

**Tender no. CO:DIT:PUR:2022-23: 377 - RFP for for Supply Chain Finance – Implementation, Maintenance of Solution and Sourcing of Business on OPEX Model. Response to pre-bid queries: - (Pre-Bid meeting date 11.04.2023 at 03:00 PM) – Bank response**

SN o	RFP Clause No.	RFP Page No.	RFP Clause	Query by Bidder	Bank Response
1	7	18	The infrastructure provided should be scalable to support future business requirements of the Bank during the contract period as and when required at no additional cost to the Bank.	Please provide the following details year wise for the contract period: Number of concurrent users (year wise) Number of transactions (disbursements per year)	Monthly Average Loan Book Value for Supply Chain Finance has been shared in Annexure IX. Average ticket size can vary from a couple of lakhs to a couple of crores , depending on Vendors/Dealers business Bidder to bring in industry best practices and scalable cloud infrastructure to support the scale and business of the bank vide the SCF platform as required

2	42	47	<p>Bidder has to agree to keep source code of proposed solution with approved/recognized escrow agency under escrow arrangements acceptable to the bank for entire project period. Cost of the escrow arrangement to be borne by Bank. Contract will be signed on mutually acceptable terms with bank, service provide and escrow agent.</p> <ul style="list-style-type: none"> <li>· The application software should mitigate Application Security Risks; at a minimum those discussed in OWASP top 10 (Open Web Application Security Project).</li> <li>· The Bank has right to Audit the Application / Source Code by suitable Security Auditor.</li> <li>· The Bidder shall provide complete and legal documentation of all subsystems, licensed operating systems, licensed system software, and licensed utility software and other licensed software. The Bidder shall also provide licensed software for all software products whether developed by it or acquired from others. The Bidder shall also indemnify the Bank against any levies / penalties on account of any default in this regard.</li> <li>· In case the Bidder is coming with software, which is not its proprietary software, then the Bidder must submit evidence to the satisfaction of Bank in the form of agreement it has entered into with the software vendor which includes support from the software vendor for the proposed software for the full period required by the Bank.</li> </ul>	Procurement of the software's and OS required to run proprietary software shall be provided by the bank?	<p>Bidder to bring in requisite platform on Cloud with the requisite application Security Risk covered and as per the banks requirements listed in the RFP. Procurement of the software's and OS required to run Bidders proprietary software and the SCF platform should be brought by the bidder</p>
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3	43	47	Bidder shall comply with secure coding practice such as OWASP (Open Web Application Security Project Guidelines) and necessary security features to be built for securing the site from hacking.	Is self-certification is acceptable or 3rd party assessment report is required?	3rd party assessment report from CERT-IN empanelled auditors is required.
4	Annexure X: Eligibility (Pre-qualification criteria), SI No. 1	87	<p>The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 3 years from the date of issuance of the RFP.</p> <p>In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 3 years</p>	Request to consider Relaxation in Date of Incorporation from 3 years to 2 years	<p>Please refer revised corrigendum Annexure X: Eligibility (Pre-Qualification criteria) SI No1 Final Clause</p> <p>The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 2 years from the date of issuance of the RFP.</p> <p>In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 2 years</p>

5	Annexure X: Eligibility (Pre-qualification criteria) SI No. 2	87	<p>Bidder should have minimum annual turnover of Rs. 10 crore / equivalent amount from providing solutions to the Banking sector, during any two of the last three financial years (2019-20, 2020-21 &amp; 2021-22).</p> <p>In case the audited financials for the year 2021-22 is not available, CA Certificate /Provisional Balance sheet should be submitted. This must be the individual company turnover and not that of any group of companies. Applicable provisions for Start-ups will be applied.</p>	<p>We are registered as an MSME. Request to consider Relaxation in revenue criteria.</p>	<p>Please refer to revised corrigendum clause which is updated as follows Final Clause: Annexure X : Eligibility SI No 2 Bidder should have minimum annual turnover of Rs.10 crore / equivalent amount from providing solutions to the Banking sector, during any one of the last two financial years (2020-21 &amp; 2021-22). OR Below clause is applicable for bidders who fall under the category of Micro, Small &amp; Medium Enterprise (MSMEs) or Start-ups (Necessary valid documentary proof certifying the bidder as an MSME or Start-up needs to be submitted by the bidder) Bidder should have minimum annual turnover of Rs. 5 crore / equivalent amount from providing solutions to the Banking sector, during any One of the last two financial years (2020-21 &amp; 2021-22</p>
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6	Annexure XIII: Integrity Pact , Section 10 - Other provisions	94	(3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.	Is there an upper cap on no. of companies/entities that can collaborate to form a consortium?	<b><u>No Change RFP Clause remains</u></b>
7	<b>Annexure X: Eligibility</b>	87	<i>Below clause is applicable for bidders who fall under the category of Micro, Small &amp; Medium Enterprise (MSMEs) or Start-ups (Necessary valid documentary proof certifying the bidder as an MSME or Start-up needs to be submitted by the bidder)</i> <b>Bidder should have minimum annual turnover of Rs. 10 crore / equivalent amount from providing solutions to the Banking sector, during any two of the last three financial years</b>	It is requested to kindly provide the MSME/Start-up exemption on the clause or keep the minimum average annual turnover for last 3 years to be 2 crore for MSME & Start Up Companies.	Please refer to revised corrigendum clause which is updated as follows Final Clause:Annexure X : Eligibility Sl No 2 Bidder should have minimum annual turnover of Rs.10 crore / equivalent amount from providing solutions to the Banking sector, during any one of the last two financial years (2020-21 & 2021-22). OR Below clause is applicable for bidders who fall under the category of Micro, Small & Medium Enterprise (MSMEs) or Start-ups (Necessary valid documentary proof certifying the bidder as an MSME or Start-up needs to be submitted by the bidder) Bidder should have minimum

					annual turnover of Rs. 5 crore / equivalent amount from providing solutions to the Banking sector, during any One of the last two financial years (2020-21 & 2021-22
8	<b>Annexure X: Eligibility</b>	87	The proposed solution in totality including frontend, customer screen & dashboard should be live in at least <b>one private, public, or foreign bank with a minimum average loan book value of Rs. 500 Cr under Supply Chain Finance</b>	It is requested to kindly revise the minimum average loan book value to Rs 200 Cr under Supply Chain Finance.	No Change RFP Clause remains
9	<b>Service Levels for Changes- Post Implementation Phase</b>	<b>36</b>	The Vendor will be responsible for the data privacy/confidentiality/security of Bank's/Customer's data handled by them. The vendor has to comply with all regulatory/statutory/legal and bank policies for maintaining data security and privacy for all platform users.	It is requested to kindly mention only if the Miety empanelled cloud services to be considered or any specific cloud services for solution hosting.	Bidders provided the SCF Cloud platform to be Miety Empanelled
10	Last date extension		Last date extension	Your RFP demand in-depth insights to give you best Solution & services, we need more time than it's given to respond the RFP and give you proper estimation of the work. We would request you extension of RFP submission by at least by 4 weeks.	<b>Please refer to Corrigendum for RFP Submission date extension</b>

11				Will the proposed SCF platform be only limited to Corporate, Vendor & Dealer Financing capabilities or do you foresee to have capabilities in the future to incorporate additional products (like Pre-Shipment Finance, Post Shipment Finance, Account Payables, Receivables)?	The current scope of the SCF platform is Corporate, Vendor and Dealer Financing. Bank has a trade finance solution. In Future additional functionalities may be envisaged
12				What are the driving factors for CBoI to roll out the new SCF platform?	CBoI would like to leverage technology to provide new products to its customers and generate new business
13	9	19	Delivery of Solution	Can Bidder provide revised Timeline for Delivery of Solution based on scope of Work mentioned in RFP?	Bidder is expected to abide to the Timelines mentioned in RFP
14				Have you already done a market study on which products/platforms will be best fit for the requirements laid out by CBoI?	Bank has floated an SCF RFP based on its requirements

15				What is the current IT Landscape Bank is using for the Supply chain finance program? Are you expecting any Migration Activity from existing systems?	The Bank currently does not have a Supply Chain Finance platform.
16				What is the volume of transactions that you foresee to be a part of this platform on a daily basis	Monthly Average Loan Book Value for Supply Chain Finance has been shared in Annexure IX. Average ticket size can vary from a couple of lakhs to a couple of crores, depending on Vendors business.
17	6	14	Scope of Work - Acceptance of invoices by Anchor	Self-Care portals for Vendors & Dealers - Are these portals in Vendor/Dealer environment or are these modules in the to be built SCF Platform	To be built on SCF Platform
18	6	16	Scope of Work - Additional Requirements	a) Can you provide details about LendSafe platform? b) What features/functionalities are currently being supported through this platform?	Lendsafe is the current LOS and LMS platform of the bank. Standard functionality of LMS and LOS is part of the system. Details will be shared with successful bidder



19	6	16	Scope of Work - API/ Integrations required	Do you already have a list of existing set of APIs which can be leveraged for interfacing with the new platform? If yes can you please mention the count of APIs and respective usage?	Will be provided to successful bidder
20	6	17	Scope of Work - API/ Integrations required	Apart from LMS, LOS, CBS can you share more details around the internal systems (count, usage) which will interface with the new SCF platform?	New SCF will require to integrate with ERP's of the Anchor /Dealers/Vendors . It will also interface with Banks CBS/LOS/Digital Lending platform. Will require to interface with Fintechs as the case maybe
21	Annexure VII	64	S.NO 4	For market intelligence of Anchor, do you foresee an analytics based dashboard/reports around personal profiling of the Anchors?	Personal profiling not envisaged
22	Annexure VII	65	S.NO 28	Can you share the list of all 3rd party platforms that the new SCF Platform will integrate with?	New SCF will require to integrate with ERP's of the Anchor ,Dealers,Vendors etc. . It will also interface with Banks CBS,LOS,Digital Lending platform The SCF platform will require to interface with Fintechs as the case maybe

23	Annexure VII	67	S.NO 57	Is multi-currency financing in scope? If yes, are there any specific requirements around Forex handling?	Multi-currency financing is not anticipated
24	5	9	Objective	Will it be Web Based Platform only? Is it required to provide mobile based Application for Bank Users / Vendors / Dealers / Anchors?	Bank users, Vendors,Dealers,Anchor customers will need both web based and mobile based application to access the platform .
25	6	10	Scope of Work - Underwriting & sanctioning of limit for Anchor	Should Platform have the capability to build the logic for generating the scorecard of Anchor/ Dealer / Vendor based on certain parameters?	Bidder understanding is correct
26	6	11	Scope of Work - Signing of MoU	Are bidders supposed to provide outsourcing services to complete offline KYCs or Sign MoU of Anchors / Vendors / Dealers?	Bidder has to fulfil the scope as given in the RFP
27	6	11	Scope of Work - E-stamping / physical stamping of the agreement	Is it expected that platform should support E franking of Agreements? Who will be doing Stamping of Agreements?	Platform should support E-stamping of agreements. While stamping of agreements will be done by the requisite authorities, the offline support for the same is part of bidder scope

28	6	10	Scope of Work - Sourcing the leads	Should platform provide separate Module for Lead Management system to track the lead / prospects?	Bidder has to fulfil the scope as given in the RFP
29	8	19	Vendor has to provide all the required documentation (hard copies & soft copies) related to the SCF Solution. Documentation should include User Manuals, System management manuals, technical manual, training manuals with indexes, glossaries, data dictionaries, meta-data etc. targeted at specific audience of users, systems manager/administrator etc.	We understand that there are different user groups like user, systems manager/administrator etc. Can you please define the responsibilities for the users, systems manager/administrator etc.?	Users would be Anchor personnel, Dealer personnel, Vendor Personnel, Bank Personnel, etc. Systems Manager and Administrator would be as per the industry best practices / systems requirements encompassing the Regulatory and statutory requirements.
30	8	19	General	The training content will be developed in English. Do you foresee any translation needs for the content?	Training content will be in English
31	8	19	General	Is there a requirement to create self-paced training materials (e-learning)?	Bidder to bring in best practices as required

32	8	19	<p>Vendor has to provide all the required documentation (hard copies &amp; soft copies) related to the SCF Solution. Documentation should include User Manuals, System management manuals, technical manual, training manuals with indexes, glossaries, data dictionaries, meta-data etc. targeted at specific audience of users, systems manager/administrator etc.</p>	<p>Please clarify if the bank needs any particular format/specification for hard copy of documents.</p>	<p>Bidder to bring in best practices as required</p>
33	<p>Section 6 - SCOPE OF WORK.</p> <p>C - Post Onboarding Module</p>	14	<p>1.5 Platform should have capability to verify invoices to be financed with GST portal</p>	<p>Is Central Bank team planning to take blanket consent from customer for doing this verification as available only with consent of corporate generating the invoice? GST portal has these details only after 3-4 days after invoice is generated so not sure if possible to do at time of all invoice uploads basis date of each invoice.</p> <p>Most banks do such checks for the trade as a separate service with e-Invoice and GST website sites post facto and not at the time of funding request.</p>	<p>Bidder Platform should have the capability to verify invoices to be financed with GST portal. The timing for the verification would be after the checks are available on GST website sites</p>

34	6 - SCOPE OF WORK  C - Post Onboar ding Module 8. Additio nal Require ments	15	8.1 - Platform solution should have provision to capture additional field information at each forwarded stage for all modules	Request to elaborate more on this. What are the fields or fields type and at what stage to capture this?	Will be shared with successful bidder. During discovery phase or system requirements phase
35	Section 6 - SCOPE OF WORK.  11 - Other Technic al Require ments	17	11.2 Platform should have capability to accept dynamic change requests as and when informed by bank for making changes in the Platform during UAT process	Can Central Bank team please elaborate the nature of changes expected at UAT stage? Any new changes development at this stage could cause instability and Regression testing need basis complexity of change requested.	Platform should be able to accommodate changes while in UAT to enable the launch of a strong supply chain platform as required by the bank. Until UAT sign off the process maybe iterative
36	6 - SCOPE OF WORK  C - Post	17	10.5 - Platform solution should provide parameterized options to Bank for automating the workflow process for each relationship	Is this requirement for for credit approval workflow or for disbursal workflow?	Bidder to fulfil the scope as given in the RFP

	Onboarding Module 10. Configuration / administration of the system				
37	14. TERMS OF PAYMENT  B. For Payment of Transac tional Costs	27	Broad terms of the payment will be released as follows: — The Fee/ Price is per transaction and is to be charged on the interest earned by the Bank, inclusive of all taxes, duties etc., — The TDS norms, if any applicable will be applied to the transaction fee	Does this pricing include GST or GST will be extra as mentioned "inclusive of all taxes, duties"?	Yes, inclusive of all taxes , excluding GST.

38	47. E-Tendering  47.2 - Registration Process for Bidders	49	<p>2. Bidder should be in possession of CLASS II or CLASS III-Digital Certificate in the name of company/bidder with capability of signing and encryption for participating in the e-tender. Bidders are advised to verify their digital certificates with the service provider at least two days before due date of submission and confirm back to Bank.</p> <p>The Bid Data that is prepared online is required to be encrypted and the hash value of the Bid Data is required to be signed electronically using a Digital Certificate (Class – II or Class – III). This is required to maintain the security of the Bid Data and also to establish the identity of the Bidder transacting on the System. This Digital Certificate should be having Two Pair (1. Sign Verification 2. Encryption/ Decryption)</p>	<p>It is not mandatory for companies to have a digital certificate. Can all documents and online verification or bidding be done using the digital signature certificate of any of the Authorized signatories as defined in the Board Resolution of the company?</p> <p>Our signatories sign on behalf of the company for all such purposes.</p>	Bidder understanding is correct
39	Annexure VII - Functional Requirements  F - Parameters	69	6 - Minimum period for which interest refund is not permissible should be available.	Kindly elaborate under what circumstances is this applicable with some use case / scenario / example	In supply chain finance, Bank charges the interest upfront . In case vendor makes pre-payment, Bank will charge interest for some minimum period and such minimum period filed must be configurable.
40	Annexure VII - Functional	70	8 - Option to collect charges in case of part finance availed	Kindly elaborate under what circumstances is this applicable with some use case / scenario / example	Bank will collect interest charges upfront or as the case may be and it should be configurable, even in case of part finance is availed.

	Require ments  K - Other Paramet ers				
41	Annexu re VII - Function al Require ments  M - File Upload / Downlo ad	70	5 - Provision to call external procedure before and after processing the file	Kindly elaborate under what circumstances is this applicable with some use case / scenario / example	Bidder to comply the requirement. Such as , but not limited to, for two factor authentication etc.
42	Annexu re VII - Function al Require ments  R - Security	75	29 - Bidder should have capability to integrate with Banks current LMS (Lendsafe) for maintenance of all limits	Kindly elaborate the purpose to integrate and what data exchange is needed with existing LMS since with this RFP, the assumption is a new LMS will be implemented by the bidder at Central Bank.	Bank will need integration with existing LMS (lendsafe), especially for maintenance of limits especially until, all the data is transferred to CBoIs new Digital Lending Platform. However the SCF platform should support inbuilt LMS and should be able to integrate with banks CBS system



43	Annexure VIII - Technical Requirements  C - Hardware and Operating System	77	Solution/Application should be platform agnostic.	Can you please highlight what kind of platform should solution be agnostic to?	Solution should be hardware and operating System agnostic
44	Annexure VIII - Technical Requirements  C - Hardware and Operating System	77	Data Integrity should be ensured using internationally accepted hashing algorithms such as MD5	Can you please elaborate what are the bank's approved encryption standards and algorithms? MD5 is a deprecated standard now, hence this clarification.	Data Integrity should be ensured using internationally accepted hashing algorithms such as SHA-256

45	Annexure IX - Masked Commercial Bid	82	Table 2. TRANSACTION COST/MONTH	<p>Recurring fees shown here or expected seems to be only on Loan Book financing.</p> <p>The LOS (Loan origination system) and BRE (Business rules engine for Credit) Fees are usually based on Per Application (market practice) which may be accepted or rejected by the bank and even each sanction given by the bank, may or may not lead to a Loan book so alternate pricing model needs to be considered. Kindly indicate how commercials for LOS + BRE should be put in the annexure as our suggestion is to base it on per application basis. Please advice.</p>	No Change RFP Clause remains
46	Annexure XX: Certificate of Local Content for	115	3._____ (Details of Locations where value additions are made and break up of local content percentage should be provided)	Please elaborate what details are to be shared for this as for us our product is completely made in India.	Please complete Annexure as per provided format

	Make in India (MII)				
47	C.8	19	Clearly articulated training plan with the brief functional & technical bio-data of the trainers have to be included in the proposal	When is this to be submitted and is there any prescribed format/level of detail expected	Bidder to provide the requisite details as prescribed in the RFP as part of the proposal
48	Annexure X.1	87	The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 3 years from the date of issuance of the RFP. In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 3 years	Request for relaxation of condition and revision of years in operation to 2 years; to encourage start-up participation in the process - Can 2020-21 and 2021-22 be considered please.	Please refer revised corrigendum Annexure X: Eligibility (Pre-Qualification criteria) SI No1 Final Clause The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 2 years from the date of issuance of the RFP. In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 2 years

49	Annexure VI.5	63	<p>Monthly average loan book value for supply chain finance on platform for any one private, public or foreign bank during FY21 22</p> <p>250 Cr to 500 Cr - 1 mark  500 Cr to 750 Cr - 3 mark  750 Cr to 1000 Cr - 5 mark  1000 Cr to 1500 Cr - 7 marks  Greater than 1500 Cr - 10 marks</p> <p>Bidder to provide response for best 3 private, public or foreign banks where the bidder's solution is live. Maximum of 10 marks will be allotted to response for each bank.</p>	<p>Request for reconsideration of allotment of marks for loan book values during FY 22-23, assuming the entity does not have a loan book value as high as 1000 cr or more. Requesting also for a revision of loan book value slabs to accommodate those with lower LBV (loan book value).</p>	No Change RFP Clause remains
50	Annexure VI.5	63	<p>Monthly average loan book value for supply chain finance on platform for any one private, public or foreign bank during FY21 22</p> <p>250 Cr to 500 Cr - 1 mark  500 Cr to 750 Cr - 3 mark  750 Cr to 1000 Cr - 5 mark  1000 Cr to 1500 Cr - 7 marks  Greater than 1500 Cr - 10 marks</p> <p>Bidder to provide response for best 3 private, public or foreign banks where the bidder's solution is live. Maximum of 10 marks will be allotted to response for each bank.</p>	Request for liberalization of marking scheme	No Change RFP Clause remains

51	NA	25	The Bid should be signed by the authorized signatory of the bidder. A power of attorney to that effect shall be submitted by the bidders and should be uploaded online on portal along with technical bid	Whether Resolution passed by appropriate committee will suffice the requirement in case of Public Limited Company?	Resolution passed by appropriate committee will suffice for the same
52	Annexure III	59	Format of Board Resolution	Whether resolution passed by the committee constituted by the Board for this behalf be considered?	Resolution passed by appropriate committee will suffice for the same
53	Annexure VI	62	Bidder Profile Evaluation	We understand the said annexure is for guidance purpose only and the same should not be submitted as part of bid response. Kindly Clarify	Bidder has to submit all documents as required in Annexure VI
54	Annexure X- 3 Eligibility	88	The Bidder must <b>have positive Operating Profit</b> (as EBITDA i.e Earnings Before interest, Tax, Depreciation & Amortization) entity for any two years in the last three years i.e. financial years –2019-20, 2020-21 and 2021-22* OR <b>The net worth of the bidder should be positive</b> as on RFP date and should not have eroded by more than 30% in the last three years.	We understand as either EBITDA should be positive of Net worth should be positive without 30% erod. Kindly confirm if we have net worth positive evidencing from Audited financials, still we required to submit CA Certificate? Any specific format for such case?	CA certificate is mandatory

55	Annexure X - 5	88	The proposed solution in totality including frontend, customer screen & dashboard should be live in at least <b>one private, public, or foreign bank with a minimum average loan book value of Rs. 500 Cr under Supply Chain Finance</b>	We have implemented Vendor Finance & Dealer Finance. Whether the same will be considered?	Bidder to provide proof of implementation of complete SCF at one bank (public/private/foreign) as per RFP
56	Annexure XI	90	List of Software Tools deliverable to Bank	What are the tools currently used by the Bank?	Bidder to provide the list of software tools that are being brought in as part of this RFP
57	Annexure XX	117	Bid Security	We are MSE entity, we believe, this should not be applicable to us. Kindly clarify	Bidder understanding is correct
58	1.1	9	Bidder should have capability (offline & online) to support the bank for sourcing and onboarding of Anchor leads	Can bidder only bid for SCF solution without this services opportunity of on-ground support for sourcing anchors	No Change RFP Clause remains
59	2.2	9	Platform should have capability to generate onboarding form from link for each Anchor partner pre-filled with information present in LMS/CBS	Is bank looking for end to end onboarding and supply chain operation or are the onboarding operations expected to be managed through bank's existing onboarding channel, If yes, which onboarding channel is the bank currently using for onboarding operations	The platform should have capability to generate onboarding form from link for each Anchor partner which would get pre-filled through the integration with Banks LMS/CBS system. Onboarding operations for Anchor Partner is to be managed by the bidder

60	2.2	9	Platform should have capability to generate onboarding form from link for each Anchor partner pre-filled with information present in LMS/CBS	From which channels are the information expected to be filled. Will anchors will always be bank's existing customers, if no, then how the information is expected to be captured. Is it only through Pan, aadhar or any other channel as well. Kindly specify How onboarding of vendors/ dealer is expected through SCF channel. Will this be done at the same time along with the anchor or vendor and dealer onboarding can be done anytime later	In the event the Anchor customer is new to bank , then the onboarding process will require to be completed including KYC of the customer as per Banks process
61	2.3	9	Platform should have capability for each anchor to upload documents such as KYC, bank statements, Aadhar, Pan etc. as required by the bank	Does CBI require a New KYC Solution as well or wants to integrate with Existing One? And what are the existing third party integration in place with the bank	Bank has an existing KYC solution. Bidder solution should be able to integrate with the same to enable Anchor customers to upload documents such as KYC, bank statements, Aadhar, Pan etc. as required by the bank. The SCF platform should have the capability to store documents of kyc and other documents as required for the application

62	7	19	Infrastructure	Does bank require on premise or cloud implementation	Bidder to propose on cloud platform
63	12	17	Platform should have capability to develop a custom dashboard as per the requirement of our Bank in the portal	Does CBI has a exisiting analytical platform or require new Dashboard &reporting solution?	Bidder Platform should support a custom dashboard for SCF Platform for reporting and other MIS as per the requirement of the Bank in the portal
64	9	19	The Bidder is required to design, develop, supply, install, train, customize, test, implement, and go-live for Supply Chain Finance as per the requirements of this RFP within 14 weeks from the date of Purchase Order signing.	Request bank to extend the Implementation timelines from 14 weeks to minimum 30 weeks.	No Change RFP Clause remains
65	Annexure X	87	The proposed solution in totality including frontend, customer screen & dashboard should be live in at least one private, public, or foreign bank with a minimum average loan book value of Rs. 500 Cr under Supply Chain Finance	Request bank to also include NBFC's and reduce the Average lone book size requirement to Rs. 250 Cr	No Change RFP Clause remains
66	6, Scope of work,	14	Table C: Pt 2.1 Platform should have capability to provide Vendor (in VFS model) / Dealer (in DFS model) the option to choose any future date for discounting	How bank is expecting to extend Portal access to Vendors & Dealers. Whether this will be done through online portal where they will register or controlled by the bank where anchor will direct based on which link will be shared to the respective user	Please refer RFP Point 6, scope of work, Page no 11, table B , vendor/ dealer on boarding module



67	6, Scope of work,	10	Table A: Step 4 Underwriting & sanctioning of limit for Anchor	How limits are expected to be maintained. Will this be done through centralised limit management system, or should this be maintained through SCF platform	Limits should be maintained through centralised limits management system. This will be maintained on the SCF platform
68			Last Date and Time submission of Bids Mode of bid submission & online portal's URL is 3.00pm 26th April'23	Request bank to provide an extension till 15th May'23 for the final RFP submission.	Please refer to corrigendum for Revised Bid Submission dates for the final RFP submission
69	Annexure IX	82	Table 2: TRANSACTION COST/MONTH	Can we propose any other application pricing structure	Bidder is requested to provide application pricing based on the structure provided in the RFP Annexure IX -Masked Commercial Bid
70	Annexure IX	82	Table 2: TRANSACTION COST/MONTH	In case of proposed pricing structure how will vendor identify the loan book details, in case of on- premise implementation	Bank is looking for a cloud based solution
71	Annexure VIII, Point 2 Sub Section - J , Point 13	81	Platform should have ability to integrate with different Fintech platforms at no additional cost to the Bank	Integration comes with different challenges. Proposed solution comes with open API architecture, respective source system can consume the data however specific integration needs to be understood mutually	Bidder is expected to integrate with different Fintech platforms via API's at no additional cost to the bank

				hence would request bank to relax these points and we can't guarantee on the cost component	
72	Annexure VIII, Point 2 Sub Section - J, Point 12	81	Platform should have ability to integrate with different Anchor/vendor/dealers at no additional cost to the Bank	Integration comes with different challenges. Proposed solution comes with open API architecture, respective source system can consume the data however specific integration needs to be understood mutually hence would request bank to relax these points and we can't guarantee on the cost component	Bidder is expected to integrate with different Fintech platforms via API's.
73	Annexure X: Pt 1	87	The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in existence for last 3 years from the date of issuance of the RFP. In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 3 years	Request to consider Relaxation in Date of Incorporation from 3 years to 2 years	Please refer to the corrigendum clause for the same The bidder should be a company registered in India as per Company Act 1956 /2013 or a Limited Liability Partnership company under the Limited Liability Partnership Act 2008 in India or a PSU/Government organization and should be in

					<p>existence for last 2 years from the date of issuance of the RFP.</p> <p>In case the current bidder is the result of a merger/ acquisition, at least one of the merging companies should have been in operation for a minimum of 2 years</p>
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