

Sr No.	Page	Point / Section	Category (Scope/ Technical/ Legal/ General)	Clarification point as stated in the tender document	Comment/ Suggestion/ Deviation	Bank's Reply
1	2	38	Annexure 8	Scope	Is there a format in which response to scope of work is expected?	Please be guided by annexure 03 of RFP document
2	2	7	Scope	Rs. 5,000/- (Rupees Five Thousand only) per category to which application is submitted by bidder	What is meant by per category?	There are 16 categories specified under Scope of work, wherein the bidder can participate based on his eligibility. Bidder can apply in single or multiple categories. The fees for single category bidding is Rs. 5000/-. For multiple categories Rs. 5000/- X No. of categories bid is submitted would be applicable.
3	8	Project Overview & Scope of Work	Scope of Work	This RFP shall not define project specific terms and guidelines. They shall be specified in the Limited Tender Enquiry (Request for Quote (RFQ)) documents issued to the empaneled vendors for the specific requirement	Can a fintech apply in a different category RFQ other than the one in which they are empanelled, if they develop the new capabilities in future.	Please be guided by the RFP document. The bidder participating for the eligible Scope of work will be considered within the same scope by bank.
4	9	4	General	Pre-qualification for submission of bid.	Question 1 - For prequalification it has been mentioned that we may submit our bids in sealed envelopes. Do we have to submit online or share bids in sealed envelope contradicting point 3 page 22 that says Eligibility bids and technical bids should be submitted online. Please clarify ?	All bids to be submitted online through the e-procurement suite i.e. Tenderwizard. Process mentioned in the RFP document Annexure 01. No physical submission of bid documents.
5	9	5	Application Money	Exemption from submission of tender cost/ Application money	Start-ups registered with GoI & /or registered MSMEs should be exempted from payment of Application money also.	Please refer Page no 9 of the RFP document. No change in the existing clause.
6	9	4	pre qualification for submission of bid	Mentions about submission of bid in sealed envelope while Page 21 & 22 talk about online submissions.	Pls clarify if the bid documents need to be submitted online only	Yes, No change in the RFP clause, All bids to be submitted through the e-procurement suite / online mode i.e. Tenderwizard. Process mentioned in the RFP document Annexure 01.
7	10	Project Overview and scope of work/Sub - contracting/Pt 6	Scope	The selected service provider/ vender shall not subcontract or permit anyone other than its personnel to perform any of the work, service or other performance required under this project.	Our platform solution for Banks is currently managed by a tech partner who will help us in executing the journey for the bank. Would the bank consider this as outsourcing and can we proceed post submitting the details to the bank?	Refer RFP terms, the bidder should be OEM/OSD.
8	10	Exemption from submission of Tender Cost/ Application Money	Legal	Bidder has to submit a "Bid Security Declaration" accepting that if they withdraw or modify their bids during period of validity of the bid, they will be suspended for 6 months	Is there a format provided for this ? Or is it to be a self undertaking	Please be guided by Annexure 11 of RFP document which has to be submitted in case of exemption of tender cost / application money. Please add the self declaration in the same format.

9	10	7. Non-Disclosure Agreement:	Legal	All the expenses related to execution of the document such as the applicable stamp	Request Bank to confirm NDA is to be executed on Rs. 100 non-judicial stamp paper	NDA to be stamped on Rs. 600/- Legally accepted Stamp paper.
10	10	5	Application Money	Preference to Make In India	Pls clarify the criteria for this	This is in accordance with Government's public procurement policy and applicable to Goods/ infrastructure related items. It has been added to take care of the unseen requirement arising in the subsequent RFQ which would be floated among empanelled bidders for procurement of goods/ infra items if applicable for the project.
11	13	Section Number 15 Authorized Signatory	Legal	The Bidder shall furnish proof of signature identification as required by the Bank	Can the bidder provide Board resolution copy having the authorised signatory approved by the board as Proof of Signature?	No Change in the RFP. OVD shall be submitted.
12	13	16	General	The bid submission by related parties: If related parties (as defined below) submit more than one bid then both /all bids submitted by related parties are liable to be rejected at any stage at Bank's discretion: b) Bids submitted by two or more companies having common director/s	Request Bank to reconsider this as Director of 2 companies may be common but the bids may be for different product / solution offerings .	Please be guided by RFP document page no.13, clause no.16. In such cases bidder can apply for eligible categories only once.
13	20	Annexure 01 - Clause 16	Technical	A Copy of the tender document along with annexures and addendum (including pre-bid queries) duly sealed and signed on all the pages of the document/ digitally signed/ tender document from authorized representative of the bidder	Repeated as clause 8, Only Pre-bid Queries are been asked. To be added again , so shall we submit whole tender doc again Section 8 & 16 are same. We believe that the bidder needs to upload the entire tender document only once along with the Pre-Bid queries. Please confirm if our understanding is correct.	As per Annexure 01, page No.20 Section S N 8 and S N 16 are one and the same, hence dropping S N 16, please note of the changes.
14	20	Point 8 under Annexure 01	General	Copy of tender document along with annexures and addendum duly sealed and signed on all the pages of the document / digitally signed tender document from authorized representative of bidder	Does this RFP have to be printed out and signed on all pages physically (by pen) and then uploaded on e-tendering portal? Or do we have to digitally sign all pages	Yes, all the RFP document duly signed and sealed by authorised signatory needs to be uploaded using Digital signature as part of RFP submission along with prebid queries published
15	20	Section Number 1	Legal	Covering letter certifying compliance of Eligibility Criteria	Does the bidder need to follow any specific format while submitting Eligibility Criteria?	It is a self declaration.

16	20	Section Number 7	Technical	Executive Technical Summary	Please help us in understanding about the Executive Technical Summary criteria. Does the bidder need to follow any specific format?	Executive summary shall contain details of the bidder's project and offerings in line with scope of work, as part of evaluation. The executive summary shall in-corporate the details of the project executed, Model adopted (Capex/ OPEX), Pricing methodology (one time fees, transaction based fees etc), Support extended for functioning of the project, CR management etc.
17	20	Section 9 & Section 10	Legal	Letter of authorization from the company authorizing the person to sign the tender response and related documents	Section 9 & 10 are same. Does the bidder need to submit additional Letter of Authorisation to confirm the signing authority alongwith the copy of Board Resolution?	Both points are different and needs to be submitted as mentioned in RFP.
18	20	Integrity Pact (Bidder to submit duly Signed and Stamped/ digitally signed Integrity Pact (with esbtr Stamp Paper) along with Bid)	Legal		Stamp paper of what value is required?	Integrity pact shall be executed on Rs. 500/- stamp paper.
19	20	Guidelines for submission details and E-tendering / 08	Annexure - 01	Copy of the tender document along with annexures and addendum duly sealed and signed on all the pages of the document / digitally signed tender document from authorized representative of bidder.	Does this point mean attaching all of the mentioned documents from the Annexure 01 – Guidelines for submission details and E-tendering?	No additional information is required to be provided in the RFP document. Only all the pages of RFP document, addendum ,pre-bid queries should be signed/digitally signed and to be upload online at specific location.
20	21	4	General	Download of Tender Document	what all documents are to be uploaded at the time of vendor registration, Annexure 1 and Annexure 2 or Annexure 2 only ? Please clarify ?	Please refer the guide available at Tender Wizard portal for reference. Contact details are available in page 21 for further guidance.
21	21	1	guidelines for submission details and E-tendeing	General Instructions - The Bid should be prepared & submitted online using the bidder's authorised class III Digital Signature Digital e-Token	Pls clarify if we are required to procure Class 3 DSC or will the current level of the DSC of authorised signatory suffice ? Kindly confirm how to proceed with the encryption process.	Refer RFP document Annexure 01.
22	26	Annexure 02 – Evaluation Terms	General	Valid Certificate of Recognition as a start-up from Ministry of Commerce and Industry	We have MSME certificate. Is that certificate sufficient or this requirement needs some other document?	Relevant documents required as per RFP terms and applicability to the bidder.
23	26	Stage 2	Empanelment Specific Criteria evaluation:	All eligible bidders will also be called in to deliver presentations either in person or virtually (as may be decided by Bank).	We assume that Bank will notify in advance at least (a week before) for presentation	Bidders would be intimated well in advance for presentation and demo round of the evaluation process.
24	26	Eligibility Criteria	Scope	General Criteria	The bidder is a listed company and has a separate unit having digital Products & Platforms for BFSI. Request that bidder be allowed to participate.	Bidder can participate if it fulfils all the criteria's specified in the RFP document

25	26	General Criteria for Startup / 01	Evaluation Terms	Compliance of all the rules set by DPIIT (Department for Promotion of Industry and Internal Trade).	If a vendor meets all the criteria mentioned in 3.7 of Definitions apart from the startup certificate which is mentioned in the Point 01 General Criteria for Startup - Evaluation Terms, then will they be allowed to participate under the startup category?	Refer RFP document and apply as per eligibility.
26	26	Annexure 2: Evaluation terms: Stage 2: Empanelment specific criteria evaluation	Scope of Work/Eligibility criteria	The first stage shortlisted bidders are required to qualify empanelment specific evaluation. The empanelment specific evaluation will be done based on the checking submission done by the bidder on the empanelment specific criteria. All eligible bidders will also be called in to deliver presentations either in person or virtually (as may be decided by Bank). After the presentation, the evaluation team will rank the bidders based on the evaluation matrix. The number of companies that will be shortlisted depends on the scoring minimum 70% marks in empanelment specific evaluation.	Can a Fintech apply for empanelment under a category which is in their development road map or they can only apply where the solution is ready for the deployment? We would request you to allow for the future capabilities also since work specific RFQ will be floated by BoB at later stage.	No change in RFP conditions, it would be as per bank's discretion.
27	27	The Bank shall satisfy itself that the promoter(s)/director(s) of the entity to be accepted to be empanelled meet the 'fit & proper criteria based on the following documents submitted for each of the promoter(s)/director(s):	General	Bank account details including loan accounts Credit score Reference report obtained from regulators under which the entity is registered/licensed	Would request the Bank to kindly limit the clause only to the entity related documents, the KYC document of all the promoters can be submitted but information sought is highly personal in nature e.g. Bank account details or loan details are requested from directors/promoters also, which is not acceptable to the management. Further to this any document in support to the entity can be made available.	Following list of details of the directors/promoters shall be excluded considering security of PII data, 1. Bank account details including loan accounts. 2. Credit score. Other details/ documentary proofs mentioned in the RFP document remains unchanged and are required to be submitted as a part of bid submission. The above understanding is applicable to page no 27 and point no 1 section General Criteria- Common For startups and other Fintechs
28	27	General Criteria – Common for Startup and other Fintech	General	Point no 5 : There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access,alteration, destruction, disclosure or dissemination of records and data. And Point no 6 : The entity should have robust IT infrastructure and managerial resources. The IT systems used for end-to-end processing shall provide end-to-end integrity of	Please specify on CERT-IN EMPANELLED AUDITOR CLAUSE	As per industry practice, please submit CERT-in empanelled auditor's certificate / clean report on IT systems

29	27	Annexure 02 - Evaluation Terms	General	The bidder should be either working towards innovation, development or improvement of products or processes or services or provide solutions that can bring improvement in the business development in a significant way	What sort of documentary proof is expected here? Can self-declaration work here?	Self Declaration /documentary evidence needs to be submitted mentioning the solution offered in detail covering aspects like project executed, Component of Innovativeness, How process improvement is achieved, Model adopted (Capex/ OPEX), Pricing methodology (one time fees, transaction based fees etc), Support extended for functioning of the project, CR management etc.
30	27				On Page 27, The section "General Criteria for Fintech other than startup" has to be filled. by only Fintech's and not startup', please confirm our understanding?	Yes
31	27	General Criteria common for fintechs and startups Point 1	Legal	The Bank shall satisfy itself that the promoter(s)/director(s) of the entity to be empanelled meet the 'fit & proper' criteria based on the following documents submitted for each of the promoter(s)/ director(s):	Documents like credit scores etc. are to be provided for all directors or only one would be sufficient	As part of eligibility criteria, there is no change in terms and conditions, please be guided by RFP document
32	27	Section 3 General Criteria for Fintech other than Startup	General	The bidder should be either working towards innovation, development or improvement of products or processes or services or provide solutions that can bring improvement in the business development in a significant way.	It is stated that the bidder has to submit documentary proofs. Does an Undertaking on Bidder's Letter head suffice the requirement?	Documentary evidence needs to be submitted mentioning the solution offered and the ways in which it will be beneficial to bank.
33	27	Section 1 General Criteria Common for Startup and other Fintech	General	<ul style="list-style-type: none"> ü Permanent Account Number under the Income Tax Act, 1961 ü Director Identification Number <ul style="list-style-type: none"> <input type="checkbox"/> Bank account details including loan accounts <input type="checkbox"/> Credit score <input type="checkbox"/> Reference report obtained from regulators under which the entity is registered/licensed <input type="checkbox"/> Other documents / reports listed as per declaration of promoter / Director. Format mentioned in Annexure 03 	Please brief us about the reference report. Also can the Bidder submit only Pan Card details & Directors Information Number of the Directors without the Credit Score & Bank Account Details (due to confidentiality reasons)	<p>No change in the RFP clause. Documents as per applicability to be submitted.</p> <p>No change to the RFP clause.</p>
34	27	General Criteria for FinTech other than Startup, 2	Eligibility Criteria	The bidder must have been in operation for a period of at least three years with a proven track record of at least one successful and live collaboration with a company in BFSI sector in India for minimum period of three months as on 30th November 2022	We request Bank to elaborate on the below point with an example: Proven track record of at least one successful and live collaboration with a company in BFSI sector in India	Refer the RFP clause as it is self explanatory.

35	28	There should be adequate safeguards built in its IT systems to ensure that it is protected against unauthorized access, alteration, destruction, disclosure or dissemination of records and data.	Technical	Cert-in Empanelled auditor's report mentioning the clause.	Would request if you can kindly clarify if the latest VAPT web application report for the solution would be acceptable or not? Would request if you can kindly clarify if the 27001: & ISO 20000: would be acceptable.	As per industry practice, please submit CERT-in empanelled auditor's certificate / clean report on IT systems.
36	28	1	General Criteria – Common for Startup and other Fintech	Reference report obtained from regulators under which the entity is registered/licensed	What exactly is required here?	Please be guided by RFP document. Documents as per applicability to be submitted.
37	28	7	Legal	Bidders shall not have offices registered in country / countries, or a class of countries on grounds of defence of India, or matters directly/ indirectly related to including national security.	We are incorporated in India, but the holding company is in London – are there any special considerations or proof required to be furnished for the same? Is this a disqualifier?	Refer the RFP clause and apply as per eligibility.
38	29	Empanelment Specific Criteria: Point 1	Evaluation Criteria	The bidder should have its development centre / office in India with a minimum of 10 software professional on their payroll.	We have a mix of Inhouse developers and Developers under a center of excellence model where we have dedicated developers in a ODC configuration with another large outsourcing entity providing developers in India. Can we consider these manpower also as part of our Dev center employees?	No change in the RFP clause. The Clear detail/ Requirement is specified in the published RFP.
39	29	Evaluation Criteria	General	Evaluation Criteria Table	Will marks separately be computed for each category for which the bidder has applied?	Yes,for each category the marks shall be computed separately.
40	29	Pt 1(a) of Evaluation Criteria	General	Similar projects Executed in BFSI sector (bidder is required to submit the Purchase Order along with the Completion certificate).	Is it compulsory to provide Completion Certification? It will be difficult to get completion certificates from all vendors considering the various complex administrative processes. Requesting to relax this condition.	Proofs shall be submitted as per RFP Clause to enable bank to ascertain that the project is implemented successfully with other clients. No change in the RFP clause.
41	29	The company should have been on-boarded as part of the RBI's regulatory Sandbox	General	10 marks for successful completion of RBI's regulatory sandbox	It is requested to kindly mention whether it is applicable for Start-up Companies	No change in the RFP clause. Yes it is applicable for both\ startups/ fintech companies
42	29	General Criteria – Common for Startup and other Fintech : Empanelment specific criteria : Point no 3	Scope	The bidder should provide Online support immediately on raising request and presence of support staff on site, if required, shall be made available within 24 hours	Does this mean 24 working hours?	Support shall be extended within 24 hours and all 7 days post raising request with the bidder.

43	29	1. a	Evaluation Criteria	Successful completion of RBI's regulatory sandbox with relevant certificate.	Is it compulsory to submit sandbox certificate?	Documentary proof is to be submitted in case bidder has been on-boarded as part of the RBI's regulatory sandbox so that evaluation criteria (marks) pertaining to successful completion of RBI's regulatory sandbox could be applied.
44	29	3	General Criteria - Common for Startup and other Fintech	Bidder shall not be insolvent, in receivership, Bankrupt, or being wound-up Supporting Document - Self-undertaking on company's letter head	Requesting bank specific format	No specific format. Self- undertaking on company's letter head to be submitted
45	29	4	General Criteria - Common for Startup and other Fintech	The entity must demonstrate arrangements to ensure compliance with the existing regulations / laws on consumer data protection and privacy. Supporting Document - Self-undertaking on company's letter head	Requesting bank specific format	No specific format. Self- undertaking on company's letter head to be submitted
46	29	Secton 2 Empanelment Specific Criteria	Scope	The bidder must have developed the Technology / Product / Services for the use case he is applying (as mentioned in Broad Scope of work) in any company in BFSI Sector / Corporates within the last 3 years as on date of the RFP	Can the bidder submit First Page of Agreement Copies, Letter of Association with existing partners & and Undertaking on Bidder's Letter Head as documentary proof?	Refer RFP clause and submit accordingly. No change to the RFP clause.
47	29	Section 1.b Evaluation Criteria	Scope	Number of years of operation in India as on 30th November 2022	Does the bidder need to submit an underrtaking to certify the number of operational years? Or the Certificate of Incorporation will suffice the requirement?	Refer Eligibility criteria section under RFP. No change to the RFP clause.
48	29	2	Empanelment specific criteria	Empanelment Specific Criteria - The Bidder must have developed the Technology / Porduct / Services for the use case he is applying (as mentione din the broad scope of work) in any co. in BFSI Sector / Corporates within the last 3 years as on date of the RFP or The Co. should have been on-boarded as part of RBI'S regulatory sandbox	Need more clarity on this point on the 3 year criteria	The point is self explanatory.
49	29	1.a	Technical	Successful completion of RBI's regulatory sandbox with relevant certificate	The product for which we are applying has not been brought under RBI sandbox yet. The clause provides 20 marks to the bidder on Sandbox. It will impact our scorecard.	Please be guided by RFP document. Documents as per applicability to be submitted.

50	29	Empanelment Criteria	Specific	Empanelment Specific Criteria/Legal	Documentary proof to be submitted Client references and contact details (email / landline /mobile) of customers for whom the Bidder has executed similar Solution with (Start and End Date of the Project to be mentioned) in the past as per Annexure 13.	Can Ony Insurance/InsurTech Will be Considered Valid ?	As mentioned in RFP BFSI would be considered eligible condition.
51	29	Empanelment Criteria / 02	Specific	Evaluation Terms	The bidder must have developed the Technology / Product / Services for the use case he is applying (as mentioned in Broad Scope of work) in any company in BFSI Sector / Corporates within the last 3 years as on date of the RFP or The company should have been on-boarded as part of the RBI's regulatory Sandbox	RBI sandbox requirements are not applicable to design firms. Please clarify if design firms need to comply with this?	Refer RFP document and submit as per eligibility and applicability.
52	30	Pt 3 of Evaluation Criteria		General	Number of empanelment from BFSI for similar type of Digital Solution Projects	What is the difference between Pt 1(a) and Pt 3 of the evaluation criteria? Are we required to show under-implementation projects here?	As per RFP document.Pt 1(a) for completed projects with completion certificate and purchase order.Pt 3 is for empanelment only.
53	30	3		Evaluation Criteria	Number of empanelment from BFSI for similar type of Digital Solution Projects	Is the bidder expected to furnish any empanelment letter from the BFSI entities as a part of bid submission for this criterion?	The relevant details would be taken into consideration as per the information furnished in the evaluation criteria - Empanelment specific criteria Point no 2.
54	30	1		Empanelment Specific Criteria	The bidder should have its development centre / office in India with a minimum of 10 software professional on their payroll. Supporting Document - Documentary proof/Undertaking to be submitted.	Requesting bank specific format	As mentioned in RFP document, Documentary evidence or self undertaking to be submitted.
55	30	3		Empanelment Specific Criteria	The bidder should provide Online support immediately on raising request and presence of support staff on site, if required, shall be made available within 24 hours. Supporting Document - Documentary proof/Undertaking to be submitted.	Requesting bank specific format	As mentioned in RFP document, Documentary evidence or self undertaking to be submitted.
56	30	Section 4.a Presentation & Reference Check		Scope	Specialization of the bidder in category / use case specified by the BFSI	How many used cases can the bidder submit?	Yes, bidder can participate in single /multiple categories considering their experience in one /multiple /all use-cases within the category.
57	30	4.a		evaluation criteria	Specialization of the bidder in category / use case specified by the BFSI	How is this evaluated. Do we need to present any document in this	Please be guided by RFP document. Documents as per applicability to be submitted.

58	30	4.b	evaluation criteria	Demo on Projects (as specified in RFP) executed	When will the demo session be held	Bank will inform post Bid submission and initial eligibility check.
59	30	2	evaluation criteria	1 marks for each 10 employee (Domain Professional on Payroll)	Does the domain professional on payroll only include software and tech employees or does it include other professionals in domains like product, marketing, finance, HR, sales, strategy etc.	The point pertaining to domain professionals on payroll is related to employment specific criteria Page no 29, point no 1 under Emapanlement Specific Criteria.
60	30	Evaluation Criteria/Pt 2	Evaluation Criteria	Employees on Rolls (Domain Professional on Payroll)	By domain are you referring to the(Page no 38,Annexure 08) areas specified in Annexure 08?Please clarify what are the list of domains	The point pertaining to domain professionals on payroll is related to employment specific criteria Page no 29, point no 1 under Emapanlement Specific Criteria.
61	31	Annexure 03- Declaration and Undertaking by Promoter / Director (with enclosures as appropriate on)	General	Personal details of promoter/director	Please advise if this are Mandatory, to provide all the personal details	Yes, the details mentioned in Annexure 03 is mandatory and needs to be submitted
62	31	Annexure 03- Declaration and Undertaking by Promoter/ Director	Legal	This letter should be on the letterhead of the Bidder duly signed by an authorized signatory)	Do all directors need to sign and fill up the details on this annexure or only 1? If all directors need to sign, is a separate form required from all, or do we add all details in 1 form itself	All Directors/ Promoters details to be submitted and signed as per RFP. Single form with all director details.
63	32	Empanelment Specific Criteria	General	Empanelment Specific Criteria	The section mentions if Proof Attached for the Category applied for. What are the list of documents which can be submitted for this purpose?	No change in the RFP clause. Proof of the claimed achievement by the bidder.
64	32		Empanelment Specific Criteria:	General	We understand the bidder should be in business of offering any of the category given in the RFP (either partially/fully) can apply. Request confirmation	Yes, bidder can participate in single /multiple categories considering their experience in one /multiple /all use-cases within the category.
65	32	Empanelment Specific Criteria 7	General	Proof Attached (Y/N)	Are documetary proof of contracts with Banks / Manufacturer as may be the case required or Videos of Existing Solution need to attached as proof kindly clarify	As per RFP documentary proofs are required. No change to the RFP terms.
66	32	7	Scope	Empanelment Specific Criteria:	Will the pre-bid call help clarify which categories we should apply under considering our offering touches several categories but not all the probable use cases in those categories?	Kindly apply to those category in which bidder is eligible.
67	32	Annexure 03. Point 7	Scope	Empanelment Specific Criteria	Can you please confirm what is acceptable as the proof. Will a declaration/confirmation by the bidder be acceptable ?	Documentary evidence from the client.

68	33	Annexure 04	General	Bid Fees (Application Money)	It is stated that details of transaction viz.Scanned copy of the receipt needs to be shared. However, while making a RTGS payment, the bidder will only receive the UTR number. Can the bidder share only the UTR number alongwith Annexure 04 mentioning other transaction details like: Remitting Bank, Transaction date, Remitting Bank IFSC code, etc.	Yes
69	35		Annexure 04	Annexure 04 – Bid Fees (Application Money) Letter	In case of Annexure 11 (Certificate for RFP cost waiver) being applicable to us - do we still submit Annexure 04 as part of the bid?	No change to the RFP document. Annexure 04 is exempted for bidders submitting Annexure 11 and other relevant details.
70	36		Annexure 05	Annexure 05 – Undertaking from the Bidder	Is this to be provided on letterhead or plain document?	No change to the RFP document. Should be submitted on the letterhead of the Bidder duly signed by an authorized signatory
71	38	Annexure-08	Scope	Empanelment Scope / Scope of Work	There are 16 empanelment categories mentioned in the RFP document in annexure 08 which provides the empanelment scope/scope of work. For each category there are multiple use cases within the category. In case we support some use cases within a category and not all can we still apply for that category? We are a product vendor and our product supports some use cases for a category and not all. We would like to apply for the category for specific use cases. Please confirm.	Yes, bidder can participate in single /multiple categories considering their experience in one /multiple /all use-cases within the category.
72	38	Annexure 08	Digital Journeys solution provider	1. Development and integration of digital journeys (Asset & liability) originated from any platform available with Bank. 2, To provide Omni channel experience accessible from Web,Mobile, Tablet, etc. Web application should be compatible with all browsers 3. Development and customization of mobile applications / web applications. 4. Digital Journeys based on emerging technology such as Block chain, Virtual Reality / Metaverse / Account Aggregator 5. Digital Journeys based on local languages. 6. Consent & Communication	Kindly provide detailed scope of every item mentioned in Scope of work.	Refer RFP terms. The mentioned RFP is for empanelment purpose based on broad scope of work. Post empanelment, a limited tender option would be used for selecting vendor from empanelled Fintechs/ Startups wherever estimated cost of individual project is upto Rs. 2.00 Crore. The sub-categories which are not mentioned in the Scope of Work, but falls under the mentioned category/ ies and satisfies the requirement as per Scope of work could be considered and evaluated.
73	38	B,C & D	scope of work	Digital Solution for emerging asset products	Pls specify that in this category can we select from the sub-categories	Yes

74	38	Annexure 08 –Empanelment Scope / Scope of Work	Scope	The scope shall involve study, design, development, integration, testing and implementation of software.	Hope, testing refers to QA of Application and not performance test, appsec test, VAPT etc.	It shall be as per Industry and standard definition of Testing. No change to the RFP clause
75	38	Annexure 08 –Empanelment Scope / Scope of Work > Category A> Digital Journeys solution provider	Scope	Development and integration of digital journeys (Asset & liability) originated from any platform available with Bank.	Hope, it's required to considered mobile app and web portal journey as origination only.Please confirm.	As per RFP, broad scope of work is published and bank as per its discretion request any leading technologies and platform in its subsequent RFQ to the empanelled bidders.
76	38	Annexure 08	Empanelment Scope / Scope of Work	If a fintech is offering an off-the-shelf product / journey / software capability which is only incrementally being customized for the Bank post empanelment, Fintech might not be in a position to share the IP rights and / or share the source codes etc. Please clarify how the same will be considered for evaluation.	Need Clarification	Refer RFP document page no 40 and 41, point no A and I. No Change in the RFP terms.
77	39	Annexure 08	Scope (Category I)	<ul style="list-style-type: none"> · Cross sell model · Up sell model · Propensity model · App analytics · PFM along with Bank statement analysis · Marketing Analytics · Models based on Advanced analytics leveraging BDL setup / firebase / Google BQ / any source preferred by bank and develop advanced Use cases/dashboard (Predictive analysis using Machine Learning, Deep Learning, Statistical Modelling Techniques, and Optimization) · To equip and train our staff with hands on model building & to prepare teaching videos and materials for our business analytics team Python etc to build in house capability of Data analytics skill set. 	Does the bidder need to comply for all the requirements mentioned in the category or can the bidder bid for selected requirements mentioned in the category	Yes, bidder can participate in single /multiple categories considering their experience in one /multiple /all use-cases within the category.

78	40	Annexure 08 –Empanelment Scope / Scope of Work	Scope	<p>For all the new developments:</p> <p>B. The Vendor should provide to the Bank the Source code, object code / executable code, unit test cases, unit test code, and compilation procedures (build/make file, build scripts etc.).</p> <p>Source code quality report using reputed Code Quality Tools, Test Scripts for CIT / SIT / UAT of the developed application / customizations and subsequent upgrades, if any.</p> <p>I. For products already developed, for which the empaneled vendor holds the IPR, Bank may purchase the IPR/ purchase perpetual licenses/ purchase subscription or implement escrow arrangement within the overall project outlay specified as per the prevailing policy of the Bank.</p>	<p>Does this clause cover ALL the EXISTING Platform/Product/Solution source code OR only the specific code developed for the bank?</p> <p>In this case, as a products company we wont be able to give away source code of our core platform or products. Possibility of putting it in Escrow arrangements can be used.</p> <p>Request Bank to keep the escrow account management for source code, object code etc.</p>	<p>Refer RFP document page no 40 and 41, point no A and I. As per terms mentioned in RFP, it has covered different solutions and the need for IP, Souce Code, Escrow mechanism etc,according to the project which shall be guided by the subsequent RFQ.</p>
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79	40	Annexure 08 –Empanelment Scope / Scope of Work For the all new Developments	Scope	<p>H.The Bank may decide to have mixed set of in-house and Vendor's resources for sustainable good quality of software development and Vendor should be agreeable to work under this setup and should agree to transfer necessary knowledge and skills to Bank personnel such as - Functional Specifications, Technical specifications, Integration specifications, Application architecture / design, Integration architecture / design, Test Cases document (for CIT / SIT & UAT), Deployment guide on infrastructure servers and release notes are mandatory deliverables apart from Source code & Build guides.</p> <p>I. For products already developed, for which the empaneled vendor holds the IPR, Bank may purchase the IPR/ purchase perpetual licenses/ purchase subscription or implement escrow arrangement within the overall project outlay specified as per the prevailing policy of the Bank.</p>	For Products already Developed i.e., Digital Wallet , Tokenised Payments Solution encompassing the scope mentioned in the Annexure 8, is it safe to assume that solution provider need not provide Source Code, IPR,of the offered solution and provide a license subscription to Bank of Baroda as specified in Clause I .	This RFP is for empanelment of Fintech who have the experience in the relevant category of Digital Solution. Detailed requirement specific to the scope of work envisaged/required by the Bank will be a part of subsequent RFQ process
80	40	Annexure 08 - Scope of work	Legal	A. For the applications developed as per the requirement of the Bank by the empaneled bidder, Bank shall own the Intellectual Property Rights	Request bank to confirm that all the pre-existing IPs remain with the respective parties	It shall be as per RFP terms. No change to the RFP clause.
81	42	Annexure 09	Legal	Integrity Pact (Bidder to submit duly Signed and Stamped/ digitally signed Integrity Pact (with esbtr Stamp Paper) along with Bid (when to submit)	1.What is the value of esbtr astamp paper? & when do we give this?	Integrity Pact Stamping needs to be stamped for amount Rs. 500/-. This shall be submitted along with bid documents.
82	42	Annexure 09 & Annexure 10	Legal	Annexure 09 & Annexure 10	Are these 2 annexures needed to be submit as RFP response or after the vendor empanelment as they require BOB signatures as well at the bottom of the annexures	No, Bidder shall sign and submit the agreements.
83	46	11	General	If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members	Request Bank to clarify if only lead partner can submit the bid documents or details of all the consortium partners are required	As per the RFP clause. No Change in the RFP clause.

84	47	Annexure 10 - NDA Format	Legal	Non Disclosure Agreement Format	We understand that successful bidder needs to furnish the NDA, do we need to simply put company seal and still submit this document?	Refer RFP terms. Non Disclosure agreement needs to be stamped (Stamping amount Rs. 600/-) as an agreement and to be submitted as a part of bid documents.
85	50	Point no - 5	Legal - NON-DISCLOSURE AGREEMENT	GOVERNING LAW AND JURISDICTION: The provisions of this Agreement shall be governed by the laws of India. If any disputes or differences shall arise between the Parties hereto as to the interpretation or the performance of this Agreement the same shall be referred to sole arbitrator to be appointed by BOB. The arbitration proceeding shall be governed by the Arbitration and Conciliation Act 1996 and rules / amendments there under . The place of Arbitration shall be at Mumbai. The language of arbitration shall be English and the courts at Mumbai shall have the exclusive jurisdiction to try any matters arising from this Agreement.	We request you to kindly consider the selection of the arbitrator to be appointed by both the parties mutually.	No change in the RFP clause or NDA agreement draft/ Integrity Pact.
86	52	Annexure 11	General	Certificate for RFP Cost Waiver for MSME/NSIC Firms	Does the bidder need to upload & submit a blankl copy of Annexure 11 if they are not eligible for Cost Waiver?	Only those who are eligible shall submit the Annexure 11.
87	52	Annexure 11 / Certificate for RFP Cost Wavier for MSME/NISC Firms	General	This is to certify that M/s. _____ has made an original investment of Rs. _____ in , as per Audited Balance Sheet as on 31.03.2020/21.	We would like clarification on the term original investment.	The demanded annexure is a standard copy to be signed and provided by bidders Chartered Accountant.
88	54	Annexure 13 / Reference Site details	General	Reference Details: Signature, Name & Designation, Business Address	The signature and details to be filled by our client or to be self attested by us.	Annexure 13 to be submitted duly signed by bidder. The documentary evidences from their reference sites shall be additionally submitted.
89	10-52	5, and Annexure 11	General	Exemption from submission of tender cost shall be given to bidders, who are Micro and Small Enterprises (MSE) / Startups.	Please confirm tender cost exemption is applicable to medium enterprises - as per Annexure 11 - MSMEs are exempt which is contradicting clause 5	Medium enterprises not eligible for exemption. Refer RFP terms.
90	NA	NA	General	NA	Is there a cap on the number of categories we can apply in?	No

91	NA	NA	General	Documents required as per tenderswizard.com/bob	In the mandatory documents required in tenderswizard.com/bob one of the line items is "General Criterion Specific to FinTech or Startups" What documents have to be submitted as part of this?	No change in the RFP clause. Bidder should upload the documents as per their category (fintech /startup) under the "General Criterion specific to Fintech or Startups"as requested in the RFP document (Refer RFP page no 26 & 27).
92	NA	NA	General	General	Do we need to notarize any of the document?	Stamping of Integrity Pact and NDA is required.

All other Terms of the RFP remains unchanged and all other modification sought by the bidders are not accepted by the Bank