

**Department of Information Technology**

**Request for Proposal (RFP) for Procurement of Debt Platform for End-to-End Handling of Pool Accounts.**

**RFP REF NO: UCO/DIT/4327/2021-22 Date: 03/03/2022**

**Revised Pre-Bid Responses/ Clarifications to Queries raised by the Bidder(s) uploaded on 01/04/2022**

Sl. No	RFP Page no.	RFP Clause No.	Original RFP Clause	Query sought/ Suggestions of the Bidder	Bank's response
1.	12	Clause 3 and point 5	Bidder should have successfully delivered & installed the application in at least 3 (three) Schedule Commercial Banks, out of which one implementation in Public Sector Bank OR BFSI OR any Government organization in India in last three years, as on date of bid submission.	What it is meant by installed here, Is it mandatory requirement for installation or delivery of the assignment would suffice this requirement?	Kindly refer corrigendum enclosed herewith.
2.	14	Part II, point 3	MSME under registration of any scheme of Ministry of MSME, they are exempted from the submission of EMD and the Tender Cost / Fee	Is Udyam registration certification by Ministry of micro, small and medium enterprises complies the requirement for exempting EMD and tender fee?	It is to be clarified that company having MSME certification are eligible for exemption of EMD and Tender Fee.
3.	22	31	Submission of Offer – Three Bid System	All bids (Eligibility, Technical & Commercial) to be submitted at one	It is to be noted that all bids i.e. eligibility, technical and commercial bids are to be

				instance combined or to be submitted separately at different times?	submitted collectively on bid submission date.
4.	22	30	Authorized Signatory	Is digital signature by Board approved signatory valid for submitting the documents or only manual signature is required?	It is to be clarified that signature of authorised signatory is required on bid document is valid by both means i.e. manual or digital.
5.	38	Scope of work	Bank intends to implement a software system/solution to act as a Debt Platform for End to-End Handling of Pool Accounts	Does the scope of work mentioned herein hold good for Co-lending as well as Pools.	Kindly refer addendum dated 15.03.2022 wherein scope of work covers pool accounts and co-lending both.
6.	109	Annexure IX and XX	Masked Commercial Bid	What is masked commercial bid? How is it different from the commercial bid? How is the difference shown when we submit the bid?	It is to be clarified that in masked commercial bid, price will not be mentioned and only signature of authorized signatory is required and format of masked commercial bid and commercial bid should be similar.
7.	108	Annexure XXVIII	Bill of Material	Please elaborate on Bill of Material and what is exactly required to be mentioned here.	Annexure is self explanatory.
8.				This RFP has nothing mentioned about Co-lending, please clarify if this is for the Co-lending or	Kindly refer 2 <sup>nd</sup> Addendum uploaded on the website.

				only DA.	
9.	104	Annexure-XVI	Bidder should have the experience of having facilitated a debt portfolio volume of at least Rs. 5000 Cr.	End to end digital co-lending platform concept is too new, So there will be hardly any vendor how can qualify for this eligibility requirements. 5000 Cr is way too high.	Kindly refer corrigendum enclosed herewith.
10.			General Query	Is this RFP also intending a solution for Co-lending module 1(CLM1) where Bank and NBFC are Co originating and do the credit underwriting together? If yes, then that scope is not covered here. Also, the given commercials calculation template doesn't support the same, as there may be requirements of credit assessment APIs like Bank statement analysis, financial statement analysis etc.	The Fintech services for Bank statement analysis, GST analysis may be consumed form Bank's empaneled Fintech service providers. However, necessary provisions to be made w.r.t the point no 2 & 3 of the addendum to the RFP uploaded on 15.03.2022.
11.	104	Annexure-XVI	Bidder should have the experience of	1) End to end digital co-lending platform	

			having facilitated a debt portfolio volume of at least Rs. 5000 Cr.	concept is too new, So there will be hardly any vendor how can qualify under this eligibility requirements. 5000Crsway too high. Can we remove this clause? 2) Or allow the vendors to include the overall assets managed across all the asset classes of FIs with minimum criteria of 2000 Cr AUM.	Please refer corrigendum enclosed herewith
12.	12	Part A3.4	The bidder should have a minimum annual turnover of <b>Rs 25 Crores</b> per year during last one financial year i.e.2020-21. This must be the individual company turnover and not of any group of companies	Since this space is new, so most of the FinTech providing these services are pretty new, so can we bring down the Turnover requirements to 5 Cr. By this most of the aspiring fintech would be able to participate in the bid.	Clause stands as per RFP.
13.			General Query	1) In CLM 2, the NBFC pushes the data and borrower's related documents like Bank statement, financial statements, ITR, GST (base	Point no 2 and 3 of the addendum to the RFP uploaded on 15.03.2022 may kindly be referred and accordingly all necessary pre-requisites for rule based scrutiny of applications to

				<p>don't he loan products and signed policy) to Bank, for Bank's side consumptions (re-underwriting, validating the data from the original evidence or cross validations of the assessments done by the NBFC and not simply believing on the data passed on by the NBFC credit team in the form of CAM, and etc.) but the given scope of work doesn't cover this.</p> <p>2) Also if this is expected then whether the cost of the credit underwriting APIs (Integration cost and per report cost) can be charged separately on actuals?</p>	be implemented.
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**Addendum/Corrigendum uploaded on 01/04/2022**

Sl. No	RFP no.	Page	RFP Clause No.	Existing Clause	Modified Clause
1.	12		Clause 3 and point 5	Bidder should have successfully delivered & installed the application in at least 3 (three) Schedule Commercial Banks, out of which one implementation in Public Sector Bank OR BFSI OR any Government organization in India in last three years, as on date of bid submission.	Bidder should have successfully implemented the application in at least 3 (three) Schedule Commercial Banks, out of which one implementation in Public Sector Bank OR BFSI OR any Government organization in India in last three years, as on date of bid submission.
2.	104		Annexure-XVI	Bidder should have the experience of having facilitated a debt portfolio volume of at least Rs. 5000 Cr.	Bidder should have the experience of having facilitated a debt portfolio volume of at least Rs. 2000 Cr.



**Department of Information Technology**

**NOTICE TO THE BIDDERS**

**01.04.2022**

**Sub: Extension of Bid Submission date in respect of “Request for Proposal (RFP) for Procurement of Debt Platform for End-to-End Handling of Pool Accounts. RFP REF NO: UCO/DIT/4327/2021-22 Date: 03/03/2022”.**

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The last date for submission of bid documents for “Request for Proposal (RFP) for Procurement of Debt Platform for End-to-End Handling of Pool Accounts” which was scheduled on **05.04.2022** is hereby extended **up to 08.04.2022 (4:00 P.M.)**. Technical bids will be opened on **08.04.2022 at 4:30 P.M.**

**Department of Information Technology**

**Head Office, Kolkata**