



# CHAITANYA GODAVARI GRAMEENA BANK

(A Government undertaking sponsored by Union Bank of India)

HEAD OFFICE :: GUNTUR

DEPT : IT

DATE: 29.12.2023

## Addendum - II

RFP for selection of solution and service provider for supply, implementation and maintenance of Loan Origination System (LOS)

Tender Reference: 099/51/RFP/2023-24/05, Date: 02.12.2023

Date of Addendum: 29-12-2023

Purpose of Addendum:

Amendments in RFP document & Clarifications

### Amendments:

Page No. in RFP	Current Clause details as per RFP	To be amended as
2	<b>BID DETAILS:</b> Last date for receipt of Bid Documents: 03/01/2024 at 03.30 PM	<b>BID DETAILS:</b> Last date for receipt of Bid Documents: <b>09/01/2024 at 03.30 PM</b>
2	<b>BID DETAILS:</b> Date & Time of Opening of Technical Bids: 03/01/2024 at 04.00 PM	<b>BID DETAILS:</b> Date & Time of Opening of Technical Bids: <b>09/01/2024 at 04.00 PM</b>
35	<b>Payment Terms:</b>	<b>As per annexure</b>
7 & 8	Broad scope of work: Digital data collections including but not limited to Advanced Analytics models, Case management, workflow management, overdue tracking and management, Legal management (SARFAESI/ other measures at each of the stages), Communication (Notice tracking etc.), Collections (through Mobile module/ Web module for agents, agencies, and branches etc.).	RFP Clause is removed.
18	Clause No.3.2: The bidder should provide Hardware, Operating System and Oracle Database.	The bidder should provide Hardware, Operating System and Database.



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69	16. Establish co-lending processes by integrating with external partners.	RFP Clause is removed.
	<b>Exemption for MSMEs - Turnover &amp; Performance</b>	The Applicable MSME guidelines would be effective for this RFP.

All the other terms and conditions of the RFP read with Addendum-I & II remain unchanged.

Place : Guntur  
Date : 29.12.2023

Dr. B V RAMANA RAO  
GENERAL MANAGER

## Clarifications:

Page No.	Clause	Clarification sought	Clarification given
7	Broad Scope of work	<p>Request the Bank to remove the scope of Hardware, OS, and DB and float a separate RFP for the same because the OEMs for LOS/Digital Lending are OSDs (original software developers) who will have experience and proficiency around the LOS project. Undertaking an endeavour that demands management of the hardware infrastructure might affect the OEM/OSD ability to devote 100% of their skillset to deploy the LOS which is the primary growth driver for CGGB.</p> <p>Alternatively, Bank may consider adding "OEM/Bidder" wherever the "Bidder" word has been mentioned.</p>	No Change in RFP Terms and Conditions.
-	General	<p>Please provide yearly volumes for -</p> <ol style="list-style-type: none"><li>1. Total and Concurrent Number of Bank users that will use the proposed Application over Web Desktop</li><li>2. Number of users (Bank DSAs) that will use the Application over Mobile Devices to initiate Loan Application</li><li>3. Number of users (Customer and Dealers) that will use the platform through Web Portal</li></ol>	All the current 1300+ bank staff would be using the application and the concurrent usage would be 600 + users. A good number of bank staff is expected to increase in the coming years.



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		4. Number of Customers that will use the platform through Mobile Application	
-	General	Kindly, share the breakup of present transaction volume details product wise initiated through various channels and expected scalability volume on yearly basis for the following LOB's - 1. Retail 2. Agri 3. MSME	Please refer the RFP for the projected volumes.
-	General	Please provide type and volume of existing data to be migrated to the proposed solution.	Not applicable w.r.t the present RFP
-	General	Please provide the monthly volume of structured documents over which extraction is to be applied to extract data	Please refer the RFP for the projected volumes.
-	General	Please provide the name of the core banking system with which the proposed solution is to be integrated with.	Finacle 7x (Upgradation to Finacle 10x is in progress). Bidder is expected to provide the solution in compatible with both Finacle 7x and 10x.
62	Annexure-7: Technical Specification/Compliance  Point 6 - The platform must have the capability to initiate automated alerts and notifications, tailored to the specific preferences of customers and appropriate Bank users in line with individual use-case scenarios. These notifications should be hyper-personalized, dispatched across preferred communication channels and timings. Additionally, the platform should be adept at integrating with the bank's pre-existing SMS and Email gateways.	Please provide the number of monthly communications that will be sent to customer per month	Please refer the RFP for the projected volumes.
63	Annexure-7: Technical Specification/Compliance	As per our understanding Bank will take care of ETL activities and provide data in a structured format	The ETL activities should be taken



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	Point 11 - The platform is required to have the capability to Extract, Transform, and Load (ETL) data from source systems and possess the capacity to process and consume Big Data.	at a central repository.  Bank to confirm our understanding.	care by the bidder only.
74	Annexure-8: Functional specifications  OCR	It is assumed that implementation of Scanning solution is in part of scope. Please confirm if the assumption is correct?  If implementation of Scanning Solution is in part of scope please specify the number of branches and number of users who will use scanning solution will be required for the scanning of applications or any other documents?	We are having 256 branches as on date.
75	Annexure-8: Functional specifications  Land Records Verification: Verify land ownership through land and revenue records.	Land Record verification can be done only for states where land records are digitized and are available through APIs. Rest will have to be done manually. Please give consent on our understanding.	We operate in Andhra Pradesh. The Bidder should make necessary arrangements or tieups with Govt or any other body for the land records authenticity.
73	Annexure-8: Functional specifications  Fintech capabilities envisaged e-KYC capability:  Point 5. The video KYC feature must encompass Video PD, liveness checks, and geo-tagging functionalities	As per our understanding, the proposed solution will integrate with Bank's existing Video PD solution.  Kindly confirm.	At present, we are in the process of onboarding to Video KYC feature.
75	Annexure-8: Functional specifications  Point 60 - e-Sign: Implement e-Sign capabilities. Point 61 - e-Stamping: Incorporate e-Stamping functionality.	As per our understanding, Bank will provide e-sign and e-stamping API's to the proposed solution for integration.  Kindly confirm.	Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor



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			service or the bank's choice. The Vendor should integrate with out any costs.
75	<p>Annexure-8: Functional specifications</p> <p>Point 70 - Photo Liveliness Check: Implement photo liveliness checks.</p>	<p>As per our understanding, the photo liveliness check details will be provided by Bank / Partner, and the API's of the external application for integration will be shared to proposed solution.</p> <p>Kindly confirm</p>	<p>Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.</p>
75	<p>Annexure-8: Functional specifications</p> <p>Point 76 - Social Media Crawl: Crawl social media content.</p>	<p>As per our understanding, the social media business account will be procured by Bank / partner, and the API's for integration will be shared to proposed solution.</p> <p>Kindly confirm.</p>	<p>The Bank has its own social media account. The vendor should provide the expected functionalities.</p>
78	<p>Annexure-8: Functional specifications</p> <p>Point 91 - Document Uploading and Management:</p> <ul style="list-style-type: none"> <li>- Support for uploading scanned document images at multiple stages, including digital dockets.</li> <li>- All files must undergo antivirus scanning before server storage.</li> </ul>	<p>Do you have an existing DMS Solution? If yes, please mention the name and the quantity of data to be migrated. It is assumed that implementation of document management solution is also in part of scope. Please confirm if the assumption is correct?</p> <p>If implementation of DMS is in part of scope please specify the number of users who will be accessing the proposed DMS solution for</p>	<p>Bank does not have any DMS. There is no migration required. The proposed solution should have all the functionalities specified in the RFP.</p>



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		<p>uploading and retrieving of documents?</p> <p>Requesting CGGB to provide the average size of documents per transactions (E.g.: KYC, Application Forms, Photo etc.)</p>	
78	<p>Annexure-8: Functional specifications</p> <p>Provide ready-made solutions that come with present modules, workflows, integrations, etc., for standard products such as Personal loans, Home loans, Agricultural loans, Working capital loans, Vehicle loans, and Supply chain finance.</p>	<p>Please elaborate on the LOB requirement, Retail, Agri, MSME and Large Corporates. Confirm which all are required. In the commercial BoQ also, only implementation of personal loans, education loans &amp; Agri-Gold loan has been mentioned.</p>	<p>The current RFP is limited to implementation of Agri Gold Loan, Personal Loan and Education Loans.</p>
78	<p>Annexure-8: Functional specifications</p> <p>Mobile Integration for Field Operations: Mobile and tablet solutions for field data, document, and image uploads.</p>	<p>Is mobile application for DSAs required or we have to integrate with existing mobile apps. Please also confirm all initiation channels required like Mobile, Customer Facing Portals and Branch Walk in</p>	<p>The vendor should support for all the current existing channels ( Mobile Banking/Internet Banking etc) and also future integrations with out any cost.</p>
78	<p>Annexure-8: Functional specifications</p> <p>OCR</p>	<p>Is vendor required to provide OCR capabilities as well or integrate with some OCR engine</p>	<p>Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate</p>



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			with out any costs.
78	<p>Annexure-8: Functional specifications</p> <p>General</p>	<p>Scope is for Loan Origination Solution only to initiate and process application for desired LOBs. Please give consent on understanding.</p>	<p>The current RFP is limited to implementation of Agri Gold Loan, Personal Loan and Education Loans. Please refer RFP for the solution requirement in its entirety.</p>
80	<p>Annexure-8: Functional specifications</p> <p>Point 109 - Provision of a Software Development Kit (SDK) for integration with applications like CRM, Omni-channel, Internet Banking, Mobile Banking, Chatbot, third-party apps, etc.</p>	<p>Can a PWA (Progressive Web Application) suffice in case of a SDK for integration with applications like CRM, Omni-channel, Internet Banking, Mobile Banking, Chatbot, third-party apps, etc.</p> <p>Kindly confirm.</p>	<p>The vendor should ensure proposed technology does have the expected user experience and the bank is at discretion to instruct the vendor to provide as per the RFP requirement at any stage.</p>
16	<p>3. Broad Scope of Work:</p> <p>All the patches/ fixes/ updates, minor and major version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor/major version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.</p>	<p>Bidder/OEM shall provide the latest version of the solution which is already in use by major Banks and NBFCs.</p> <p>We request the Bank to remove the term major from this clause since a major upgrade would entail a lot of effort from the Bidder/OEM and it is difficult to factor it now before the bid submission.</p>	<p>No Change in RFP Terms and Conditions</p>



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44	21. Term of execution of work	Given the complexity of the project and business criticality of the proposed LOS Application request the Bank to Modify the implementation timeline to 10 Months. In line with the timelines mentioned in the RFP. The current requirement of 8 weeks is too low for a turnkey project such as this.	No Change in RFP Terms and Conditions.
35	Penalty Charges	Request the Bank to cap the penalties at 5% of the contract value (or yearly pay-out)	No Change in RFP Terms and Conditions.
40	6. Customer References: References for Digital Lending Platform implementations in Category A: Loan modules implemented in Scheduled Commercial Banks with business size of at least INR Twenty Thousand Crore:	Request the Bank to clarify the number of references that we need to share to merit maximum marks. We request Bank to modify the clause to a "minimum of 5 references with business size of twenty thousand crores".	No Change in RFP Terms and Conditions.
35	<b>Payment Terms: * 70 % of Total cost of Hardware with system software (OS) on delivery, installation and commissioning of Client Software, Communication equipment etc. and submission of invoice with proof of delivery, installation and successful commissioning. * 30% of Total cost of Implementation for Hardware and System Software after 3 months of live run.</b>	<b>Request the Bank to modify the payment terms of the software to 100% upon "delivery of licenses"</b>	No Change in RFP Terms and Conditions.
25	6. Bidders' Eligibility Criteria: The annual turnover in the three preceding financial years 2020-21, 2021- 22, 2022-23 of the bidders should not be less than Rs.25.00 crores i.e., in each of the three years.	We understand that CGGB is looking for well-established reputable OEM / Bidder who have considerable experience and are financially capable to deliver and support the solution over the span of 5 years.  We request Bank to Modify the clause as -	No Change in RFP Terms and Conditions.





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		<p><i>The annual turnover of Bidder / OEM in the three preceding financial years 2020-21, 2021- 22, 2022-23 of the bidders should not be less than Rs.200 crores i.e., in each of the three years.</i></p>	
25	<p>6.Bidders' Eligibility Criteria: Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement - STP/Near STP) *Bidder has to submit the credentials from the clients which are acceptable to the bank.</p>	<p>We suggest that Bank to admit OEMs / Bidders having relevant experience in implementations with Banks as these OEMs / Bidders will have better understanding of implementation and working.</p> <p>Also, NBFCs have different way of functioning than a Scheduled commercial Bank and have less complex architecture.</p> <p>Therefore, we request Bank to modify clause as</p> <p><i>Experience of Bidder / OEM in digital journey implementation in two Scheduled Commercial Banks. *Bidder / OEM has to submit the credentials from the clients which are acceptable to the bank.</i></p>	<p>No Change in RFP Terms and Conditions.</p>
26	<p>6.Bidders' Eligibility Criteria: The bidder should have ability to provide on-site resources in Hyderabad and Chennai (in case of DR), at the Bank's desired location for implementation and support as per need of the Bank</p>	<p>Our understanding is that the implementation site will be in the DC at Hyderabad and DR in Chennai.</p>	<p>We have our DC at Hyderabad and DR at Chennai</p>
7	<p>The platform should be low-code/ no-code, scalable, modular with enhanced UI/UX functionalities having ability to develop new journeys through drag &amp; drop workflows. The platform should have out of the box solutions with end-to-end</p>	<p>The solution has 3 loan journey that are to be offered, is entire solution expected to be implemented within 8 weeks or each journey is to be delivered in 8 weeks.</p>	<p>The solution with agri gold loan is being prioritised with in the 8 week period. And the rest two products to be implemented parallely as per</p>



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	implementation timelines of 8 weeks		the bank defined timeplan.
7	<p>Open and Pre-integrated ecosystem partnerships by securely exposing digital platform components (Business and Data components) via APIs to external parties i.e. allow use of internally developed valuable portfolio of reusable components in the partner's offerings, to generate new revenues, increase customer satisfaction, etc., Pre-integrated with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping &amp; e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank.</p>	<p>Please clarify if the Bidder has to provide all the Integration services or the bank will directly procure the Integration APIs and the bidder will be expected to integrate with the same.</p>	<p>Please refer Clauses on Fintech integration. The vendor should provide the features. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.</p>
11	<p>The proposed platform should be Big Data ready.</p>	<p>The solution should have integration &amp; handshake capabilities or it is expected that the solution should itself be able to manage big data</p>	<p>Solution should take care of all the required areas</p>
30	<p>The MSME Bidders should submit the EMD or "Bid Security Declaration" on their organization's letter head as per the Annexure duly signed and stamped by their authorized signatory.</p>	<p>It is not specified whether The Bidders submitting the MSME Certificate will be exempted from EMD submission or there will be no exemption of EMD for any bidders, Please clarify</p>	<p>The Bank shall accept the UDYAM certificate if it is valid.</p>
	<p>Supply of Hardware</p>	<p>Can the bidders for hardware be separate as if the bidder can only offer the software solution (LOS) and the bank can accept a different hardware vendor, this would make</p>	<p>No Change in RFP Terms and Conditions.</p>



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		it a lot easier for us and many other bidders & the bank can have a evaluation among many good solution providers. Hence, Requesting the relaxation for the same.	
7	Clause No.3: Digital data collections including but not limited to Advanced Analytics models, Case management, workflow management, overdue tracking and management, Legal management (SARFAESI/ other measures at each of the stages), Communication (Notice tracking etc.), Collections (through Mobile module/ Web module for agents, agencies, and branches etc.).	When we review the RFP, we didn't see any functional specification mentioned towards collection, Legal Management, Notice Tracking, Colleciton for agent and branches etc. Whether bank is also looking for this solution within this RFP and more over for collection and legal normally bank comes out with separate RFP. we request bank to clarify this? whether vendor have to include commercials for collection and Legal Management system as well ?	No Change in RFP Terms and Conditions.
18	Clause No.3.2: The bidder should provide Hardware, Operating System and Oracle Database.	Implementation will be done in Bank's DC and DR. We request the bank to provide Hardware, Operating System and Oracle Database.	No Change in RFP Terms and Conditions.
29	Clause No.9: RFP Fee : RFP Fee is exempted for the Bidders having the NSIC Certificate or MSME Certificate; Bidder has to submit the valid proofs from NSIC at the time of Bid submission.	Can we submit udyam certificate for MSME exemption for RFP Fee. Please clarify this ?	Bank shall accept the Udyam certificate if it is valid.
30	Clause No.10: EMD : The MSME Bidders should submit the EMD or "Bid Security Declaration" on their organization's letter head as per the Annexure duly signed and stamped by their authorized signatory.	We will submit udyam certificate for MSME from EMD exemption and also Bid security declaration. Will bank accept it?	Bank shall accept the Udyam certificate if it is valid.
35	Clause No.13: Payment: For Hardware:	When we review the Payment Term, we could not find the	Please refer Annexure.



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	<p>The successful bidder shall give acceptance within 7 days from the date of receipt of the LOI/ Purchase Order. However, Bank reserves right to cancel order, if the same is not accepted within 7 days from the date of receipt of LOI/ Purchase Order.</p> <p>Ø No advance payment will be made.</p> <p>Ø 70 % of Total cost of Hardware with system software (OS) on delivery, installation and commissioning of Client Software, Communication equipment etc. and submission of invoice with proof of delivery, installation and successful commissioning.</p> <p>Ø 30% of Total cost of Implementation for Hardware and System Software after 3 months of live run</p>	<p>payment terms for LoS software, FMS charges, ATS Cost, Fintech charges . We request Bank to clarify this?</p>	
<p>39</p>	<p>Clause No.17: Technical Evaluation: Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement - STP/Near STP) *Bidder has to submit the credentials from the clients which are acceptable to the bank.</p>	<p>DLP is recent concept in Indian banking and there are limited successful deployments in India. We request bank to consider scoring based on bidder capability for handling this kind of bigger project and their knowledge, domain expertise and experience in LOS. When we review the technical Evaluation. We understand Max mark is 150. whether bank will consider if the bidder submits 1 ( One )client reference to obtain max marks? Or please specify the Bifurcation of 150 marks allotted to it</p>	<p>the evaluation will consider the breadth and depth of experience in significant projects. While a single strong client reference is valuable, multiple references are advisable to demonstrate comprehensive capabilities. The total of 150 marks is allocated across criteria including project experience, technical</p>



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			solution, management approach and other critical areas required for project.
40	<p>Clause No.17: Demo - Bidder has to demonstrate at least 2 Journeys, nearer to bank's requirement from two different SCB/NBFCs and it should not be prototypes/videos Additionally, the bank can ask the bidder (OEM/SI) to demonstrate creation / modification of journeys with select API integrations.</p>	<p>When we review the RFP, we understand the requirement for DLP is for Gold Loan, Education Loan and Personal Loan. Whether bank is expecting any 2 Journey from the three product ? Also for API integration vendor have to put efforts and cost in integrating , we request bank to clarify whether Bank will be providing these API?</p>	<p>Bidder has to consider all integration efforts. The solution should be comprehensive. Bidder has to demonstrate on few API integrations which are necessary for our products.</p>
40	<p>Clause No.17: Demo - Bidder has to demonstrate at least 2 Journeys, nearer to bank's requirement from two different SCB/NBFCs and it should not be prototypes/ videos Additionally, the bank can ask the bidder (OEM/SI) to demonstrate creation/ modification of journeys with select API integrations.</p>	<p>Bidder will have limited API integrated for Demo purpose. Also for API integration vendor have to put efforts and cost in integrating, we request bank to clarify whether Bank will be providing these API?</p> <p>or</p> <p>We request the bank not to test demo application with select API integration. please clarify this ?</p>	<p>bidders are required to demonstrate two real-world journeys from their work with SCBs or NBFCs, not just prototypes or videos. It is essential for bidders to showcase their ability to integrate with APIs, as it's a crucial the requirement</p>
40	<p>Clause No.17: Client References for Digital Lending Platform implementations in Category A: Loan modules implemented in Scheduled Commercial Banks with business size of at least INR Twenty Thousand Crore:</p>	<p>DLP is recent concept in Indian banking and there are limited successful deployments in India. We request bank to consider scoring based on bidder capability for handling this kind of bigger project and their knowledge, domain expertise and experience in LOS. We request the Bank to consider the Bidder Capability for</p>	<p>No change in RFP terms and conditions.</p>



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		implementing LOS solution in scheduled commercial bank/ RRB /NBFC.	
40	Clause No.17: Based on credentials and experience of the team for the project	<p>DLP is recent concept in Indian banking and there are limited successful deployments in India. We request bank to consider scoring based on bidder capability for handling this kind of bigger project and their knowledge, domain expertise and experience in LOS. When we review the technical Evaluation. We understand Max mark is 50. whether bank will consider if the bidder submits 1 (One) client reference to obtain max marks?</p> <p>Or</p> <p>Please specify the Bifurcation of the project along with the marks allotted to it</p>	No change in RFP terms and conditions.
43	<p>Clause No.21: Term of execution of work: The vendor shall deliver and complete the installation of all the devices and rollout the entire solution within 8 weeks from the date of issue of the Purchase Order.</p>	In recent RFP to DLP, Big Bank (PSU) Have a timeline for delivery at least 6 months to 1 year including Hardware and OS and Software. We request the bank to consider at least 6 Months from date of DSRS sign off.	No change in RFP terms and conditions.
101	<p>Clause No.6: fintech Charges: Aadhaar, PAN, Other OVDs, Utility Bills, EPFO, Vahan, CERSAI, OCR &amp; Document Compression, Account statement analysis, Account Statement Analysis and Automated CAM, Spend Analyzer &amp; Portfolio Builder, Fraud Check, Anti Money Laundering (AML), Digital Footprint &amp; Social Media Data, Document Digitization &amp; Extraction, ITR and Form 26 AS, GST, MCA,,</p>	Whether the bank is looking for these many API mentioned in RFP for integration? If any additional API is to be required for integration, we request the bank to mention it for our commercial calculation for number of integrations?	Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.



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	eSign, eStamp, eMandate, Mobile Metadata / SMS Scraping, Multi Bureau, Video KYC, Geo tagging, Defaulter Lists, Legal Data Analysis, Registration Details and any other to be added by the bidder		
101	Clause No.6: Fintech charges	We request the Bank to provide the details on committed volume of transactions for validation on a quarterly / annual basis.	Please refer projected volumes of loans and the bidder should provide the services as per the actual volume.
101	Clause No.6: Fintech charges	We understand the fintech charges are paid on actual. We request the bank to specify whether fintech are paid in Monthly basis / quarterly basis.	Currently it would be monthly and it will be reviewed for changing of frequency, the bidder should provide without any extra cost.
100	Clause No.4: Onsite FMS Support Charges	We request the bank to specify whether FMS Charges are paid in advance on quarterly basis.	No Change in RFP Terms and Conditions.
100	Clause No.4: Cost of Implementation, Customization and Integration for loan module	We request the bank to specify on payment terms for cost of implementation, customisation and integration	Please refer annexure.
102	Clause No.7: Training cost	We request the bank to specify on payment terms for Training	Please refer annexure.
7	Clause No.3: Pre-integrated with various service providers in the eco-system like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping & e-Signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful	We request the bank to consider change request, if Bank find any new integration to be done after DSRD (Detailed Specification requirement Document) Sign off	No change in RFP terms and conditions.



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	<p>bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank.</p>		
	<p>9. Support connections with external stakeholders, such as advocates, DSAs, Business Correspondents, and more through a unified mobile application.</p>	<p>Does CGG Bank require connections with external stakeholders only via mobile application or through other channels as well?</p>	<p>The requirement to support connections with external stakeholders, as outlined in the tender, primarily focuses on the use of a unified mobile application. This application is intended to be the central platform for facilitating interactions with various external stakeholders like advocates, DSAs, and Business Correspondents. However, it is also important for this mobile application to integrate well with other existing channels and systems of the bank. This integration ensures a seamless and cohesive experience, both for the stakeholders and for the bank's internal</p>





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			<p>processes. While the mobile application is the primary interface, the system behind it should be capable of interacting with and supporting other communication and operational channels as necessary.</p>
	<p>9. Support connections with external stakeholders, such as advocates, DSAs, Business Correspondents, and more through a unified mobile application.</p>	<p>Kindly specify the business activities expected in the mobile application.</p>	<p>The requirement to support connections with external stakeholders, as outlined in the tender, primarily focuses on the use of a unified mobile application. This application is intended to be the central platform for facilitating interactions with various external stakeholders like advocates, DSAs, and Business Correspondents. However, it is also important for this mobile application to integrate well with other existing channels and systems of the bank. This</p>



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			integration ensures a seamless and cohesive experience, both for the stakeholders and for the bank's internal processes. While the mobile application is the primary interface, the system behind it should be capable of interacting with and supporting other communication and operational channels as necessary.
	3. The proposed Platform should use a multi-tier (minimum 3-tier) architecture for the main application using cloud-native architecture implemented on premise environment including web & touch enabled user interface, with ready to lift and shift to cloud, without any additional cost to the Bank.	Since along with on-premise deployment, proposed solution is also expected to be cloud ready, does CGG Bank has a preferred cloud partner?	The bank does not have any cloud partner.
	4. Draft the blueprints for the UI/UX design.	Kindly elaborate the requirement with an example.	The vendor is expected to provide mock ups.
	. No advance will be paid against the Purchase Order. -No advance payment will be made. -70 % of Total cost of Hardware with system software (OS) on	<b>As software OEMs, we, being reliant on hardware OEMs, are required to obtain hardware from other hardware OEMs. Currently, the hardware OEMs are requesting</b>	No Change in RFP Terms and Conditions.



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	<p>delivery, installation and commissioning of Client Software, Communication equipment etc. and submission of invoice with proof of delivery, installation and successful commissioning. -30% of Total cost of Implementation for Hardware and System Software after 3 months of live run.</p>	<p><b>payment upon delivery. We kindly request the bank to alter the payment terms for hardware to 100% upon delivery</b></p>	
	<p>Technical evaluation. Customer References: References for Digital Lending Platform implementations in Category A: Loan modules implemented in Scheduled Commercial Banks with business size of at least INR Twenty Thousand Crore:</p>	<p>Customer References: References for Digital Lending Platform implementations in Category A: Loan modules implemented in Scheduled Commercial Banks / NBFC / State Cooperative bank. Request Bank to give relaxation on business size up to INR 1000 Cr.</p>	<p>No Changes in RFP Terms and Conditions.</p>
	<p>Technical evaluation. Team To be submitted with back papers &amp; Annexure: Based on credentials and experience of the team for the project</p>	<p>Request Bank to elaborate on the back papers which needs to be submitted</p>	<p>Bidder needs to submit the details like Relevant experience of resources</p>
	<p>General Query</p>	<p>Please share the below details to arrive at the hardware sizing</p>	
		<p>Total Number of Users</p>	<p>Currently the bank has 2.3 million plus customers .</p>
		<p>Number of Internet/Mobile users</p>	<p>One Lakh Plus</p>
		<p>Number of Concurrent Internet/Mobile users</p>	<p>Near one lakh mobile banking registration exist.</p>
		<p>Number of Product Holdings Per Customer</p>	<p>Will be disclosed to the selected vendor</p>



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		Number of Branches	256
		Number of Customers	2 million Plus
		Number of Accounts	2.3 Million Plus
	General Query	Please share the name of existing applications used by CGG Bank	Will be disclosed to the selected vendor
		Existing Loan Origination System	No LOS exists
		Existing Loan Management System	No LMS exists
		GL and Finance Management	It is handled through CBS
		Risk/Credit Rating System	Bank's internal tools/applications handle this operation.
		Digital Channels	Mobile Banking/Internet Banking/ ATM etc
		Middleware System	Will be disclosed to the selected vendor
		Document Management System	No DMS for Loans exist.
		Any other	
	Bid Details. RFP fee - Rs.1,00,000/-	Typically, the bid document fee is quoted at a lower amount. However, we've observed that the bid document fee is specified as Rs 1,00,000/-, and it is non-refundable. We kindly request the bank to either decrease the bid document fee or make it refundable.	No change
	PBG Duration	Request bank to mention the Duration of PBG	It shall be Contract duration



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	PBG Claim Period	Request Bank to mention the PBG Claim period	It shall be Contract duration plus 6 months
	General	<p>Following clause is missing. Please include:</p> <p>Intellectual Property Rights</p> <p>a. the Licensor hereby confirms that:</p> <p>i. to the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party.</p> <p>ii. All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources.</p> <p>b. the Licensee hereby states that;</p> <p>i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution.</p> <p>ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies.</p> <p>iii. The Licensee shall not attempt to register any of Trademarks, company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution.</p> <p>iv. All Intellectual Property Rights</p>	No Changes in RFP Terms and Conditions



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		<p>in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs) or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor</p>	
	General	<p>Following clause is missing. Please include:</p> <p>Limitation of Liability Licensor's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from Licensor. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to Licensor during the calendar year of such claim. Under no circumstances shall the liability of Licensor regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above.</p> <p>The aforesaid limitation does not apply to any liability of the Licensor towards violation of third-party Copyrights / Intellectual Property Rights or for any loss or damages caused to the Bank's premises or property, solely</p>	No changes in RFP terms and conditions



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		<p>attributable due to the acts of the Licensor/ Licensor 's employees, representatives.</p> <p>The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an economic or financial nature, which may be deemed as consequential incident of the claim.</p>	
	<p>16. The successful bidder will indemnify the Bank against all actions, proceedings, claims, suits, damages and any other expenses including Bodily injury or Death and damage to real property and tangible property for causes attributable to the Bidder. The Supplier shall also indemnify the Purchaser against all third party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or any part thereof without any limitation.</p>	<p>Kindly replace original clause with below mentioned text :</p> <p>a. Indemnification The Licensor hereby indemnifies Licensee from costs and expenses arising from infringement of unaffiliated third party rights by the Software Solution provided that: (1) Licensor is given prompt notice of the claim; (2) Licensor is given immediate and complete control over defence and/or settlement of claim, and Licensee fully cooperates with Licensor in such defence and/or settlement; (3) Licensee does not prejudice in any manner Licensor's conduct of such claim; and (4) the alleged infringement is not based upon use of Software Solution in a manner prohibited under this Contract, in a manner for which Software Solution was not designed, or in a manner not in accordance with Specifications.</p> <p>b. Altered Version The Licensor shall have no liability for any claim of infringement based on (a) use of a superseded or altered version of Software Solution if infringement would have been</p>	<p>No changes in RFP terms and conditions</p>



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		<p>avoided by use of a current or unaltered version of Software Solution which Licensor made available to Licensee or (b) combination, operation or use of Software Solution with software, hardware or other materials not furnished by Licensor.</p> <p>c. Liability The foregoing states Licensor's entire obligation and liability with respect to infringement of any intellectual property right.</p>	
44	22: 4 weeks to UAT	CGGB will be going with the LOS which Jocata have or will there be any changes required as per CGGB process. If yes, should these changes to be completed within the timelines or Jocata will get more time based on agreed efforts?	No changes in RFP terms and conditions
9, 71, 72, 73	3.1: Scope - Agriculture-Gold Loan, Personal Loan, Educational Loan	<p>Initial Scope given as 3 Products in Page no 9 however in Page number 71-73 there are multiple products which have been mentioned need clarity on Scope of Work</p> <p>RETAIL LOANS</p> <p>a) Personal Loan            (b) Home Loan            (c) Loan against property            (d) Loan against securities            (e) Vehicle Loan Module            (f) Jewel Loan            (g) Education Loan            (h) Consumer Durable Loan</p> <p>MSME</p> <p>(a) PMMY Module            (b) Working Capital            (c) Term Loan            (d) Bills Purchase &amp; Discounting            (e) Module for Renewals and top-ups            (f) Jewel Loan for Traders &amp; Non-Agri (Priority)</p>	The current RFP is limited to implementation of Agri Gold Loan, Personal Loan and Education Loans.





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		<p>(G) Government scheme loans (h) Module for Non-Fund based limits, including Bank Guarantees (BG), Letters of Credit (LC), (i) Composite Loans, Standby facilities, Cluster Financing, Co-Lending, and Supply Chain Financing.</p> <p>AGRI LOANS (a) Gold Loan Agri Module. (b) Crop Loan / Kisan Credit Card (KCC) (c) Agriculture Term Loan (d) Agriculture &amp; Allied Activity Working Capital / TL (e) Agri-Infra Investment Loans, (f) Self-Help Group (SHG) / Joint Liability Group (JLG)</p>	
73-77	46-90: Fintech capabilities envisaged	Are the API's provided by CGGB which we have to consume or we have to provide and bill accordingly?	Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.
73	44 H: Module for Non-Fund based limits, including Bank Guarantees (BG), Letters of Credit (LC), etc.	Does Bank have any Limit management module	Currently CBS has provisions to capture the details.
71	43B: (b) Home Loan Module with example journeys, including Pre-approved projects, Home Loans, Plot loans, Takeover loans, Affordable home loans under PMAY (Pradhan Mantri Awas Yojana) with required	Does bank maintain collateral management module	Currently CBS has provisions to capture the details.



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	integrations, Top-up loans, and loan renewals.		
73	45B: (b) Crop Loan / Kisan Credit Card (KCC) Module.	Farm and Crop report comes which specific Agritech who have their proprietary credit scoring model. Do you expect the bidder to integrate/tie-ups with those fintechs	We operate in Andhra Pradesh. The Bidder should make necessary arrangements or tieups with Govt or any other body for the land records authenticity.
68	9: Provide ready-made solutions that come with present modules, workflows, integrations, etc., for standard products such as Personal loans, Home loans, Agricultural loans, Working capital loans, Vehicle loans, and Supply chain finance.	What kind of solutions are expected can it be elaborated	For our loan products like Personal, Home, Agricultural, Working Capital, Vehicle loans, and Supply Chain Finance, we are looking for ready-made solutions that include pre-designed modules, workflows, and integrations. These should cover the entire loan lifecycle, from application to disbursement and servicing, with user-friendly interfaces for both customers and staff. The solutions should easily integrate with our existing systems, be adaptable to our specific processes, and include features like automated credit assessments, document management, and reporting tools. We're seeking



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			efficient, reliable solutions that can be quickly implemented and tailored to meet the specific needs of each loan type.
16	<p>3.2: All the patches/ fixes/ updates, minor and major version upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates and minor/major version upgrades in the production environment to the latest version during the contract period without any additional cost to Bank.</p>	<p>All the patches/ fixes/ updates, upgrades of all the software components released by the OEM during the contract period should be provided. The Bidder should ensure implementation of all the patches/ fixes/updates, upgrades in the production environment to the latest version during the contract period without any additional cost to Bank. Provided however that, upgrades does not include any successor version (containing materially new functionalities) of the licensed material which provides for new modules and/or major functionality. Bidder shall have sole discretion to determine as to what constitutes an upgrade. Successor Version shall be offered to the Bank at such additional fees as applicable as may be mutually agreed between the Parties.</p>	<p>No Change in RFP Terms and Conditions</p>
24	<p>5: However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for such further period and on such terms and conditions as would be decided by the Bank.</p>	<p>Request Bank to accept the modified language and read the clause as below: However, after the completion of initial period of 5 (Five) years, the contract may be extended/renewed for such further period and on such terms and conditions as mutually discussed and decided by the Parties.</p>	<p>No changes in RFP terms and conditions</p>
24	<p>5: The performance of the selected bidder shall be reviewed every quarter and the Bank reserves the right to</p>	<p>Request Bank to accept the modified language and read the clause as below: The performance of the selected</p>	<p>No changes in RFP terms and conditions</p>



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	terminate the contract at its sole discretion by giving 90 days' notice without assigning any reasons and without any cost or compensation therefor.	bidder shall be reviewed every quarter and the Bank reserves the right to terminate the contract. However Bank to provide a cure period of not less than thirty (30) days to the Bidder to rectify any breach/defects/deviations from the agreed scope. Upon which, if the Bidder fails to remedy such breach/defect, by giving 90 days' prior written notice the Bank may terminate by stating reasons for such termination.	
34	11 (xxxvii): The selected bidder has to submit the acceptance of terms and conditions mentioned in the Purchase Order within 7 days from the issue of Purchase Order duly signed by the authorized signatory.	Requesting the Bank to enhance the time period to 30 days from the issue of Purchase Order duly signed by the authorized signatory for submitting acceptance of terms and conditions mentioned in the PO	No changes in RFP terms and conditions
35	13: The successful bidder shall give acceptance within 7 days from the date of receipt of the LOI/ Purchase Order. However, Bank reserves right to cancel order, if the same is not accepted within 7 days from the date of receipt of LOI/ Purchase Order.	Requesting Bank to enhance the time period to 30 days for giving acceptance from the date of receipt of the LOI/ Purchase Order and cancel order, if the same is not accepted within 30 days	No changes in RFP terms and conditions
35	14(a): Bidder has to guarantee minimum uptime of 99.95%	Requesting Bank to reduce the minimum uptime to 99.5%	No changes in RFP terms and conditions
36	14(b): The yearly SLA charges will be subject to an overall cap of 10% of the Yearly Resource cost and thereafter, the contract may be cancelled.	Requesting Bank to cap the limit to the maximum of 5% of the Yearly Resource Cost	No changes in RFP terms and conditions
37	16: The successful bidder will indemnify the Bank against all actions, proceedings, claims, suits, damages and any other expenses including Bodily injury	Requesting Bank to make this clause mutual	No changes in RFP terms and conditions



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	or Death and damage to real property and tangible property for causes attributable to the Bidder.		
42	19: Notwithstanding Bank's right to cancel the order, liquidated damages at 1% (One percent) of the price of undelivered portion/ not installed services of per week will be charged for every week's delay in the specified delivery schedule subject to a maximum of 10% of the total cost of ownership.	Requesting Bank to delete 'Notwithstanding Bank's right to cancel the order' as already LD will be imposed on Bidder for any breach and also requesting Bank to reduce the LD to 0.25% and a maximum of 5% of the total cost of ownership.	No changes in RFP terms and conditions
42	20: The Selected Bidder must provide 3 (Three) year on-site comprehensive warranty	Requesting Bank to reduce the warranty period to 90 days	No changes in RFP terms and conditions
46	28: In following events Bank shall terminate this assignment or cancel any particular order if service provider:	Request Bank to accept the modified language and read the clause as below: In following events Bank shall by providing a prior written notice of 90 days terminate this assignment or cancel any particular order if service provider:	No changes in RFP terms and conditions
46	28(f): If deductions of penalty exceeds more than 10% of the total contract price;	Requesting Bank to delete this sub-clause as penalty is already imposed on Bidder for breach, cancelling/terminating the contract would be double jeopardy i.e, punishing twice for the same offence.	No changes in RFP terms and conditions
46	28: Bank may terminate this RFP or subsequent agreement on happening of following events:	Bank may by providing a prior written notice of 90 days terminate this RFP or subsequent agreement on happening of following events:	No changes in RFP terms and conditions
46	28 (e): The selected Bidder commits a breach of any of the terms and conditions of the RFP / contract.	Request Bank to accept the modified language and read the clause as below: The selected Bidder commits a breach of any of the terms and	No changes in RFP terms and conditions



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		conditions of the RFP / contract and such breach is not cured within thirty (30) Working Days after Bank gives written notice	
46	28(h): Discrepancy in the quality of service / security expected during the implementation, rollout and subsequent maintenance process.	Requesting Bank to delete this sub-clause as penalty will be already imposed on Bidder for breach/discrepancy in the quality of service, hence, terminating the contract would be double jeopardy i.e, punishing twice for the same offence.	No changes in RFP terms and conditions
47	28.1: Termination for Convenience	Requesting bank to delete this clause, as Bidder invests a lot of time, effort, money and resources to meet the timelines agreed for the Project. Terminating the agreement with no reason would be too onerous to the Bidder.	No changes in RFP terms and conditions
47	29: In this event, the Service Provider shall be bound to make good the additional expenditure, which the Bank may have to incur to carry out bidding process for the selection of a new service provider and for execution of the balance of the contract.	Request Bank to accept the modified language and read the clause as below: The Service Provider shall not be obligated to bear additional expenses related to the Bank's bidding process for selecting a new service provider and completing the remaining contract. Nonetheless, the Service Provider will offer transition services to the Bank for three months under mutually agreed terms & commercials.	No changes in RFP terms and conditions
47	29: Immediately upon the date of expiration or termination of the Tender and subsequent Agreement, Bank shall have no further obligation to pay any fees for any periods commencing on or after such date.	Request Bank to accept the modified language and read the clause as below: Immediately upon the date of expiration or termination of the Tender and subsequent Agreement, Bank shall have no further obligation to pay any fees for any periods commencing on or after	No changes in RFP terms and conditions



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		such date except for agreed transition services.	
48	<p>29: d) Upon Bank's request, with respect to (i) any agreements for maintenance, disaster recovery services or other third-party services, and any Deliverables not owned by the Bidder, being used by Bidder to provide the Services and (ii) the assignable agreements, Bidder shall, use its reasonable commercial endeavours to transfer or assign such agreements and Bidder Equipment to Bank and its designee(s) on commercially reasonable terms mutually acceptable to both Parties. e) Upon Bank's request in writing, Bidder shall be under an obligation to transfer to Bank or its designee(s) the Deliverables being used by Bidder to perform the Services free and clear of all liens, security interests, or other encumbrances at a value calculated as stated</p>	<p>Request Bank to accept the modified language and read the clause as below: Any customization performed in respect of the software and the related documentation as well as the associated materials shall be the Bidder's intellectual property and shall remain solely vested in the Bidder. For the avoidance of doubt, all Bank's background IP provided during any customization shall remain the property of the Bank and/or its affiliates in accordance with the Applicable Law. Notwithstanding any other provision in the Agreement, Bank acknowledges and agrees that all Intellectual Property Rights subsisting in the Deliverables produced as part of Implementation Services, to the extent that the services relate to modification, additions and customizations performed in respect of the Software and the related documentation as well as the associated materials shall be the Bidder's Intellectual Property, which shall remain solely vested in the Bidder.</p>	<p>No changes in RFP terms and conditions</p>
50	<p>36: Confidentiality</p>	<p>Requesting Bank to make this clause mutual as Bidder also shares Confidential Information with Bank.</p>	<p>No changes in RFP terms and conditions</p>
51	<p>37: 1. Terminate the contract. 2. Enforce liquidated damages equivalent to 10% of the contract value.</p>	<p>Requesting Bank to delete option 1 and impose LD equivalent to maximum 5% of the contract value or on actuals whichever is lower only when the loss/damage occurred due to Unsatisfactory Substitution</p>	<p>No changes in RFP terms and conditions</p>



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81	NDA Format	Requesting Bank to make NDA mutual and also add equitable relief clause in NDA	No changes in RFP terms and conditions
	New Proposed Clause - Bank Dependencies	<p>"Bank Dependency means any equipment, tools, appliances, or other items that the Bank will provide to Bidder to enable the Supplier/Bidder to fulfil its obligations under the RFP. Bank Dependency shall include following:</p> <p>(a) timely, complete, and accurate provision of, and access to, Bank documentation /information and timely decisions and approvals by Bank.</p> <p>(b) all licenses, permissions and approvals that may be required from governmental or regulatory authorities as necessary for installation and /or use of the Software or other software / deliverables provided by Bidder and/or to operate Bank's network, shall be the sole responsibility of Bank and Bank shall be liable to pay any fees or incur expenses connected therewith.</p> <p>(c) reasonable access to the Bank owned hardware, software, equipment, credentials, and other resources as may be reasonably required by Supplier to perform the services for the Bank, upon Bank's prior written request.</p> <p>(d) to the extent relevant, Bank shall provide the on-site Bidder's personnel with suitable facilities, which may be necessary in connection with Bidder's performance of the services."</p>	No Change in RFP Terms and Conditions
	New proposed clause - Deemed acceptance	Bank shall be deemed to have accepted the Software ("Deemed Acceptance") in any of the following situations where:	No Change in RFP Terms and Conditions





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		<p>(a) Bank has not signed an Acceptance Certificate for the Software having passed the Acceptance Tests;</p> <p>(b) Bank deploys the Software in the normal course of the Bank's business;</p> <p>(c) the expiry of ten (10) days after the completion of all the Acceptance Tests, unless the Bank has given any written notice;</p> <p>(d) Bank does not provide the environment for installation of the Software in the manner agreed between the Parties and a period of thirty (30) days have expired from the date of written notification of readiness for installation by the Successful Bidder;</p> <p>(e) Bank does not perform the Acceptance Test and thirty (30) days have passed without notification of Defects, notwithstanding the delivery and installation of the Software; or</p> <p>(f) the Software Substantially Conforms to the Specifications as may be provided in the Statement of Work and a period of thirty (30) days have passed from the date of completion of all Acceptance Tests, and the Bank has not given any written notice</p>	
	<p>New proposed clause - Limitations on representations and warranties</p>	<p>"Limitation on representation and warranties of Vendor:</p> <p>(a) In providing APIs on license to the Bank or Bank's Affiliate, the vendor does not provide any express or implied warranties with respect to the accuracy, timeliness, completeness and fitness-of-purpose, of the data being carried through the APIs. (b) Where data is fetched by the APIs directly from the data sources and transmitted to</p>	<p>No Change in RFP Terms and Conditions</p>



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		<p>the Bank or Bank's Affiliate, the Vendor makes no representation about the content or the information accessed through such APIs. (c) Where the data to be fetched by the APIs for the purpose of performing the Services are maintained in the form of lists and/or database libraries (collectively "Lists") by the vendor, the vendor represents that it shall use all reasonable endeavors to update the Lists with the relevant data from the appropriate external data source ("External Data Lists") in accordance with the updating frequency protocols, where laid down by the data sources. The updating frequency is normally daily and performed as a midnight scheduled process, unless otherwise explicitly stated. (d) In providing any analysis of the data/information derived from the data, the Bidder does not provide any warranties whether express or implied as to the accuracy and completeness of the same. The Bidder warrants that it shall use all commercially reasonable endeavors to prevent willful errors in analysis or outputs derived from the data. (e) Where the Bidder provides services that involves screening or matching of subject entities against master lists/databases, the Bidder does not provide any express or implied warranties in respect of the efficacy of the logic and/or algorithms used by the Bank or the Bank's Affiliate for the purposes of finding likely matches in the lists/external data source against the subject entities enquired upon by the Bank. (f) The Bidder shall not be liable to Bank for any</p>	
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		<p>alleged error, omission, or deficiency in connection with the performance of the Services (a “Deficiency”) where, and to the extent that, (i) the Deficiency has occurred due to Bank or Bank’s Affiliate default, negligence, omission or misuse of the Services provided by Bidder; (ii) the Deficiency has occurred due to the Bank or Banks Affiliate’s failure to perform its obligations under this Agreement; or (iii) the Deficiency has occurred due to a third party’s error/default, negligence or misuse of the Services provided by Bidder provided such Deficiency is not on account of the negligence, error or omission on the part of the Bidder. (g) Where any risk indices or other indices or scores relating to the risk/other assessment of any entity or natural person are provided, the same shall be deemed to have been provided on an as-is basis by the Bidder and without any warranties as to completeness, correctness, accuracy, timeliness or robustness of the algorithms. (h) Bidder does not guarantee and shall not be deemed to have guaranteed, the timeliness, sequence, accuracy, completeness, reliability or content of the information with relation to the Third Party Fintech Services. Third Party Fintech Services are provided on “as is basis”. Bidder shall not be liable for any inaccuracy, error or delay in, or omission of (i) any such data, information or message, or (ii) the transmission or delivery of any such data, information or message; or any loss or damage arising from or occasioned by (1) any such inaccuracy, error, delay or</p>	
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(A Government undertaking sponsored by Union Bank of India)

HEAD OFFICE :: GUNTUR

DEPT : IT

DATE: 29.12.2023

		omission, (2) non-performance, or (3) interruption in any such data, information or message, due to any "Force Majeure" event or any other cause beyond the reasonable control of Licensor. (i) Service Provider warrants that it shall use all reasonable endeavours to prevent any modification to the data transmitted to the Bank through the APIs to render the same incorrect. (j) Service Provider does not provide any representation and warranty with respect to the IPR of third party fintech services."	
	New proposed clause - Project exclusions	"Bidder request Bank to add a new propose clause - Project exclusions: 1. Change in priority assigned to a module due to urgency with prior written approval from the Bank 2. Change in module requirements. 3. Testing on account of dependencies on CBS / Merchant / Network etc. not attributable to Bidder 4.Unavailability of infrastructure in staging and other dependable environments like staging Core, network, etc. which are beyond the control of Bidder. 5.Unavailability of inputs from dependent entities like merchants, third parties, etc. which are beyond the scope of Bidder"	No Change in RFP Terms and Conditions
	New proposed clause - Test data and test cases	Bank has to provide test data and test cases to conduct effective testing	No Change in RFP Terms and Conditions
	New proposed clause - Termination for cause by the Bidder	Bidder may terminate the Agreement on written notice of thirty (30) days if: (a) the Bank fails to pay undisputed sums payable by their due date and such sums remains outstanding for	No Change in RFP Terms and Conditions



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		<p>not less than thirty (30) days after bank has been notified in writing to make such payment;</p> <p>(b) the breach of the vendor's (including vendor's Affiliate) Intellectual Property Rights by the bank or its authorised users;</p> <p>(c) Bank or its affiliate(s) or authorised users are in breach of their obligations under Confidentiality obligations; or</p> <p>(d) Bank commits a material breach of any obligation under the Agreement (other than failure to pay any amounts due under this Agreement), and (if such breach is remediable) fails to remedy that breach within thirty (30) days after the Bank is notified in writing to do so; or</p> <p>(e) An Insolvency Event occurs.</p>	
	<p>New Proposed Clause - Licensing Terms</p>	<p>Bidder requests Bank to consider the following licensing terms: The Bidder grants to Bank, a license to operate and use the licensed materials on the following conditions:</p> <p>(a) limited to the use of Licensee and Authorised Users;</p> <p>(b) limited to use within the territory</p> <p>(c) non-exclusive;</p> <p>(d) revocable for cause;</p> <p>(e) non-assignable;</p> <p>(f) non-sub licensable;</p> <p>(g) non-transferable;</p> <p>(h) Fee-based;</p> <p>(i) License Term-based / perpetual</p> <p>(j) limited for use in executable code form together with the Documentation and</p> <p>(k) for the Intended Purpose.</p> <p>Note- License on perpetual basis means that the Bank shall have right to use the Software licensed</p>	<p>No Change in RFP Terms and Conditions</p>



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		under this Agreement in perpetuity subject to timely payment of the Fees	
	New Proposed Clause - Uptime Exclusions	<p>Bidder requests the Bank to consider the following as exclusions to the Uptime:</p> <ol style="list-style-type: none"><li>1. failure of Bank's systems that interact with the Service Provider's platform;</li><li>2. failure caused by delay in responses/non-responses from data source servers;</li><li>3. downtime caused by Bank API/patch upgrades (planned downtime with prior notice);</li><li>4. downtime caused by changes in data source protocols/data structures;</li><li>5. downtime caused by patch/version upgrades to the platform (planned maintenance with prior notice/unplanned);</li><li>6. in relation to data aggregator service providers, the Bidder's uptime shall exclude downtime of third party data aggregator;</li><li>7. downtime caused due to use of Software not in accordance with the Documentation.</li><li>8. delay in performance of Bank dependencies.</li><li>9. Force majeure events such as pandemic, epidemic, floods, earthquake, etc.</li></ol>	No Change in RFP Terms and Conditions
	New Proposed Clause - Exceptions to Limitation of Liability & Liquidated Damages	<p>The limits set out in RFP shall not apply to claims or related losses for:</p> <ol style="list-style-type: none"><li>(a) breaches of obligations under Confidentiality</li><li>(b) breaches of obligations under Intellectual Property Rights &amp; Licensing</li><li>(c) fraud or misrepresentation;</li><li>(d) matters for which liability</li></ol>	No Change in RFP Terms and Conditions



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		cannot be excluded or limited to the maximum extent permitted by Applicable Laws; (e) payments of sums properly due and owing during normal performance of the Agreement; or (f) non-compliance with or contravention of Applicable Laws.	
	New Proposed Clause	NOTWITHSTANDING ANY OTHER PROVISION OF THE AGREEMENT, IN NO EVENT WILL EITHER PARTY, ITS AFFILIATES, AGENTS, EMPLOYEES OR REPRESENTATIVES BE LIABLE FOR (I) ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, EXEMPLARY OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH OR ARISING OUT OF THE AGREEMENT OR (II) ANY LOST PROFITS, ANY LOSS OF REVENUE OR ANY COMPENSATION FOR ANTICIPATED SALES OR THE COST OF PROCUREMENT OF SUBSTITUTE SERVICES OR FOR ANY COSTS, EXPENSES, EXPENDITURES, INVESTMENTS OR OTHER COMMITMENTS MADE IN RELIANCE UPON OR OTHERWISE IN CONNECTION WITH OR ARISING OUT OF THE AGREEMENT, UNDER STATUTE, IN EQUITY, AT LAW OR OTHERWISE, WHETHER OR NOT THE PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.	No Change in RFP Terms and Conditions
	New Proposed Clause	BIDDER DOES NOT PROVIDE ANY WARRANTY/GUARANTEE THAT THE SOFTWARE WILL PERFORM ERROR-FREE OR UNINTERRUPTED OR THAT BIDDER WILL CORRECT ALL DEFECTS. BIDDER UNDERTAKES TO CORRECT AND RECTIFY ALL MATERIAL DEFECTS WHICH RENDERS SOFTWARE INCAPABLE OF ITS	No Change in RFP Terms and Conditions



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		PERFORMANCE IN ACCORDANCE WITH THE AGREED SPECIFICATIONS.	
62	<p>1: The platform should be set up to display customer journeys, assisted customer routes, or particular journey stages on a web portal or mobile application. Furthermore, the platform needs to connect with the bank's mobile app, website, internet banking, chatbot, kiosk, ATM, and other related devices or services or appliances using methods like web view, SDK, URL redirection, or any other integration method the bank demands.</p>	<p>Would it be ok if the vendor provides hybrid SDK using cross platform technologies like React Native/Cordova etc. if the SDK creation is mandatory?</p>	<p>The vendor's suggestion to utilize a hybrid SDK with technologies such as React Native or Cordova for integrating the customer journey platform with the bank's digital channels has been received. It is mentioned that the integration should cover various channels, including the mobile app, website, internet banking, chatbot, kiosks, and ATMs. The vendor is requested to include in their proposal a detailed outline, which should address the compatibility and efficiency of implementing this hybrid SDK.</p>
63	<p>13: The platform is mandated to offer a seamless integration mechanism for various Fintech entities. It should not only have the capability to consume APIs but also ensure the provision of well-structured and comprehensively documented Open APIs for accessibility by third parties and Fintech entities</p>	<p>Will the bank provides required licenses for 3rd party Fintech API's?</p>	<p>Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.</p>





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64	21: The platform is required to seamlessly integrate with the Bank's established Ticketing tool and Application Performance Monitoring Tool.	Will the bank provides required licenses for APM tool and Ticketing tool?	The bank has open source ticketing tool and it should be integrated.
73	46: 6. The system must provide a facility for Aadhaar verification.	Is there any requirement to integrate with Aadhar vault?	Please refer the clauses on Fintech.
75	: Land Records Verification: Verify land ownership through land and revenue records.	Is there any specific external/3rd party API with which we would require to integrate for land record server?	We operate in Andhra Pradesh. The Bidder should make necessary arrangements or tieups with Govt or any other body for the land records authenticity.
76	87: Develop a system with the capability for automated SMS/Email notifications to customers, including the ability to define notification templates based on existing bank templates.	Will the bank provides required API's to send sms and Email?	Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.
79	103: Capability to integrate with the Bank's Core Banking Solution (CBS) with push and pull functionality, enabling automatic disbursement and management without repeated data entry.	What is the core banking system used by the bank?	Finacle 7x (Migration to Finacle 10x is under process)
5	2: Modernize the entire loan cycle, from lead generation to management. This encompasses areas such as application	What are the various channels from which the leads will be generated for loans and coming into lead management platform?	In terms of generating loan leads for our lead management platform, we utilize a variety of channels.



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	<p>processing, digital onboarding and post disbursal systems</p>		<p>These include online applications via our website and mobile app, Internet Banking inquiries and applications at our branch network, calls handled by our call centers, digital marketing initiatives across social media and email, referrals from customers and partners, collaborations with third-party aggregators and platforms, participation in events and workshops, and traditional advertising methods like direct mail and newspaper ads.</p>
<p>10</p>	<p>Channels for digital delivery of lending products and services to the customers: Mobile App, Web Portal, Internet Banking, Branch Portal (accessible through tablet devices and Branch Intranet) to be used by branch staff, marketing officers, agent's/ business correspondents, Automated self-service kiosks, wearables devices etc.</p>	<p>Do we need to provide mobile apps also? or would it be sufficient if the application is mobile responsive across the devices</p>	<p>The bank's digital offering, as outlined in the tender, includes a range of delivery channels. It is recognized that each channel, from mobile-responsive designs to potential dedicated apps, has its unique role and benefits in the ecosystem. The bank looks forward to reviewing proposals that align with the broader</p>



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			objectives of the digital strategy, considering the varied ways in which customer engagement and service delivery can be optimized across different platforms.
18	The selected bidder has to supply and maintain the complete Installation, Configuration, Customization, Up-gradation, Maintenance and Support of all the Hardware/Software / tools required in the proposed Platform with the required licenses for the Bank for DC, DR in UAT, pre-production and production environments.	Do we need to provide UAT and pre-prod in DR region also?  Do we need to setup NDR (Near DR) as well?	Currently there is no need of UAT and Pre Pod in DR and near DR. The Hardware required is to be proposed. It is the discretion of the bank to instruct the bidder to setup NDR on bank's requirement.
19	Estimated loans to be processed on the digital lending platform in year 1 would be six lakhs, followed by a YOY growth of at least 25%, apart from the regular review/renewals through the digital lending platform.	What is the expected user concurrency on the platform?  How many Bank officers will be accessing the assisted journey platform?	All the current 1300+ bank staff would be using the application and the concurrent usage would be 600 + users. A good number of bank staff is expected to increase in the coming years.
19	Response time/event for the end-user: < 2 seconds Server-side response time: < 500 ms	Given response times are out of scope for 3rd party FIntech applications.	No Change in RFP Terms and Conditions.
19	The system should be capable of keeping online data of at least 3 years. Thereafter, the system should provide online archival & purging of data	Can the same purge policy applies to Document purging also?	It will be reviewed at appropriate time as per bank requirement.
20	The Data replication should happen from Primary site to DR site on real time to keep them in sync. • Recovery Time Objective (RTO) - 60 Minutes •	As per industry standard RPO would be Near Zero and RTO would be 120 mins. Please confirm	No Change in RFP Terms and Conditions.



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	Recovery Point Objective (RPO) - 0		
20	Data migration from the legacy system to the new environment	Is the bank already using any of the legacy system for Digital lending ? if not, what data needs to be migrated from legacy system?	No legacy system exists.
43	The vendor shall deliver and complete the installation of all the devices and rollout the entire solution within 8 weeks from the date of issue of the Purchase Order.	8 weeks is not sufficient to procure the hardware , OS, Database and rolling out of all the products. Hardware delivery would take as per the industry standard of 4 to 6 weeks. Lending products will be delivered in phased manner by mutual agreement with bank. since there will be 3rd party Fintech and bank API integrations are also in scope, each product would take atleast 8 to 12 weeks to go live once the hardware is ready and receiving the P.O	The priority would be Agri Gold Loan, Personal Loan and Educational Loan. However the bank is at discretion to change as per its requirement.
26	6. The bidder should have ability to provide on-site resources in Hyderabad and Chennai (in case of DR), at the Bank's desired location for implementation and support as per need of the Bank with adequate number of engineers having expertise & experience in understanding & implementing the technical, operational Banking, business, functional, report level requirements of the Bank and regulatory requirements for each module of proposed digital lending solution.	The bidder should have ability to provide on-site resources in Hyderabad, Chennai and Bangalore (in case of DR), at the Bank's desired location for implementation and support as per need of the Bank with adequate number of engineers having expertise & experience in understanding & implementing the technical, operational Banking, business, functional, report level requirements of the Bank and regulatory requirements for each module of proposed digital lending solution.	No change in RFP terms and conditions.
7	3. The platform should be low-code/ no-code, scalable, modular with enhanced UI/UX functionalities having ability to develop new journeys through	The platform should be low-code/ no-code, scalable, modular with enhanced UI/UX functionalities having ability to develop new journeys through drag & drop	No change in RFP terms and conditions.



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	drag & drop workflows. The platform should have out of the box solutions with end-to-end implementation timelines of 8 weeks	workflows. The platform should have out of the box solutions with end-to-end implementation timelines of 12 weeks	
25	Section 6, Point 4: The bidder shall be the OEM of the proposed Digital Lending Platform (DLP) solution. The bidder will be responsible for supply of Licenses and solution implementation and maintenance support under warranty/ AMC of the proposed solution during the contract period. OEM should have its development & support center in India. This should be full fledged establishment and not created for the submission of this Bid.	Can OEM or its exclusive sales partner bid in this RFP.	No change in RFP terms and conditions.
39	Technical Evaluation, Point 1: Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement - STP/Near STP) *Bidder has to submit the credentials from the clients which are acceptable to the bank.	Bidder can submit experience in digital journey implementation globally.	No Changes in RFP Terms and Conditions.
25	Eligibility Criteria: The annual turnover in the three preceding financial years 2020-21, 2021- 22, 2022-23 of the bidders should not be less than Rs.25.00 crores i.e., in each of the three years	As per GOI guidelines MSE should be exempted from Turnover and Performance.  Even if the bank doesn't want to give the said exemption, we Request to reduce Turnover for MSE to INR 3 crores as earlier years we suffered due to force majeure condition of COVID	Please refer addendum
25	Experience in digital journey implementation in Scheduled Commercial Banks, NBFC (end-to-end from on boarding to disbursement - STP/Near STP)	As per GOI guidelines MSE should be exempted from Turnover and Performance.	No change in RFP terms and conditions.



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	<p>*Bidder has to submit the credentials from the clients which are acceptable to the bank.</p>	<p>We request clause be relaxed as follows:</p> <p>Bidder/OEM should have Experience in digital journey implementation in Scheduled Commercial Banks, RRB, State Coop. / District Coop Banks, UCB, NBFC (end-to-end from on boarding to disbursement - STP/Near STP)</p> <p>*Bidder/OEM has to submit the credentials from the clients which are acceptable to the bank.</p>	
2	<p>RFP Fees (Non-refundable)=Rs.1,00,000/-</p>	<p>We request Bank to kindly reduce the EMD fees as this is non-refundable.</p>	<p>No change in RFP terms and conditions.</p>
6	<p>Support connections with external stakeholders, such as advocates, DSAs, Business Correspondents, and more through a unified mobile application.</p>	<p>We request Bank to kindly clarify the role and scope of advocates in the system.</p>	<p>Title reports &amp; Legal audits and all the other required services will be given by Bank's panel advocates, as part of loan processing.</p>
6	<p>Be multilingual and support device independent web accessibility alongside Android and IOS applications.</p>	<p>Please confirm what are the languages need to be supported.</p>	<p>Telugu and English</p>
7	<p>Pre-integrated with various service providers in the ecosystem like UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping &amp; e-signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc. Further, successful bidder has to facilitate any other integrations which may be required for DLP in future, without any additional cost to the Bank</p>	<p>Will bank provide all the external APIs (UIDAI, NPCI, NSDL, Account Aggregators, e-Stamping &amp; e-signing, Credit Bureaus, CERSAI, SEBI, PAN, GST, MCA, EPFO, ITR, Udyam Portal, Bank Statements, etc.)</p>	<p>Please refer Clauses on Fintech integration. The vendor should provide the feature. It is at the bank discretion to use the vendor service or the bank's choice. The Vendor should integrate with out any costs.</p>



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8	i. Lead generation ii. Quick/Detailed data entry iii. Duplicate check/review, KYC checks iv. Credit Bureau Checks (CIBIL, Experian, Equifax, Highmark etc.) vii. Multi-level credit evaluation viii. Decision Making ix. Disbursement x. Post Disbursement Compliance xi. Monitoring & Review renewal etc.	Need more details on post disbursement compliance	The system should also be able to alert us to any issues, maintain detailed records for audits, and integrate seamlessly with our other banking systems for efficient oversight.
9	The modules identified for digital lending platform are Agri-Gold Loan, Personal Loan, Educational Loan	Delivery priority for modules identified for digital lending platform (Agri Gold Loan, Personal Loan, Educational Loan)	The priority would be Agri Gold Loan, Personal Loan and Educational Loan. However the bank is at discretion to change as per its requirement.
11	Mobile App, Web Portal, Internet Banking, Branch Portal (accessible through tablet devices and Branch Intranet) to be used by branch staff, marketing officers, agents/business correspondents, Automated self-service kiosks, wearable devices etc.	We request bank to kindly provide more details on Automated self-service kiosks	These are the industry standard, latest Automated Self Service Kiosks for self help of customers.
12	Simple intuitive user interfaces for quick registration, product search, ease of use, front end ecommerce portal integrates with partner eco-system	We request bank to kindly provide more details on front end ecommerce portal	The bank is currently focusing on enhancing the user experience in its Loan Origination System. There is a significant emphasis on ensuring that the system's interfaces are intuitive and easy to navigate, particularly for key functionalities



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			like registration and product search. The bank also stresses the importance of having a streamlined registration process. This approach is aimed at minimizing the time and effort required for users to sign up, making it quick and user-friendly. Furthermore, the bank requires a robust search function within the system. This feature should enable users to easily find and understand the various loan products offered. These aspects are essential for the bank to provide a system that is not just functional, but also accessible and convenient for all users.
70	Define approver levels as single approver or multiple approvers including a committee approach	Need more details on committee level approvals	The bank has various level of committees involved in the credit decisioning. The Bidder is expected to provide the solution that supports committee level i.e., multi level approval system.



## Annexure - Payment Terms

Sl No	Specification	Payment Schedule
1	Hardware Cost	75% on Delivery 25 % on Installation and Sign Off from the bank
2	Software Cost	50% on Delivery 50 % on Installation and Sign Off from the bank
3	License Fee Payment	On Delivery of License - 25 % Post Go Live : Gold Loan Module - 50 % Education Loan Module -10% Personal Loan Module -15%
4	Implementation Cost	Implementation cost will be released prorata of the each module after post go live sign off .
5	Fintech /Service Hosting Charges Per Month	100% of Monthly charges in arrears based on utilization
6	Onsite Resource Charges/ FMS	100% of Monthly Charges in arrears
7	Training Cost	100% on Completion of training
8	Annual Technical Support Charges	Payment on Quarterly basis in arrears.
9	Cost of additional work on basis of man days	100% on completion of work

The ATS cost, shall be paid quarterly in arrears from the 1st year onwards. The platform proposed as part of this RFP should be maintained with back-to-back support from the OEM on 24x7x365 basis by the Successful Bidder till the end of the contract period. All payments will be released only after submission of the proof for the same along with the invoices, request for payment and other related documents. The Bank shall have the right to withhold any payment due to the successful bidder, in case of delays or defaults on the part of the successful bidder. Such withholding of payment shall not amount to a default on the part of the Bank. If any of the items/ activities as mentioned in functional specifications as part of technical bid is not taken up by the bank during the course of respective Phases, the successful bidder to provide the functionality at later point of time without any additional cost to the Bank. All payments will be released within 30 days from the date of receipt of invoice subject to submission of proof of acceptance of the respective deliverables by concerned Bank officials and other related documents. Vendor has to submit the invoices, milestone sign-off & other documents required for release of payment.

**Change Requests / Enhancements in the Application:**

Any major and minor version upgrades for the proposed solution should be provided without any cost to the bank during the contract period. A minor version is a small incremental version / patching provided by the OEM of the implemented software and does not call for any additional module or licenses. It comes as per the product release plans of the OEM and to be covered under ATS.

Any implementation forming part of statutory/ regulatory changes as required under the directives of Government of India (GOI), Reserve Bank of India (RBI) etc. should be carried out without any cost to the Bank.

Any version upgrades for the proposed solution should be provided without any cost to the bank during the contract period.