

**Pre-Bid Meeting on 20/10/2020 – Addendum & Clarifications**  
**RfP for Video based Customer Identification Process (V-CIP)**  
**ITV/12102020/OUT/07467 dated October 13, 2020**

**Section – I: Addendum to RfP**

Sl. No.	Page No./ Section/ Clause	Addendum to Clause
1	New Clause  2.17: RfP Response : Receiving of RFP Response: Guidelines for submission of bid	<b><u>Guidelines for submission of bid:</u></b> i. The Bidders are required to comply with the following guidelines: a. Either the Indian bidder on behalf of the OEM or OEM itself can bid but both cannot bid simultaneously in the same tender. b. If bidder submits bid on behalf of the OEM, the same bidder shall not submit a bid on behalf of another OEM in the same tender. ii. The Bidder cannot submit more than one proposal in response to this RfP.
2	Revised Clause  4.2: Evaluation Process	<b><u>Evaluation Process</u></b> 1. The Bank has adopted a Three (3) stage evaluation process as given below: i. Minimum Eligibility / pre-qualification ii. Technical Evaluation iii. Commercial Evaluation 2. The Bank shall, first evaluate the response submitted against 'Minimum Eligibility / pre-qualification' criteria. The Technical evaluation shall be undertaken as per clause 4.5 of RfP only for the bidders qualifying the pre-qualification criteria. The final selection will be done based on the commercial evaluation (L1) of technically short-listed bidders.

Sl. No.	Page No./ Section/ Clause	Addendum to Clause
		<p>3. The evaluation by the Bank will be undertaken by a Committee of Officials or/and representatives formed by the Bank and its decision will be final.</p> <p>4. During evaluation of Bids, the Bank, at its discretion, may ask the Bidders for clarifications of their Bids. The request for clarification and the response shall be in writing (Letter/e-Mail/Fax), and it should be submitted within the time stipulated by the Bank. No change in the price of substance of the Bid shall be sought, offered or permitted.</p>

**Section – II: Clarification to Pre-Bid Queries**

Sr. No.	Page Number	Section Number	Clarification Point as stated in the tender Document	Comment/Suggestion/Deviation	SIDBI Response
1	33	4.4 Minimum Eligibility Criteria	Existing clause: The bidder should have implemented or should be implementing VCIP solution in at least two Banks/FI/other institution	Amendment Requested: The bidder/OEM should have implemented or should be implementing VCIP solution in at least two Banks/FI/other institution.	No Change.
2	57	clause 5.36		What is the duration of data storage which is expected for audit purpose? Please refer sl. No. p, page 25 of 105, clause 5.36, page 57 of 105	Please refer Clause 3.4 (r) "Scope of Work" on page 25 of RfP.

**Pre-Bid Meeting– Addendum & Clarifications**  
**Rfp No. : ITV/12102020/OUT/07467 dated October 13, 2020**

3	25	Functional Requirement (20)	Solution should also support Non-Assisted Video KYC (Customer will complete the process on their own).	Solution should also support Non-Assisted Video KYC (Customer will complete the process on their own), page 94 of 105. This calls for complete automation and contradiction/elimination of feature in sl. No.-1 of page 25 of 105 where Video calling session with a Bank Official is envisaged and also sl. No. 8 on page 26 of 105 where the Bank Official should be prompted to ask some questions to ascertain live presence of customer	Please refer Clause 3.4 "Scope of Work". This requirement is envisaged as an added feature and is under Nice to have category.
4	15	clause 2	Exemption from submission of EMD and tender fee shall be given to bidders, who are Micro and Small Enterprises (MSE) / Startups.	Our organisation has been allotted the Udyam Registration Certificate as "Medium" enterprise under the Ministry of MSME. Request Bank to let us know whether we will be exempt from payment of Bid Document Fees and Earnest Money Deposit (EMD) under this clause.	No.
5	27	S.n. 7	Screenshot Capture initiated by Agent	This requirement is not as per RBI guidelines. Request Bank to waive this particular clause.	No Change.

6	33	clause 2	The bidder should have implemented or should be implementing VCIP solution in at least two Banks/FI/other institution.	"Request Bank to amend the clause as mentioned below:  The Bidder/ OEM should have implemented or should be implementing VCIP solution in at least two Banks/FI/other institution."	No Change.
7	14	2.5	Purchase Preference: Since the delivery of V-CIP services under current procurement cannot be split among bidders, purchase preference for MSEs and DMEP shall not be applicable in this RfP	What does DMEP mean in this clause?	DMEP stands for Domestically Manufactured Electronic Products.
8	18	2.15	x. Proof of deposit of bid cost in SIDBI account	If bidder is exempted from payment of Tender since it is a MSE, please suggest how to fulfil this requirement?	Please refer Clause 2.6 of RfP. If a bidder is exempted from payment of Tender fee and EMD, proof of deposit is not to be submitted.
9	35/90	4.6- Point 5 & Annexure XIV	5. Net Present Value (NPV) would be calculated using the Microsoft Excel Worksheet formulae, to arrive at the NPV for five years. The discount rate to be considered for above would be 10% per annum.	Kindly clarify the significance of 5 years in this clause.	The revised clause is: 5. Net Present Value (NPV) would be calculated using the Microsoft Excel Worksheet formulae, to arrive at the NPV for three years. The discount rate to be considered for above would be 10% per annum.

10	90	Annexure XIV	Regarding filling of the Commercial Bid Format Table	Is Bidder expected to populate columns on "GST@18%" and "Total" for all rows of the table A.1, A.2, "Total One Time Fixed cost [A]", B.3 and D.4?	Yes.
11	96	Annexure XVII	Submission of Annexure XVII	If bidder is exempted from payment of EMD deposit since it is a MSE, please suggest how Annexure XVII will need to be submitted?	Please refer clause 2.3 of RfP. The annexure XVII is the format for submission of EMD/ Bid security in the form of Bank guarantee.
12	98	Annexure XVIII	12.1 The validity of this Integrity Pact shall be from date of its signing and extend upto 5 years or the complete execution of the contract to the satisfaction of both the BUYER and the BIDDER/Seller, including warranty period, whichever is later in case BIDDER is unsuccessful, this integrity Pact shall expire after six months from the date of the signing of the contract.	Why is this pact valid for 5 years but the agreement is valid for 3 years? Request you to change this to 3 years	The requirement of submitting pre-contract integrity pact as in Annexure XVIII of RfP is withdrawn.
13	104	Annexure XVIII	Legal - Pre-Contract Integrity Pact/Signature	Does it need to be signed by the Chief Executive Officer? Request you to consider changing this to Authorized signatory	Please see Point 12, as above.
14	99	Annexure XVIII	Legal - Pre-Contract Integrity Pact/ 3.3 BIDDERS shall disclose the name and address of agents and representatives and Indian BIDDERS shall disclose their foreign principals or associates	Please provide clarity on what disclosure is required here.	Please see Point 12, as above.

**Pre-Bid Meeting– Addendum & Clarifications**  
**Rfp No. : ITV/12102020/OUT/07467 dated October 13, 2020**

15	102	Annexure XVIII	Legal - Pre-Contract Integrity Pact/ 7.1 The BIDDER undertakes that it has not supplied/is not supplying similar products /systems or subsystems at a price lower than that offered in the present bid in respect of any other Ministry/Department of the Government of India or PSU and if it is found at any stage that similar product/systems or sub systems was supplied by the BIDDER to any other Ministry/Department of the Government of India or a PSU at a lower price, then that very price, with due allowance for elapsed time, will be applicable to the present case and the difference in the cost would be refunded by the BIDDER to the BUYER, if the contract has already been concluded.	This is not acceptable as pricing is confidential and is provided as a function of multiple factors including volumes. Request deletion of this clause.	Please see Point 12, as above.
16	3.4		KYC Link sharing with internal teams	Would request to elaborate on the same in order to know the functionality	The solution should provide to reallocate the V-CIP transaction to some other agent.
17	3.4		OCR on other address proofs viz. Driving license, Passport, Election ID etc	Would request to know that apart from the boldfaced documents, whether there are any other documents required for the OCR purpose by SIDBI pertaining to V-CIP	No.

**Pre-Bid Meeting– Addendum & Clarifications**  
**Rfp No. : ITV/12102020/OUT/07467 dated October 13, 2020**

18	3.4	In Case Aadhaar Card is displayed by the customer for Proof of Identity and Proof of Address, the solution must redact or black out the Aadhaar Number in the Video at the time of storage of documents	Would request to know whether the Aadhaar Number needs to be redacted during the video or during the capturing of the Aadhaar photo and then masking the Aadhaar number during storage.	During capture of picture & during storage.
19	3.4	Solution should also support Non-Assisted Video KYC (Customer will complete the process on their own)	Would request to know whether the participants can interpret the above or SIDBI has laid out guidelines to interpret the same. If there are guidelines, would request to share the Scope of work for the Non-Assisted Video KYC	Please refer to serial no. 3.

\*\*\*\*\*