be with DWH and MMS (servicing backend system)
63	17	1.1	Integrations - Any other integrations required by BFSL	Could you please let us know the other possible integration types?		Possible integration will be all type of third party services which help in smooth on boarding. Also tentative list provided in RFP
64	17	1.1	1.1 Integrations <ul style="list-style-type: none"> • PAN authentication • Aadhaar verification • PAN/Aadhaar/Cheque Leaf OCR • Bank Account Verification - Penny Drop or Bank API <ul style="list-style-type: none"> • Payment Gateway • e-Sign (Aadhar based) • Mobile verification (OTP based) • Email ID verification (OTP based / link based) <ul style="list-style-type: none"> • PAN DeDupe with Back office • Data submission to Back office • Integration with Bank of Baroda database (Address, Account number etc..) • Any other integration require by BFSL 	There shall be a recurring cost for verifying each of the validation for each of the following activity, we are assuming the same shall be reimbursed by BFSL on actual basis & shall be billed to BOB separately. Please confirm.		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
65	10	1.2	1.2. API Cost of Consumption: <ul style="list-style-type: none"> • Mobile verification (OTP based) • Email ID verification (OTP based / link based) • PAN/Aadhaar/Cheque Leaf OCR <ul style="list-style-type: none"> • Online Aadhaar eKYC • PAN Authentication NSDL <ul style="list-style-type: none"> • KRA – CVL/NDML • CKYC • Bank of Baroda Account Verification (Penny Drop) <ul style="list-style-type: none"> • Face Match • Digital IPV • Payment Gateway <ul style="list-style-type: none"> • e-Sign 	Is there any need of video KYC for merchant onboarding as digital IPV being mentioned in this section		Yes
66	11	1.2		Which Payment Gateway the system should integrate with?		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.

67	17	1.2	<p>API Cost of Consumption:</p> <ul style="list-style-type: none"> • Mobile verification (OTP based) • Email ID verification (OTP based / link based) • PAN/Aadhaar/Cheque Leaf OCR <ul style="list-style-type: none"> • Online Aadhaar eKYC • PAN Authentication NSDL <ul style="list-style-type: none"> • KRA – CVL/NDML • CKYC • Bank of Baroda Account Verification (Penny Drop) <ul style="list-style-type: none"> • Face Match • Digital IPV • Payment Gateway <ul style="list-style-type: none"> • e-Sign 	What is API cost of consumption refer to? Assume that all 3rd party services (eg.Payment Gateway, e-sign, Face match, etc) will be fully subscribed by BFSL for us to consume		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
68	17	1.2	<p>1.2. API Cost of Consumption:</p> <ul style="list-style-type: none"> • Mobile verification (OTP based) • Email ID verification (OTP based / link based) • PAN/Aadhaar/Cheque Leaf OCR <ul style="list-style-type: none"> • Online Aadhaar eKYC • PAN Authentication NSDL <ul style="list-style-type: none"> • KRA – CVL/NDML • CKYC • Bank of Baroda Account Verification (Penny Drop) <ul style="list-style-type: none"> • Face Match • Digital IPV • Payment Gateway <ul style="list-style-type: none"> • e-Sign 	There shall be a recurring cost for verifying each of the validation for each of the following activity, we are assuming the same shall be reimbursed by BFSL on actual basis & shall be billed to BOB separately. Please confirm.		Yes
69	11	1.3	"Verification of all merchant applications through public data sources and leveraging AI checks to validate ..."	"What AI checks are referred here apart from OCR? Also please mention which rules are to be created on AI based rule engine?"		We are looking for solution which has AI based rule engine to configure and check parameter as per market best practice
70	11	1.3		How the checkers shall be authenticated? Is there any central authentication store such as AD/LDAP?		We are looking for solution which has AI based rule engine to configure and check parameter as per market best practice
71	11	1.3	<p>Key solution components include:</p> <p>a) Android Mobile application for the field staff/ customer (Maker Module)</p>	It is mentioned that for merchants and field agents, android app is required. Is there any need of iOS app also.		No Andriod or ios application , please refer addendum published .
72	11	1.4	"The proposed solution will be deployed on Bidders cloud."	If bidders do not have own cloud hosting infra can they propose solution with deployment on cloud and BoB paying for the hosting cost?		Cloud hosting solution complete cost should be taken care by bidder.
73	11	1.4	<p>1.4 DEPLOYMENT & INTEGRATIONS :</p> <p>The proposed solution will be deployed on Bidders cloud.</p>	It is mentioned that the app will be deployed in bidder's cloud env. In this regard, is bank going to perform VAPT and other security assessment of the application deployed in the cloud or bidder need to do the VAPT testing		Yes it is required
74	12	1.4		In Business Verification for integration a list is provided - (Udhyog Aadhaar, CIN, TIN, VAT, CST, ICAI, ICWAI, TAN, FSSAI, PTRC, SNEC etc.). Would all those integration is mandatory ?		Yes
75	12	1.4	"Periodical certification of the software and application as is considered necessary at the cost of the bidder.".	What type of certification is required?		Solution/Product may under go to TP security audit along with VAPT.
76	18	1.4	The proposed solution will be deployed on Bidders cloud.	PLs share more details on the reqmt, whether it is just Prod environment or also DR to be provisioned		We are looking for uninterrupted services which keep running 24 by 7 to support business continuity for which bidder is supposed to follow market best practice
77	30	2	The reference site should be one where the Bidder has carried implementation of RFP for digitization of merchant Onboarding process in last 5 years and is currently in use as of date of the RFP.		Merchant onboarding is the reqmt. While our deployments are around Customer onboarding, can it be considered	No change in clause
78	Eligibility Criteria - Pg 2	2	<p>Business Operation</p> <p>The bidder should be operating for at least 2</p>	The bidder should be operating for at least 3 years since the turnover criteria has been asked for 3 Years. Bidder requests the Bank to modify the Eligibility Criteria requirement accordingly.		No Change , bidders operating for last 2 years has to submit the turnover for 2 years
79	Appendix 2 - BOM	2	Annual Maintenance cost	There shall be a recurring cost for verifying each of the validation like PAN Card, GST. Adhar , we are assuming the same shall be reimbursed by BFSL on actual basis separately by BFSL on a monthly basis & shall not be a part of TCO. Please Confirm.		Yes

80	9	2.2	The tenure of the contract initially would be for 5 years from the date of the issuance of first purchase order by the Company. Company can further extend this at its discretion at mutually agreed terms.	Is there any specific break down of Implementation phase and support phase for this entire 5 year tenure. If yes then what is the expected timeline for Implementation and support phase		BFSL is looking for ready solution which is expected to go live in 90 days from PO issuance and then rest of tenure will be taken as product/application support
81	9	2.2	The RFP for digitization of merchant Onboarding process should be in English. However it should have the capability to support certain communication templates in Hindi language. This capability shall be a part of standard offering of the RFP for digitization of merchant Onboarding process including report printing by the Company users. The data in the database will be stored in English language.	It is mentioned that certain communication templates will be in hindi and reports need to be in hindi. Can we assume that the bilingual feature is limited to reports and communication templates only or the entire app should support hindi as well		Bilingual limited to reports , only if required by BFSL.
82	9	2.2	The RFP for digitization of merchant Onboarding process should be in English. However it should have the capability to support certain communication templates in Hindi language	Could you elaborate or share example of the hindi communication template requirement?		Bilingual limited to reports , only if required by BFSL.
83	9	2.3	2. The selected vendor will be responsible for developing integration scripts, upload scripts, testing, and rectification with the electronic data available in the Company's system.	It is mentioned that data rectification in the existing system might be required. What type of rectification in existing system data is being expected		The selected bidder will responsible to provide a on boarding system which can suffice with existing application processing fields data and some new fields which may come across during the time of solution.
84	9	3	The application will have the form for the merchant to be on boarded by the field Staff/Customer PAN India.	How the field staff would login to the systsem? How customer would login to the system? From where the new application can fetch the credentials or login details (ID/mobile number) ?		Field staff will have the login id through user management. However for customer doesn't need to register they can directly fill the application through URL shared with them and later retrieve the application from bob website if needed.
85	6	3	Company's Address for Communication and submission of Tender		Given the Covid situation, request you to accept soft copy submission	Addendum published towards Guidelines for Online Bid submission
86	9	3	The application form fill by the field staff/ Customer will have integrations for verification of PAN Card, GST, Aadhar based signature, Business proof, Bank Account, face match etc.	these integrations are with your internal systems or external systems?		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
87	1	5.9	All envelopes with RFP response should be submitted to the authorized person at the address given in Section 1.4–Important Details		Given the Covid situation, request you to accept soft copy submission	Addendum published towards Guidelines for Online Bid submission
88	Eligibility Criteria - Pg 2	6	Turnover Bidder should have a turnover of over 15 crore each financial year for the last 3 years.	We are assuming that the bidder is required to submit the audit report of the profitable turnover for last 3 years & hence we request you to change the clause as below: "Bidder should have a profitable turnover of over 15 crore each financial year for the last 3 years"		No Change in the exisiting clause
89	6	7	Last date & time for submission of Bids		Request to pls postpone the submission dates to 31st Mar, 2021	It is extended till 26th March ,2021, if any further extension addendum will be publish for the same.
90	32	7		Can you pls share details on payment terms? We couldn't find the same in the rfp		30 days payment terms
91	6	7	Last date & time for submission of Bids		Request to pls postpone the submission dates to 2nd Apr, 2021	It is extended till 26th March ,2021, if any further extension addendum will be publish for the same.
92	13	7	Last date & time for submission of Bids 17-03-2021 at 04: 00 pm	Bidder requests the Bank to provide at least 10-15 Working Days to submit the RFP Responses, post publishing the Corrigendum/Addendum.		It is extended till 26th March ,2021, if any further extension addendum will be publish for the same.
93	13	7	Important dates :- Data of Submission	Will it get extend beyond 17th March.	Pl make it by 24th March	It is extended till 26th March ,2021, if any further extension addendum will be publish for the same.
94	34	8.3	Under no circumstances Company shall be liable to the Service Provider for direct, indirect, incidental, consequential, special or exemplary damages arising from termination of this project , even if Company has been advised of the possibility of such damages, such as, but not limited to, loss of revenue or anticipated profits or lost business	Bidder requets the Bank to make this clause Mutual.		No Change in the exisiting clause
95	34	8.3	No limitation of liability clause in RFP,	There is no limitation of liability clause in RFP. Liability of bidder should be limited to 10 % of annual contract value.		Barring 3 things - Confidentiality, IPR, Fraud and Gross negligence this 3 should be unlimited and We would like to keep at actual and maximum to total contract value liability clause.

96	41	8.4	Company shall have the option to terminate any subsequent agreement and / or any particular order, in whole or in part by giving Vendor at least 90 days prior notice in writing. It is clarified that the Vendor shall not terminate the subsequent Agreement for convenience.	There should not be termination for convenience unless default, if any. Kindly confirm.		Ok
97	44	8.5	All the warranties held by or in the name of the selected bidder shall be assigned or transferred "As Is" in the name of the Company. The selected bidder shall execute any and all such documents as may be necessary in this regard.	Warranties shall not be applicable for this model. Please confirm.		This Clause stands withdrawn
98	22	14	There will be an acceptance test by Company or its nominated representatives after installation of the Solutions. In case of discrepancy Company reserves the right to cancel the entire contract and the Bidder should take back its solution at its costs and risks. The test will be arranged by the Bidder at the sites in the presence of the officials of Company and / or its representatives. The tests will involve trouble-free operation of the complete solution during UAT apart from physical verification and testing. There shall not be any additional charges for carrying out this acceptance test. Company will take over the system on successful completion of the above acceptance test. The installation cum acceptance test & check certificates jointly signed by selected Bidder's representative and Company's official or any consultant / auditor appointed by Company should be submitted at Project Management Office of Company, along with invoice etc. for scrutiny before taking up the request for consideration of payment.	It is assumed that the bidder will arrange for the application deployment at their cloud env. and the UAT will be performed by BFSL representatives and the corresponding UAT test cases, test plan and other artefacts will be prepared by BFSL.		Yes
99	Appendix 09 Integrity Pact	-	-	Bidder requests the BFSL to clarify whether Appendix 09 Integrity Pact is to be stamped on Rs 100 Stamp Paper and submitted along with the Bid or will it be submitted by Successful Bidder only.		All the bidders have to submit the Integrity Pact on Rs 100 stamp paper
100	-	-	<ul style="list-style-type: none"> Appendix 10 : Past Experience Appendix 8 : Project Team Profile – CVs 	Kindly advise on the resource details to be provided in Appendix 10 : Past Experience & Appendix 8 : Project Team Profile – CVs along with the Bid.		Appendix 10 - Past Experience : Where Bidder has executed the project and has to provide the details as mentioned in Appendix. Appendix 08 - Project Team Profile : No CVs required, you can share the details as required in Appendix and stamp/sign the same.
101	-	-	Integration with the Banking CBS for verifying account no ?	Does the Vendor have to develop an Interface to do account verification also ? Please Clarify.		Yes it is proposed
102	-	-	Integration with the Banking CBS for fetching the CASA account no?	Does the Vendor has to develop an Interface to do account verification also for this activity? Please Clarify.		Yes it is proposed
103	-	-	-	What are the projected volumes & no of merchants' for each month?		This solution is for scalability and projected plan for 3 lacs merchants in 5 years. There is no minimum commitment.
104	-	-	As per the RFP the bidder needs to handle sensitive data like account details, Merchant's KYC, & also need to integrate with different systems handling payment schemes data like Visa, MasterCard & NPCI	Since the flow is pertaining to payments schemes & shall have direct integrations with BFL's MMS , so its assumed that the bidder shdd be certified by all the three payment schemes i.e. Visa, MasterCard & NPCI ? Please confirm our understanding if other otherwise		This requirement more over related to data management point of view there is nothing to do with schemes.
105	-	-	-	Bidder requests the Bank to confirm whether this will be on bank's premises.		No
106	-	-	-	Bidder requests the Bank to clarify as to who is going to be maintaining this on a daily basis? – IDFY is prepaid and charges on a per API call (each merchant will need 4-6 API calls) and someone needs to keep topping up funds		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
107	-	-	-	Bidder requests the Bank to provide the Name of the IDFY agency bank have tie up with, its API and other integration details. Also, Bidder requests the Bank to confirm that this will not be cost to Bidder and Cost will borne by the bank for identification based on PAN, GST and Face recognition.		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
108	-	-	-	Bidder requests the Bank to provide the E-contract / E-signature format.		This will be provided at later stage
109	-	-	-	Bidder requests the Bank to provide the API specs of Bank MMS.		This will be provided at later stage

110	-	-	-	Bidder requests the Bank to provide the workflow defined for Bank MMS based on Programmes selected as they are not directly connecting to Bidder's MMS.		This will be provided at later stage
111	-	-	-	Bidder requests the Bank to provide the DIY on-boarding complete flow (at what stage it will be called / bifurcation of the field details provided for DIY)		We are doing assisted model.
112	-	-	-	Bidder requests the Bank to provide the scope of the Manpower required by the bank as Onsite resource.		1 resources require as Onsite resource.
113	16	1 Scope of work	Bidder will create a merchant digital on boarding Application for the BFSL.	PI provide the number merchant details or number r users (Sales agent/Merchant)		This solution is for scalability and projected plan for 3 lacs merchants in 5 years. There is no minimum commitment.
114	17	1.1 Integrations	Payment Gateway	What sort of integration with Payment Gateway is required?		This Clause stands withdrawn
115	18	1.2 API	Face Match	Can bidder provide Mobile application with external third party Face match SDK ? Will Face Match happen online/offline ? (Offline:- on Client device and Online means:- Data centre server)		We do not require external third party face match, Since Video Clause face match is included in this RFP.
116	17	1.2. API Cost of Consumption:	<ul style="list-style-type: none"> • Mobile verification (OTP based) • Email ID verification (OTP based / link based) • PAN/Aadhaar/Cheque Leaf OCR • Online Aadhaar eKYC • PAN Authentication NSDL • KRA – CVL/NDML • CKYC • Bank of Baroda Account Verification (Penny Drop) • Face Match • Digital IPV • Payment Gateway • e-Sign 	Request the company to add a separate line item to the commercial for this item.		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
117	17	1.2. API Cost of Consumption:	<ul style="list-style-type: none"> • Mobile verification (OTP based) • Email ID verification (OTP based / link based) • PAN/Aadhaar/Cheque Leaf OCR • Online Aadhaar eKYC • PAN Authentication NSDL • KRA – CVL/NDML • CKYC • Bank of Baroda Account Verification (Penny Drop) • Face Match • Digital IPV • Payment Gateway • e-Sign 	All the required APIs will be provided by BOBFinancials. Please confirm.		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
118	11	1.3 a) of brief description	At the end of the front-end journey, the contract will be generated and there will be an option to digitally sign the same	Does the digital signing have to happen in the App? Where are the private key and certificate of signer? Who signs? The field staff / customer or someone from BFSL side?		This will be through Third party service provider and it should be supported both App and URL.
119	11	1.3.a	Digital onboarding of the merchant by the field staff / customer in Application (Maker Module), using auto-population customer fields through OCR or data fetched from public data sources.	What are the different public data sources through which autopopulation in the application form will happen?		Bank CBS and or Aadhar and or CKYC
120	11	1.3.b	Verification of all merchant applications through public data sources and leveraging AI checks to validate documents Client Back office team (Checker) to "Accept/Reject" applications.	Will the verification of uploaded documents happen only through AI checks or also manually by Verifying officers?		IT can be both
121	11	1.3.b	Verification of all merchant applications through public data sources and leveraging AI checks to validate documents Client Back office team (Checker) to "Accept/Reject" applications.	Please highlight some of the AI checks that will be necessary for documents verification		FACE Match on the document, key details information like name, DOB, demographic information etc., expiry of the document
122	18	1.3.b	Verification of all merchant applications through public data sources and leveraging AI checks to validate documents Client Back office team (Checker) to "Accept/Reject" applications.	What are the different public data sources through which verification of the documents will happen?		NSDL, Aadhar, CKYC, Bank CBS, Digital Locker,
123	19	1.4/2/f	Non Standard Product Integrations - Effective inventory management for digital on boarding related analytical tools, provision of Dash Board showing application status at real time.	Could you please clarify which analytical tools will be required?		Standard analytical tool which can be used for on boarding

124	13	1.7 Important Details	8. Date and time of Opening of Eligibility and Technical Bid Due to Covid -19, we are not carrying out any physical meeting.	We presume it is only for pre bid meeting, since the company has stated on page number 14 that "Eligibility cum Technical bids will be opened, in the presence of the bidder's representatives who choose to attend the opening of technical bid."		Only Commercial bid (password procted) will be opened in front of bidders. But, if , due to COVID there are any concerns we may do it online. Same will be communicated to qualified bidders.
125	10	3 (1.1)	PAN/Aadhaar/Cheque Leaf OCR	do you have an OCR in place or do we have to recommend one from our end?		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
126	9	3.0 (Scope of Work)	Other	How and where will documents uploaded on applications/portal be archived for future retrieval?		Product should have basic DMS in place and it should be accessible and can be retrieve.
127	9	3.0 (Scope of Work)	Other	Will there be a need to deploy the application on playstore?		Not on play store it will be for closed group
128	9	3.0 (Scope of Work)	Other	How and where will documents uploaded on applications/portal be archived for future retrieval?		retention period of document storage will be mutually agree with successfully bidder and later BFSL will transfer the documents to own premises
129	9	3.0 (Scope of Work)	Other	Will there be a need to deploy the application on playstore?		Not on playstore it will be for closed group
130	10	3.0 (Scope of Work) - 1.1	Integration- Aadhaar verification , e-Sign (Aadhar based)	Bidder to leverage the existing UIDAI integration of BOBFSL/BOB? Or separate integration to be developed by bidder		BFSL Does not have any existing partnership for UIDAI
131	10	3.0 (Scope of Work) - 1.1	Integration- Aadhaar verification , e-Sign (Aadhar based)	Bidder to leverage the existing UIDAI integration of BOBFSL/BOB? Or separate integration to be developed by bidder		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
132	10	3.0 (Scope of Work) - 1.2	API Cost of Consumption: Online Aadhaar eKYC, PAN Authentication NSDL, CKYC		Cost for these integration and per transaction charges should be borne by BOBFSL	BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
133	10	3.0 (Scope of Work) - 1.2	API Cost of Consumption	We understand the API Cost of consumption shall be borne by BoB. Please confirm.		Yes
134	10	3.0 (Scope of Work) - 1.2	API Cost of Consumption: Online Aadhaar eKYC, PAN Authentication NSDL, CKYC		Cost for these integration and per transaction charges should be borne by BOBFSL	BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
135	11	3.0 (Scope of Work) - 1.2	API Cost of Consumption: Face Match	What is expected from solution for Face Match, if this is a manual verification, then why is the same mentioned under API consumption		We do not require external third party face match, Since Video Clause face match is included in this RFP.
136	11	3.0 (Scope of Work) - 1.2	API Cost of Consumption: Face Match	What is expected from solution for Face Match, if this is a manual verification, then why is the same mentioned under API consumption		We do not require external third party face match, Since Video Clause face match is included in this RFP.
137	11	3.0 (Scope of Work)- 1.4	The proposed solution will be deployed on Bidders cloud	Who will bear the cloud cost		Bidder will bear the cloud cost
138	11	3.0 (Scope of Work)- 1.4	The proposed solution will be deployed on Bidders cloud	Do you have any preference for the cloud service provider (AWS, Google cloud, MS Azure, etc)		Bidder should evaluate this however BFSL focus on highly secured host service provider
139	11	3.0 (Scope of Work)- 1.4	The proposed solution will be deployed on Bidders cloud	Who will bear the cloud cost		Bidder will bear the cloud cost
140	11	3.0 (Scope of Work)- 1.4	The proposed solution will be deployed on Bidders cloud	Do you have any preference for the cloud service provider (AWS, Google cloud, MS Azure, etc)		Bidder should evaluate this however BFSL focus on highly secured host service provider
141	12	3.0 (Scope of Work)- 1.4	Periodical certification of the software and application as is considered necessary at the cost of the bidder	What certification is expected by BOBFSL		Solution/Product may under go to TP security audit along with VAPT.
142	12	3.0 (Scope of Work)- 1.4	To support the periodical up-gradation of application software from time to time, as per requirement of the Company and in compliance to the guidelines issued by the Government of India, Regulatory authorities viz. RBI, DFS, MeitY, DoT, etc. and Scheme Fees viz. VISA/ MasterCard / NPCI, etc., without any extra cost to Company		Request BOBFSL to please reconsider this clause, and agree on separate charges for additional requirement	No Additional cost will be paid to bidder
143	12	3.0 (Scope of Work)- 1.4	Periodical certification of the software and application as is considered necessary at the cost of the bidder	What certification is expected by BOBFSL		Solution/Product may under go to TP security audit along with VAPT.
144	16	3.0 d)	The application form fill by the field staff/ Customer will have integrations for verification of PAN Card, GST, Aadhar based signature, Business proof, Bank Account, face match etc.	There shall be a recurring cost for verifying each of validation for these line items mentioned in the scope, we are assuming Vendor can use the BFSL's existing interface for all these verifications & there shall be no extra recurring cost to this to the Bidder. Please confirm.		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.

145	16	3.0.1. d)	d) The application form fill by the field staff/ Customer will have integrations for verification of PAN Card, GST, Aadhar based signature, Business proof, Bank Account, face match etc.	Integration APIs for the required validations will involve additional recurring charges including (but not limited to) the number of API hits. The successful bidder will discuss with the company for suitable commercials regarding number of hits.		BFSL choose to go with it existing vendors TP services or may go with consider successful bidder partner any such arrangement cost should be drive separately.
146	17	3.0.1. e)	e) Signature in form in below : <ul style="list-style-type: none"> Stylus based signature needs to be explored eSign by multiple partners Print and vet signature option is also available. The sales agent's eSign is required in the form, who has done the OSV. 	<ul style="list-style-type: none"> Support for Stylus based signature would be dependent on the device make and model. Request the company to clarify on this point. 		No Andriod or ios application , please refer addendum published .
147	15	3.1 (Project Scope)- 3	The Bidder will be required to fix any vulnerability in the RFP for digitization of merchant Onboarding process at no additional cost during the entire tenure of the contract. These vulnerabilities can be detected by the Company or can be a finding of any internal or external audit conducted by the Company or its auditors on a periodic basis		VAPT cost should be borne by BOBFSL	We are looking for Vendor hosting solution so Bidder will take care the cost of VAPT and share the proof for VPAT done.
148	15	3.1 (Project Scope)- 3	The Bidder will be required to fix any vulnerability in the RFP for digitization of merchant Onboarding process at no additional cost during the entire tenure of the contract. These vulnerabilities can be detected by the Company or can be a finding of any internal or external audit conducted by the Company or its auditors on a periodic basis		VAPT cost should be borne by BOBFSL	We are looking for Vendor hosting solution so Bidder will take care the cost of VAPT and share the proof for VPAT done.
149	25	4.3. Price Comparisons	c) The Price offer shall be on a fixed price basis. Bid submitted with an adjustable price quotation will be treated as non-responsive and will be liable to be rejected. The rate quoted by the vendor should necessarily include the following:	Request the company to permit us to add a separate line item for this commercial.		No Change in the exisiting clause
150	39, 41, 49	8.20, 8.3, 8.24	Indemnity, SLA Penalty, Liquidated damages and penalty	Bidder requets the Bank to cap/limit all the penalties to 10 % of monthly billing.		No Changes in the penalty clause, whereas we have already made changes in LL clause which is mentioned below.
151	1	Appendix 02 - Bill of Material ME	Annual maintenance cost	Can per transaction model be added here since the application is hosted on bidder's cloud. We suggest that per transaction model instaed of AMC	Request to change the BOM to per onboarding model from AMC model.	BFSL is looking for a ready sulation hosted in bidder premises and cost model will be pay per use
152		Appendix 02 Bill of Material ME	Appendix 02 - Bill of Material ME.xlsx	Request the company to add a separate line item to the commercial for this item.		Ok, Revised Appendix is published
153		Appendix 02 Bill of Material ME	Appendix 02 Bill of Material ME	The proposed contract is for a period of 5 years. However the commercial is silent for the year 4 and 5. Request the company to clarify on this.		Ok, Revised Appendix is published
154		Appendix 10 : Past Experience C. Size of the Manpower	10 Order Value of the project (in lakhs) 11 Capital Expenditure involved (in lakhs) 12 Cost of services provided by the bidder (in Lakhs) 13 Cost of services provided by the partners if involved (in Lakhs) 14 Please Provide customer certificate/Work order for executed Scope	Since these information are client confidential. This informartion may not be insisted.		BFSL is OK, would be great if you can share a aprox. Details
155	18	b)	AI based Rule Engine - with pre-defined and configurable business rules	PLs give us some examples of rules to be configured in the BRE		Rules will be based on parameters and such parameters fields will be captured at the time of application on boarding. One example is like if receive the application from certain pin code then it will get rejected by rule engine.
156	19	b)	To support the periodical up-gradation of application software from time to time, as per requirement of the Company and in compliance to the guidelines issued by the Government of India, Regulatory authorities viz. RBI, DFS, MeitY, DoT, etc. and Scheme Fees viz. VISA/ MasterCard / NPCI, etc., without any extra cost to Company.	Since the flow is pertaining to payments schemes & shall have direct integrations with BFL's MMS, so its assumed that the bidder shdd be certified by all the three payment schemes i.e. Visa, MasterCard & NPCI ? Please confirm our understanding if other otherwise.		This requirement more over related to data management point of view there is nothing to do with schemes.

157	9	Contents	2.2 YEAR ON YEAR VOLUME PROJECTIONS (TENTATIVE)*	Section missing in the detailed RFP document. Please share the following: 1. Current volume of merchants being onboarded 2. Anticipated year on year volume projections for next 5 years 3. Expected daily merchants to be onboarded (year on year) for next 5 years 4. Peak load of merchants being onboarded (current and anticipated per second) for next 5 years		1. Manual process currently. 2. & 3. As per table given below Year on Year Volume Projectin(Tentative) F.Y. COUNT ANNUAL Daily 2021-22 25,000 75 2022-23 50,000 150 2023-24 50,000 150 2024-25 1,00,000 300 2025-26 1,00,000 300 3. Manual Process currently. Anticipated per second to be based on daily volume projection as above.
158	43	Data Migration	The selected Bidder will assist the company in migration exercise without any cost to the company.	Request the company to provide more clarity on this point.		This Clause stands withdrawn
159	16 & 17	e	Signatures	Can bidder suggest PKI based digital e-sign solution for Sales agent?		Sales agent is not required to e-sign however its for customer.
160	17	F	Once all the verifications are completed by field staff/ customer, an e-contract will be generated and digitally signed by the merchant for completing the entire journey online.	Is BOB is asking for e-document signing solution? (PKI)		Yes
161	General	General		Is there any specific penalty clause associated.		Standard penalty clause penalty mention in the RFP.
162	General	General	NA	What is the total number of users expected in the system year on year basis. What is the expected number of concurrent users expected		5000 users expected in the system
163	General	General	NA	We assume that there will be 4 environments in total, Dev, UAT, PRDO and DR. Please mention if any other deployment environments required.		24 by 7 support
164	General	General	NA	Will the verifying officers be mapped to different BOB branches?		Verifying officer will be RRO (Regional Relationship Officer) and Approver will be BFSL Corporate Office.
165		General	General	The authorisation letter i.e. Appendix 03. Authorisation letter for Bid Opening has stated address as "BOB Financial Solutions Limited, 2nd Floor, Baroda House, Behind Dewan Shopping Center" Whereas the address for communication and submission of tender is mentioned as "AVP Procurement, BOB Financial Solutions Limited, 3rd Floor, Hallmark Business Plaza, Kalanagar" Kindy let us know the address for Bid Opening.		Only Commercial bid (password procted) will be opened in front of bidders. But, if , due to COVID there are any concerns we may do it online. Same will be communicated to qualified bidders.
166		General	General	Kindly arrange to provide us IFSC code to be incorporated in the EMD guarantee amount.		Please refer Addendum for Online submission of bid
167	9	General Query	Hosting	Does hosting services are rrequired from vendor or will be hosted on the servers provided by the BFSL?		The hosting services required from vendor.
168		General Query	SSL	For security is SSL required ? If yes does BOBFinancials will procure the cost of it or vendor will procure it? Which type of SSL is expected? Wild card, Extended or Single domain?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care
169		General Query		Is there any technology preferences for development of the mobile app and web based admin panel?		we are looking for product which can be customised as per our need if required, we are not looking any bespoke system.
170		General Query	Security	Is Cert-In Audit required for the system / web portal?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care
171		General Query		How many Cert-In Audits are expected and at what interval?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care
172		General Query		Is STQC Audit required for the System / web portal?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care

173		General Query		How many STQC Audits are expected and at what interval?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care
174		General Query		Do you need any specific Content Management System(CMS) or COTS? Pl specify name.		Not required
175		General Query		Does any 3rd party system integration is required?		its already mentioned in RFP
176		General Query		Do you need Cloudflare for enhanced protection against DDOS? Paid or free version?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care
177		General Query		Do you need Web application firewall?		Bidder will take care, vendor hosted solution all security related requirement vendor needs to be take care
178		General Query		Kindly confirm the existing data size to be migrated on new servers in MB/GB/TB if required.		This will be new solution
179		General Query		Kindly confirm any existing control panel is hosted in existing infrastructure or current setup, if yes then kindly specify.		This will be new solution
180		General Query		Kindly confirm whether Bidder should provide hosting service or not. If hosting services are required from vendor then please share hosting requirements.		Yes, hotsting services required from vendor.
181		General Query		Kindly confirm the expected backup space to be proposed on the DC site.		It will discussed with shortlisted bidder and decided at later stage.
182		General Query		Kindly provide the retention policy/period of backup data.		It will discussed with shortlisted bidder and decided at later stage.
183		General Query	Android/ iOS Application	Does Android and iOS native mobile application required?		No Andriod or ios application , please refer addendum published .
184	19	h) i.	The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years. A Certification of satisfaction of the service from G.M (for implementation in India)) should be provided.	Since digital onboarding is a new concept , we expect BFSL to change the criteria with revised statement as below: "The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / Or one private sector Bank".		No Changes
185	19	i	A Certification of satisfaction of the service from G.M (for implementation in India)) should be provided.		Can we provide PO instead of certificate of satisfaction from GM?	No
186	19	i	The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / for at least one years	Annexure 02 states: Should have experience in having implemented Merchant Digital Onboarding in least one bank/FI/Pvt./MNC in last 5 years. Pl clarify		The application should have been operationalized and continue to be in successful operation in at least one Public Sector Undertaking Bank / or FI.
187	17	i	stamping of Agreement may be required.	e-stamping means digital e-signing through PKI technology?		Yes
188	25	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.	Bidder requests the Bank to revise the Performance Guarantee to the extent of 1% of the total contract value.		PBG is revised to 3% of the contract value
189	33 25	III. 4.4. I.	The Eligibility bid must contain application money Demand Draft / Banker's Cheque and Bank Guarantee as per Appendix 05 towards EMD. EMD/Bank Guarantee should not be included with Technical or Commercial bid. It should be in separate cover to be handed over to the Company.	Bidder requets the Bank to provide clarity on whether the Bank Guarantee should be submitted in 'Part I - Eligibility Bid' as mentioned on Page 33 of the RFP or should it be submitted in a 'separate cover to be handed over to the Company' as mentioned on Page 25 of the RFP.		Please submit in Eligibility Bid.
190	NA	NA	Other Multiple OEM can be allow to provide end to end solution	Other Multiple OEM can be allow to provide end to end solution	Allow Multiple OEM to fulfil the scope of entire solution.	No
191	NA	NA	Eligibility	Can Global vendors participate directly in this RFP?		No
192	Annexure 02	Part A	Should have experience in having implemented Merchant Digital Onboarding in least one bank/FI/Pvt./MNC in last 5 years	Bidder requests BFSL to change the same as below: "Should have experience in having implemented Merchant Digital Onboarding in least one bank/FI/Pvt./MNC"		Should have experience in having implemented Merchant Digital Onboarding in least one PSB bank/FI.

193	33	Part I	Demand Draft / Banker's Cheque and Bank Guarantee as per Appendix 05 towards EMD	There is a reference of Demand Draft / Banker's Cheque and Bank Guarantee as per Appendix 05 towards EMD in the Eligibility Bid Section, but Appendix - 05 in the attached Annexure & Appendix is Conformity Letter and Appendix 06 is Pro forma for Bank Guarantee in lieu of DD . Could you please clarify this point as to which one needs to be used as part of the Eligibility Bid.		All the annexure and appendix are mandatory, request you to kindly filled and submit as provided in the RFP.
194	33	Part II - e	Conformity Letter as per Appendix 07	There is a reference of Conformity Letter as per Appendix 07 in the Technical Bid Section, but Appendix - 07 in the attached Annexure & Appendix is Pre Bid query format and Conformity Letter is Appendix 05. Could you please clarify this point as to which one needs to be used as part of the Technical Bid.		All the annexure and appendix are mandatory, request you to kindly filled and submit as provided in the RFP.
195	33	Part II - f	Appendix 09 – Proposed partners	There is a reference of Appendix 09 - Proposed partners in the Technical Bid Section, but Appendix - 09 in the attached Annexure & Appendix is Integrity Pact and the Proposed partners Appendix is missing. Could you please clarify this point as to which one needs to be used as part of the Technical Bid.		All the annexure and appendix are mandatory, request you to kindly filled and submit as provided in the RFP.
196	14	Point 12.	Digital Signing: The generated agreement can be digitally signed by all the authorized signatories through OTP- sign / Email-sign / Signature upload / Aadhaar e-sign	What is OTP- sign / Email-sign? This is neither a standard, nor defined anywhere		All the acceptable possible scenario through which agreement can be digitally signed
197	17	RFP Doc - API Cost of Consumption Section 1.2	Cost of Consumption: <ul style="list-style-type: none"> • Mobile verification (OTP based) • Email ID verification (OTP based / link based) • PAN/Aadhaar/Cheque Leaf OCR <ul style="list-style-type: none"> • Online Aadhaar eKYC • PAN Authentication NSDL <ul style="list-style-type: none"> • KRA – CVL/NDML • CKYC • Bank of Baroda Account Verification (Penny Drop) Selection of Vendor for Digital On boarding <ul style="list-style-type: none"> • Face Match • Digital IPV • Payment Gateway • e-Sign 	Does the vendor expected to provide the APIs mentioned in this section , or BoB will provide the APIs and vendor will integrate in thier solution. Also for Adhaar e-KYC, KUA/AUA license is required that is given only to the Banks, and vendors would not have this license Regarding mobile verification and email id verification APIs does BoB will provide these respective APIs? what exact functionality is required here? What functionality is expected from digital IPV API ?	NA	There are some of TP Vendor already giving services to BOB which can be utilise here and some may need to newly integrate.
198	16	RFP Doc - Scope of Work Point 3.0 (b)	The application will have the form for the merchant to be on boarded by the field Staff/Customer PAN India.	Is only RM assisted application in scope or do we also envisage DIY solution.	NA	only assisted model
199	19	RFP Doc Non Standard Product Integrations Point 2.(f)	Effective inventory management for digital on boarding related analytical tools, provision of Dash Board showing application status at real time.	Need more clarification over the inventory management solution mentioned here	NA	This Clause stands withdrawn
200	16	RFP Doc Point 2.2	The RFP for digitization of merchant Onboarding process should be in English. However it should have the capability to support certain communication templates in Hindi language.	What is exact expectation for the Hindi language support in the solution, Does the solution support instructions shown to the customer to be in Hindi Language?	NA	The language should be in English only.
201	25	RFP Doc Point 4.4 Bid Security and Performance Guarantee	Bidders are required to submit an Earnest Money Deposit (EMD) for Rupees 1Lac by way of Bank Guarantee (Appendix 05 – Pro forma for Bank Guarantee) issued in favor of “BOB Financial Solutions Limited” valid for 180 days from the last date of submission of the bid along with Technical Offer. The Bank Guarantee should be of a Scheduled Commercial Bank only and will be accepted subject to the discretion of the Company.	NA	Exemption from submission of EMD and tender cost shall be given to bidders, who are Micro and Small Enterprises (MSE) / Startups	MSME exemption but have to submit PBG
202	16	RFP Doc Scope of Work Point 3.0 (c)	The customers should also be able to fill and upload the Application. The field staff/ Customer can on board the lead. However the above estimating done in the phase manner.	If DIY solution is also in scope then, the DIY solution will be BoB apk or Browser based solution?	NA	browser based solution but it should be responsive to Mobile also, Currently we don't require DIY, but bidder must have the capability to provide us at the additional cost at later stage, this will be assistant journey we will explore for DIY journey.
203		Scope of Work	3rd party application integration	How many third party applications would be required to be integrated with the new app?		All major integration mentioned in the BID
204		Scope of Work		PI specify the technology / platform of each of the third party application along with DB details if any		This will be discussed with shortlisted bidder, can not be provided at this moment

205	44	Warranties	All the warranties held by or in the name of the selected bidder shall be assigned or transferred "As Is" in the name of the Company. The selected bidder shall execute any and all such documents as may be necessary in this regard.	We trust the development carried out by the successful vendor for this project will only be transferred in the name of the company. Trust our understanding is correct.		This Clause stands withdrawn
206				Pl specify the technology / platform of each of the third party application along with DB details if any		This will be discussed with shortlisted bidder, can not be provided at this moment
207				Pls provide the following details : 1. No. of max users (staff/customer) who shall be using the system 2. Peak monthly transaction volume projections 3. Avg monthly projection volume		can not be provided at this movement, you can assume the no's and rationalise the cost
208	Appendix 02				Hosting cost will be billed on monthly basis to BFSL. Current commercial format does not allow capturing monthly cost, pls guide	Revised Bill of Material published
209				What is the application Up-time reqmt of BFSL		We are looking for uninterrupted services which keep running 24 by 7 to support business continuity for which bidder is supposed to follow market best practice
210	Appendix 02			AMC for 3 Years is mentioned in Commercial format while the TCO will be calculated over 5years. pls suggest		Revised Bill of Material published
211	Appendix 01		The bidder should be operating for at least 2		The bidder/OEM should be operating for at least 2	OK
212	Appendix 01		Bidder should have a turnover of over 15crore each financial year for the last 3 years.		Can the turnover eligibility be relaxed to 5Cr?	No Change in the exisiting clause
213	54		Annexures & Appendices - List of Appendices	Appendix 10 is mentioned in the List of Appendices. Could you please carify as to which Bid it should be made part of.		It is part of the RFP.
214	18		Android Mobile application for the field staff/ customer (Maker Module)	Is BOB is looking for only Android App? No iOS based application for their sales agent?		No Andriod or ios application , please refer addendum published .
215			Android Mobile application for the field staff/ customer (Maker Module)	Can bidder provide Mobile application security through third party SDK/FIPS certified SDK ? (As lots of secure date needs to store in application.)		We can not put any TP SDK
216			OCR (Extraction for Odd's and cancelled cheque)	Is BOB is asking for customise OCR engine for cancelled cheque?		Not clear on customise OCR engine
217	20		Text Extraction & Match: For IDs/Odd's (PAN, Aadhaar, DL & Passport) and cancelled cheque details can be extracted and auto-populated through computer vision on ID images.	Is BOB is looking any specific ID card to be used for capturing details from OCR engine apart from the mentioned Ids?		No
218	21		Digital Signing: The generated agreement can be digitally signed by all the authorized signatories through OTP- sign / Email-sign / Signature upload / Aadhaar e-sign.	can bidder provide PKI for solution?		PKI solution can be explore with other options