LETTER OF INVITATION (LoI) FOR SUBMISSION OF PROPOSAL FOR AUTOMATION OF OPERATIONAL PROCESS OF INSTITUTIONAL FINANCE VERTICAL [IFV] ON WEB-BASED PORTAL

LoI Number 00362/IFV dated February 13, 2019

PreBid Queries List w.r.t Pre-Bid meeting held on 20th February, 2019 and concerned Pre-Bid Clarifications dated February 25, 2019.

Pre-Bid Meeting in connection with the Letter of Invitation for submission of proposal for automation of Operational Processes of IFV Vertical on Web-Based Portal was held at SIDBI Office, Mumbai on February 20, 2019 at 03:00P.M. Based on the discussions with prospective bidders during the meeting and queries sent by the bidders, following clarifications(which form an integral part of the RfP) may please be noted for submission of bids.
The **last date for submission** of bids has been **extended to March 05, 2019 (Tuesday) till 15:00 Hrs** and the **bids shall be opened on March 05, 2019 (Tuesday) at 17:00 Hrs.**

The Queries as received from different bidders and SIDBI's Clarifications to those queries are tabulated below:

S.No	Point	Remark	SIDBI's Response
1	Annexure - 1.2.3.6 History Data Migration	Data Migration scope is not clear, PI define what data is to be migrated and what is the data volume.	Existing data shall be migrated through the beneath defined time frame in coordination to the time frame of the Project: 1. Data shall be migrated of all Live cases - Phase 1. 2. A cut-of date is defined and all live cases with all transactions or outstanding as on cut-of date along with all transactions after cut-of date shall be migrated before UAT trails Phase 2. 3. Complete migration of all past transactions before launch of application - Phase 3.
2	Annexure - 1.2.4.3 Loan Processing	Due diligence with third party sites. PI clarify how many integrations are in-place and what is the mode of integration (API, Webservice, DB to DB or flat file etc...)	Integration through API, wherever scuh service is available. Wherever API integration is not available, it should redirect to the concerned Due Diligence sites.
3	General Point	As discussed in Prebid meeting, PI help us with the mode of integration with DFS / Accounting system.	Since the portal has to meet the complete life cycle of loan replacing the existing Refinance system, it has to be integrated with internal / external softwares related to the existing refinance system i.e GPPS-=GST, MIS, GL Reports, CIF- FLexcube, RNMS etc.
4	RFP 3.2 & 4.1 Scope of Work	Maintenance and Support means only portal's technical maintenance which is covered under AMC. No end user support will be given by Bidder. Is this understanding correct ?	End User support has to be provided for the term of the project i.e 3 years.

5	RFP 3.15 Scope of Work	Technical platform mentioned as Java + Oracle. Is SIDBI open for any other technical platform such as DotNet + Oracle, PHP + Oracle etc... If Java is the final platform, pl mention the framework to be used such as Struts or Spring...	Bidder may be allowed to use .NET or J2EE. Required licences for UAT & production, except of database, need to be provided by the bidder. Only Oracle database may be provided by SIDBI.
6	RFP 3.11 Scope of Work	UAT environment will be provided by SIDBI only ?	The VM will be provided by SIDBI. Bidder will be required to configure the UAT environment.
7	RFP 3.20 Scope of Work	AMC point talks about one year AMC which contradicts with clause 1.2.2.1 of Annexure document stating maintenance for 2 to 3 years.	3 years AMC.
8	Annexure - 1.1 Introduction	Please mention the number of users of PLIs and Refinancing Institutes both respectively. and also highlight the YoY growth in users.	250 - PLI users and 50 Refinancing institute users
9	RFP 3.3 & 4.2 Scope of Work	New changes throughout the project tenure (3 years) are kept open ended, no change request management is written in RFP. Any Change request for new change is to be capped to a certain number of days efforts, beyond the capped efforts bidder should be able to charge for change requests.	**Change Management** SIDBI may request, in writing, about the need for a change in the signed-off requirement document during the contract period. The bidder shall evaluate the change request of SIDBI, and if the requested change would, in its reasonable opinion, involve additional work or time, the bidder shall convey in writing to SIDBI the man-days effort required for the Change Request. The effort estimate, corresponding billable amount and planned delivery dates for the change required need to be discussed and mutually agreed in writing. The bidder is requested to submit the man-month rate for change management as part of the commercial bid. The rates should be inclusive of GST, out-of-pocket allowance, travel etc. A person month will comprise of 26 days to arrive at person-day rate for broken periods less than a month.
10	RFP 3.7 Scope of Work	Will access of Call tracking /monitoring system be given to Bidder out side SIDBI as AMC is in off-site mode ? If not, how the AMC calls will be tracked ?	Access to inetrnal Call tracking system may not be provided to the bidder. Bidder need to provide call tracking mechanism.
11	RFP 10 Schedule, Page -16	Given timeline of 3 months is very aggressive / unrealistic from SDLC perspectives. Kindly revisit the duration as 6 months is the time including data migration project should take.	Time frame to be extended to 6 months including data migration

12	RFP 10 Schedule, Page -16	Time gap between phases and defining phases is not as per SDLC standards, Kindly keep 70% time of 6 months under development phase only. For reference phases sequence should be BRD+SRS, Prototype, CRP, UAT, Go-Live and DR Live.	The scheduled timeline of the project shall be 6 months wherein the timeframe for each phase of the project shall be as defined beneath. Phase 1 - BRD+SRS, Prototype - upto 120 days Phase 2 - CRP, UAT - upto 150 days Phase 3 - Go Live - upto 165 days Phase 4 - DR Live + Final Acceptance of the Solution - upto 180 days
13	RFP 10 Schedule, Page -16	In schedule, kindly clarify how the delay pertaining to SIDBI and it's eco-system will be taken care in terms of Schedule and Cost both in favour of Bidder.	Delays due to SIDBI personnel will extended the duration of the project by the relevant period and no additional sum can be claimed by the Bidder for the same.
14	RFP Section - III, Point 7.1 Page -25 - Supplementary Info	Payment Terms doesn't cover the payment terms for the resource which is to be deployed onsite. Clause - 7.1.(v) - Pl relax the 6 months timeline to 3 months as Bidder will also be engaged in AMC.	Payment terms shall include the deployed onsite resource as well
15	RFP Page -28 - Form F -2 - Commercial Form	Section 1 - Cost of new development --> Why 6 months support cost is asked when AMC cost is separately taken and AMC is starting immediate after Go-Live. Section-2 - Cost of License --> This is dependent on RFP 3.15 clarification. Assuming Oracle Licenses are already available with SIDBI therefore no database license cost is to be quoted. Section-3 - Cost of AMC --> Duration of AMC is not mentioned, kindly mention the same. Section-4 - Cost of Resource --> Duration is not mentioned, kindly mention the same.	Section 1 - "Support for 6 months" considered to be removed from RfP Section 2 - Bidder may be allowed to use .NET or J2EE. Required licences for UAT & production, except of database, need to be provided by the bidder. Only Oracle database may be provided by SIDBI. Section 3 - AMC cost for 3 years to be provided Section 4 - Quote to be for 3 years
16	Annexure - 1.2.6.3 OCR Technology	OCR integration - There is no relevance of OCR uses in this project and also note OCR solutions doesn't give 100% accuracy of data which leads to higher human intervention efforts. Therefore request to remove the OCR integration from the scope.	OCR technology will not be utilized. Hence no requirement for OCR integration.
17	Annexure - 1.2.6.5 Failover	Failover mechanism is Infrastructure level activity, it should be removed from Bidders scope as Infra is to be provided by SIDBI only.	For hardware and database failure: Yes. However, bidder need to provide support for software / environment related issues.
18	Annexure - 1.2.6.6 Platform capability	User or uses load are to be handled at Infra level therefore SLA should be applicable on Infra vendor / SIDBI not to Bidder.	The bidder will be required to write efficient code and undertake performance tunining. The hardware VM with required configuration will be provided by SIDBI.
19	Annexure - 1.2.6.7 Application Availability	Alternative facility to ensure availability of application is to be provided by Infra vendor / SIDBI, Pl remove it from the scope of Bidder.	Accepted.

20	Annexure - 1.2.8.4 API Approach	SIDBI needs to provide list of integrations with the name of pertaining transactions.	Since the portal has to meet the complete life cycle of loan replacing the existing Refinance system, it has to be integrated with internal / external softwares related to the existing refinance system i.e GPPS-=GST, MIS, GL Reports, CIF- FLexcube, RNMS etc.
21	Annexure - 1.2.8.7 SLA Approach	Application availability is dependent on Infra availability, application doesn't go down without Infra reasons unless some program issues. So kindly sift the SLA to Infra / SIDBI team. Bidder will provide the technical AMC / technical support during working hours only.	For hardware and database failure: Yes. However, bidder need to provide support for software / environment related issues. The bidder will be required to write efficient code and undertake performance tunining. The hardware VM with required configuration will be provided by SIDBI.
22	Annexure - 1.2.9 Technical - Principles	This entire section is quite open ended and vague, many things together can't be implemented in one portal still the clauses mentioned which are totally unrealistic, kindly revisit this section and remove the "not required" items.	Points provided as guiding principles only.
23	Annexure - 1.2.9.3 Scalability	Pl mention the current volume of data against which the 500% growth is to be planned	Enclosed as Annexure (for Indicative purpose only)
24	Annexure - 1.2.9.4 Security	Point - "Electronic signature certification" --> Pl mention the number of transactions / documents pertaining to digital signature and also mention the method of signature. Such as Token based, Folder based, API+HSM based etc...	As of Now its Token based provided by eMudhra limited. Dgital Certification is usually required for Registration of Charge and for release of Charge upon assets hypothecated to SIDBI by the PLI's and the no: of transactions depends on teh PLI's transactions.
25	Annexure - 1.2.10.2 Presentation Layer	Point (e) - "Portal Services" - Pl mention who will provide the SSL certificate.	Digital certificate for the portal using sidbi.in domain will be provided by SIDBI.
26	Annexure - 1.2.10.2 Presentation Layer	Point (j) - "Portal Services" - Project technical stack says this portal is web based not mobile application. Whereas this clause talks about mobile app as mobile operating system is irrelevant in this project.	Platform to be web based only but accessible through all mobile internet browsers.
27	Annexure - 1.2.10.2 Presentation Layer	Point (l) - "Portal Services" - This entire section is not applicable in project nor all the mentioned things can be developed under one portal. For example LDAP integration is not required when users are out side sidbi domain.	Point (l) of "Portal Services" to be removed
28	Annexure - 1.2.10.2 Presentation Layer	Point (r) and Point (r)- "Portal Services" - This entire section is not applicable in project nor all the mentioned things can be developed under one portal.	Point (r) of "Portal Services" to be removed
29	Annexure - 1.3 Success factors	Kindly elaborate and define the parameters for success factor criteria	The success parameters shall be based on the deliverables delivered within the stipulated time frames envisaged as per the scope of Project.
30		Will Maker Checker Functionality be required for all the operation in Portal or it would be specific to Interest Rate Calculation?	Maker checker functionality would be applicable to any workflow/ process.

31		There is no DMS required instead uploaded documents can be stored in database or File System. Please Confirm	SIDBI has implemented a DMS solution, which may be used for storing documents. However, final decision may be taken with the selected bidder during implementation.
32		The Institutional Finance Vertical (IFV) already has internal software. What language and database is it build on? Will APIs/scripts be provided by SIDBI for integration/migration?	Existing system is developed using Oracle Forms / Reports 12c with Oracle database. Integration touchpoint will be required with internal softwar, howevever detailed mechanism of integration/ migration may be finalized during requirement/ design phase with the selected bidder. API/ Scripts shall be provided wherever feasible.
33		Page 8, Point 15. Software development should be done using J2EE platform / technology using Oracle Database 11G.No development tools/licenses shall be provided by SIDBI for development of applications under the project. The Application Software should be developed in JAVA & Data should be maintained in ORACLE Data Base. >>We request that vendor should be given the right to decide on technology in order to achieve high scalability and maintainability	Bidder may be allowed to use .NET or J2EE. Required licences for UAT & production, except of database, need to be provided by the bidder. Only Oracle database may be provided by SIDBI.
34		Kindly clarify on :	
35	1.2.6.3	The platform should have OCR to technology inbuilt to receive meaningful information from images.	OCR technology will not be utilized. Hence no requirement for OCR integration.
36		**Please share preferred technology framework/ database.**	Bidder may be allowed to use .NET or J2EE. Required licences for UAT & production, except of database, need to be provided by the bidder. Only Oracle database may be provided by SIDBI.
37		Request you to add separate phase for Migration.	Existing data shall be migrated through the beneath defined time frame in coordination to the time frame of the Project: 1. Data shall be migrated of all Live cases - Phase 1. 2. A cut-of date is defined and all live cases with all transactions or outstanding as on cut-of date along with all transactions after cut-of date shall be migrated before UAT trails Phase 2. 3. Complete migration of all past transactions before launch of application - Phase 3.

38		Please share data volumes that needs to be migrated	Enclosed as Annexure (for Indicative purpose only)
39		Please clarify how electronic signature is to be managed.	System should have provision for Digital Signature integration.
40		Request you to change portal service section to match exact requirements. Currently it is very high level. Considering the scope of the project, request you to extend RFP submission timeline by two weeks.	Only point (j), (l) and (r) removed. Remaining part of section will remain unchanged
41		OCR Suggestions | we will take data in file format or we can go and with OCR process only	OCR technology will not be utilized. Hence no requirement for OCR integration.
42		Support 200 queries per second- It depends on the Infrastructure and support provided	The bidder will be required to write efficient code and undertake performance tuning. The hardware VM with required configuration will be provided by SIDBI.
43		Application for web technologies are not defined e.g Languages, Frameworks, Database, Application server	Bidder may be allowed to use .NET or J2EE. Required licences for UAT & production, except of database, need to be provided by the bidder. Only Oracle database may be provided by SIDBI.
44		Migration Phase not added with migration type	Existing data shall be migrated through the beneath defined time frame: 1. Data shall be migrated of all Live cases only in phase 1. 2. A cut-of date is defined and all live cases with all transactions or outstanding as on cut-of date along with all transactions after cut-of date shall be migrated before UAT trails Phase 2. 3. Complete migration of all past transactions before launch of aaplication - Phase 3
45		Schedule and time frame expected needs to be re-looked considering the scope discussed	The scheduled timeline of the project shall be 6 months wherein the timeframe for each phase of the project shall be as defined beneath. Phase 1 - BRD+SRS, Prototype - upto 120 days Phase 2 - CRP, UAT - upto 150 days Phase 3 - Go Live - upto 165 days Phase 4 - DR Live + Final Acceptance of the Solution - upto 180 days
46		Loan Life cycle management- As understood it is same as that of Banks	Yes, with a provision for marking as NPA as per IRAC norms of RBI.

47		On-site resource - Time period needs to defined (At some place it states as 3 months and at others its asked for 3 years)	On-site required for 1 year.
48		Payment terms- Kindly make it **viable** (3 part payments 30:30:40 can be an ideal and an easier mode)	The payment terms shall be as follows: Phase 1 - 20% Phase 2- 20% Phase 3 - 30% Phase 4 - 30%. **Performance Bank Guarantee:** The successful Bidder shall provide an unconditional and irrevocable performance bank guarantee in the form and manner provided by the Bank equivalent to 10% of the total contract value from a scheduled commercial bank. The performance guarantee will be valid till at least three months beyond the expiry of the contract period. The performance security is to be submitted within 30 days from the purchase order.