

Addendum Dated 17.01.2024

Addendum to following Annexure:

- Annexure 02 – Eligibility Criteria

Clause in RFP:

Sr No.	Clause in RFP	Clarifications/ Changes made
A	General	
1	Bidder must be a Government Organization / PSU / PSE / LLP or private / public limited company in India at least for the last 3 years.	Bidder must be a Government Organization / PSU / PSE / LLP or private / public limited company in India at least for the last 2 years .
C	Experience & Support Infrastructure	
1.	Bidder should have implemented and maintained services of eNACH and m-NACH mandate in at least 2 Commercial Banks / Financial Institutions in India in last 3 years out of which one installation should be in a Bank / Financial Institution with minimum 2000 branches in India / Globally.	Bidder should have implemented and maintained services of eNACH and m-NACH mandate in at least 2 Commercial Banks / Financial Institutions in India in last 3 years out of which one installation should be in a Bank / Financial Institution with minimum 1000 branches in India / Globally.
2.	Bidder should connect to NPCI through a web service and through a SFTP for data exchange. <u>Supporting document:</u> Proof of Certification/Authorization from NPCI.	Bidder should connect to NPCI through a web service and through a SFTP for data exchange. <u>Supporting document:</u> Proof of Certification/Authorization from NPCI/ Proof from NPCI.

Clarification of Pre-bid queries is enclosed as “Annexure A”.

All other Terms & Conditions are same as per our RFP Bid no.: BCC:IT:PROC:116:01 dated 02.01.2024 and subsequent addendums for RFP for Empanelment of vendors to provide fully automated eNACH and mNACH Mandate registration and processing services for a period of 2 Years (2024-26).

Sr No	Page No	Category (Scope/Commercial/Legal/General)	Clarification point as stated in the tender document	Comment/Suggestion Deviation	Bank's Clarifications to the bidder query
1	65	Scope	The Service Providers must have ability/willingness to integrate with various channels like file based/Host to Host/APIs and support multiple file formats of Bank/Corporate/NPCI etc. for exchange of data, status of mandates etc. and should necessarily be certified by NPCI for providing e-NACH/m-NACH service.	There is no specific certification process by NPCI for these integrations however when we were onboarded via corporate a unique TSP Id has been allocated for us by NPCI. Hope this TSP Id should suffice	Yes, valid TSP Id given by NPCI should suffice.
2	65	Scope	API for updating e-NACH/m-NACH mandate registration status with BOB as Sponsor Bank.	Are we referring to the APIs shared with the corporates for Mandate status	No. These are additional API required to be integrated with BOB.
3	65	Scope	The Service Provider should be willing to customize the above APIs without any cost to the Bank or the Corporate.	What kind of customizations are we referring to here?	Customization may be required from corporate in terms of any parameter sharing , encryption process etc.
4	65	Scope	The Service Provider to provide the mandates having Bank of Baroda as destination bank directly to BOB instead of routing it through NPCI from the date as decided by BOB in future.	Are we referring to direct debit with BOB and bypassing NPCI for NACH ? Will this be offered as optional to all clients or this will be mandatory for all clients where destination bank BOB	It is optional for the client.
5	66	Scope	The Service provider must maintain suitable database and storage capacity for storing and retrieving data as per Bank's guidelines.	What are the bank guidelines for data storage	These are all general guidelines followed by all banks will be shared after onboarding.
6	66	Scope	The Service provider must send alerts for success/failure/rejection of e-NACH/m-NACH to Retail Customer/Corporate etc.	What are the alerting mechanism mandated by BOB	Email & SMS
7	50	General	Bidder must be a Government Organization / PSU / PSE / LLP or private / public limited company in India at least for the last 3 years.	Since our company have recently incorporated in 2022, Request bank 2 yaers relaxation	Please refer Addendum
8		General	Below clause is applicable for bidders who fall under the category of Micro & Small Enterprise (MSEs) or Start-ups (Necessary valid documentary proof certifying the bidder as an MSE or Start-up needs to be submitted by the bidder). The Bidder must have registered average annual turnover of Rs. 0.50 Crore or above during the last three completed financial years – 2020-21, 2021-22 & 2022-23* (Not inclusive of the turnover of associate companies).	Since our organization have 1 year of experience and operational, need relaxation for 40 lakh as term over	No change



Annexure-A
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9	52	General	Bidder should have implemented and maintained services of eNACH and m-NACH mandate in at least 2 Commercial Banks / Financial Institutions in India in last 3 years out of which one installation should be in a Bank / Financial Institution with minimum 2000 branches in India / Globally.	Can we provide a letter of confirmation from the client as these are confidential documents?	Client / Customer certified letter is also accepted.
10	52	General	Bidder should have successfully registered at least 50,000 e-NACH mandates during the last 3 years, out of which at least 20,000 e-NACH mandates processed during FY 2022-23 as on RFP date.	How would CA certify these information? Please clarify and how we can	Independent CA will certify.
11	52	General	Bidder should have successfully registered at least 20,000 m-NACH mandates during the last 3 years, out of which at least 10,000 mNACH mandates processed during FY 2022-23 as on RFP date.	How would CA certify these information? Please clarify and how we can	Independent CA will certify.
12	52	General	Bidder should connect to NPCI through a web service and through a SFTP for data exchange.	There is no such certificate issued by NPCI, However they issue TSP Id to every partner who have completed integration with NPCI, can we share that TSP ID for the same?	Please refer Addendum
13	65	Scope	The Service Providers must have ability/willingness to integrate with various channels like file based/Host to Host/APIs and support multiple file formats of Bank/Corporate/NPCI etc. for exchange of data, status of mandates etc. and should necessarily be certified by NPCI for providing e-NACH/m-NACH service.	There is no specific certification process by NPCI for these integration however when we were onboarded via corporate a unique TSP Id has been allocated for us by NPCI. Hope this TSP Id should suffice	Yes, valid TSP Id given by NPCI should suffice.
14	65	Scope	The Service Providers must have ability to provide the portal/app/dashboard to the Corporate/bank for e-NACH/m-NACH mandate registration and presentation for bank/corporates. Portal/app/Dashboard should have the ability for file based registration/presentation also. API or code integrated with bank must be audited by third party.	Does the audit refer to VAPT	No, there may be various kinds of audits like Source Code ,VA etc.



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15	65	Scope	Service Provider must ensure VAPT of its system and provide the same to the BOB for its record. It must ensure implementation of VAPT recommendations of its own system as well as ensure closure of the VAPT observations related to its systems from the Bank's third party reviewer	Does the VAPY report need to be from cert-in empanelled auditor	Yes
16	66	Scope	The Service provider must be able to encrypt /decrypt the files as per logic provided by NPCI/BOB/Corporate from time to time without any cost to Bank.	What is the encryption standards and logic as per BOB	We are following AES 256 encryption logic.
17	66	Scope	Service Provider to submit the Turnaround Time to the satisfaction of the Bank for resolution of any query raised by the Bank.	What are the expected TAT for issues raised	We shall define it after onboarding a vendor.
18	66	Scope	The service provider's portal/app/dashboard should allow processing of migrated mandates also.	Please explain the expectation of migrated mandates	NACH mandates presented by any other bank can be migrated to BOB as sponsor bank. These mandates should also be accommodated .
19	67	Service Level	Any fault/ issue/ defect failure intimated by Bank through any mode of communication is to be acted upon, so as to adhere to the service levels. Business/ Service Downtime and Deterioration shall be the key considerations for determining "Penalties" that would be levied on the Successful Vendor	Can we define mode of communication How is it ensured that issues with NPCI leading to SLA breaches are being managed	Factors attributable to the Bank / NPCI and acknowledged by the Bank in writing will not impact the SLA.
20	65	Scope	The Service Provider should be willing to customize the above APIs without any cost to the Bank or the Corporate.	What customizations is the bank looking for. The SOW for the customisations be discussed with us.	In case of any change in existing API / audit guidelines/ RBI guidelines
21	66	Scope	- The Service provider must maintain suitable database and storage capacity for storing and retrieving data as per Bank's guidelines.	Is the bank looking for shared cloud or private cloud or will the bank arrange a dedicated cloud for consuming this services. Is there a requirement for the bank to deploy this on prem.	Bank will not provide any dedicated cloud. The scope is only for security of customer data at vendor's database.
22	66	Scope	- The Service provider must be able to encrypt /decrypt the files as per logic provided by NPCI/BOB/Corporate from time to time without any cost to Bank.	We are compliant to all regulations and compliance additional changes should be informed by the bank.	Noted



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23	66	Scope	Any Regulatory /Audit changes should be carried out by the Service Provider without any cost to Bank.	Regulatory changes will be carried out as per the regulatory guidelines, however for any audit/audit changes the SOW needs to be discussed and if there is any development efforts those to be charged separately.	Agreed.
24	52	Eligibility	Bidder should have implemented and maintained services of eNACH and m-NACH mandate in at least 2 Commercial Banks / Financial Institutions in India in last 3 years out of which one installation should be in a Bank / Financial Institution with minimum 2000 branches in India / Globally.	We request relaxation for the minimum branches from 2000 to 1200 branches. We also request relaxation for atleast 1 commercial bank/financial institute in india with atleast two in total.	Please refer Addendum
25	52	Eligibility	Bidder should have successfully registered at least 50,000 e-NACH mandates during the last 3 years, out of which at least 20,000 e-NACH mandates processed during FY 2022-23 as on RFP date.	We request a relaxation to have the solution live with our customer as we are still in the integration phase	No change
26	52	Eligibility	Bidder should have successfully registered at least 20,000 m-NACH mandates during the last 3 years, out of which at least 10,000 m-FY 2022-23 as on RFP date. NACH mandates processed during	We request a relaxation to have the solution live with our customer as we are still in the integration phase	No change
27	52	Eligibility	Bidder should connect to NPCI through a web service and through a SFTP for data exchange.	We are currently partnered and our partner is connected to NPCI through a web service and through a SFTP, we request to consider our eligibility.	Please refer Addendum



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28	52	Eligibility	The bidder should have an ability to connect to a new corporation like NPCI if coming into existence in the future through a web service or through a SFTP for data exchange without charging any fee from Bank.	How many such integrations is the bank looking for?	Clause is self explanatory
29	NA	Scope	New Query	What is m-NACH?	MNACH is nothing but a mobile based application which is sufficient to take mandate image which could be uploaded in the portal with all relevant details which are required for NACH registration.
30	NA	General	New Query	Will PPSL work as a TSP to BOB? Will BOB be responsible for sourcing and onboarding merchants?	Yes. However bank can act as sponsor bank on TSPs sourced mandates separately.
31	NA	Scope	New Query	Will we play a dual role of 1) acting as a TSP for bank in communication with NPCI and 2) acting as a TSP to merchants for mandate registration and presentation?	Yes
32	65	Scope	<i>"The Service Provider to provide the mandates having Bank of Baroda as destination bank directly to BOB instead of routing it through NPCI from the date as decided by BOB in future."</i>	<u>What is the rationale behind this point . Please clarify.</u>	For Reducing Turn Around Time and improving operational efficiency , file will land and process directly at BOB end.
33	52	Annexure 02 Eligibility Criteria	Bidder should have implemented and maintained services of eNACH and m-NACH mandate in at least 2 Commercial Banks / Financial Institutions in India in last 3 years out of which one installation should be in a Bank / Financial Institution with minimum 2000 branches in India / Globally.	We already have a ready made solution. Kindly accept the self declaration for the same. We have implemented UPI mandate, card mandate solution with several banks. Request bank to kindly relax the clause for start ups	No change
34	52	Annexure 02 Eligibility Criteria	Bidder should have successfully registered at least 50,000 e-NACH mandates during the last 3 years, out of which at least 20,000 e-NACH mandates processed during FY 2022-23 as on RFP date.	We already have a ready made solution. Kindly accept the self declaration for the same. We have implemented UPI mandate, card mandate solution with several banks. Request bank to kindly relax the clause for start ups	No change



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35	52	Annexure 02 Eligibility Criteria	Bidder should have successfully registered at least 20,000 m-NACH mandates during the last 3 years, out of which at least 10,000 m NACH mandates processed during FY 2022-23 as on RFP date.	We already have a ready made solution. Kindly accept the self declaration for the same. We have implemented UPI mandate, card mandate solution with several banks. Request bank to kindly relax the clause for start ups	No change
36	10	Scope	MNACH capabilities	Scope of work under MNACH needed. MNACH is not a commonly used industry term. P-NACH and E-NACH are more commonly used. It would be good to understand the exact scope under MNACH.	MNACH is nothing but a mobile based application which is sufficient to take mandate image which could be uploaded in the portal with all relevant details which are required for NACH/DDI registration.
37	52	General	MNACH processed in the current FY.	In absence of clarity for mNACH, can we only bid for ENACH.	Requirement is for both eNACH and mNACH service.
38	65	Scope	The Service Providers must have ability/willingness to integrate with various channels like file based/Host to Host/APIs and support multiple file formats of Bank/Corporate/NPCI etc. for exchange of data, status of mandates etc. and should necessarily be certified by NPCI for providing e-NACH/m-NACH service.	Could you please elaborate and confirm the point no – 2 under <u>scope of Work, Annexure 10</u> , should necessarily be <u>certified</u> by NPCI for providing e-NACH/m-NACH service	Valid TSP Id given by NPCI should suffice.
39	65	Scope	Service Provider's API must comply with the Information Security guidelines of BOB/RBI/NPCI as may be applicable. Any regulatory change by RBI/NPCI/Bank's audit team should be carried out without any cost	Please share and help us understanding the Information security guidelines of BOB	General information security guidelines to be followed as directed by RBI
40	66	Scope	The Service provider must send alerts for success/failure/rejection of e-NACH/m-NACH to Retail Customer/Corporate etc.	In terms of sending alerts , Is it Sms/email or Sms & e-mail ?	SMS & eMail both