

**Response to pre-bid meeting for RFP no. 400/2020/1550/HO1/DCV dated Feb. 19 2020, for "Fetching and Analysis of data from external sources"
प्री-बिड प्रश्नों का जवाब और शुद्धिपत्र - बाहरी स्रोतों से डेटा की प्राप्ति और विश्लेषण के लिए सेवाप्रदाता के चयन हेतु प्रस्ताव का अनुरोध (आरएफपी)**

Sr. No.	RFP Page No	RFP Clause No.	Category	Existing Clause	Query / Clarification received from Bidder	Response from SIDBI
1	36	clause 2, section 5.4	Min Eligibility	Clause No. 2 in Section 5.4 says – The Bidder should have positive net worth in 2 years out of the last three years.	Instead of 'Networth' Investment in the form of Equity/ Debt should from Promoters & Associates should be considered.	<p>Revised clause : The Bidder should have positive net worth and/or investment from promoter company / associates in the form of interest free unsecured loans in 2 years out of the last three years.</p> <p>Documents to be submitted as a proof/declaration : Copies of Audited Balance Sheet for FY 17, FY 18 and FY 19.</p> <p>In case of investment is in the form of interest free unsecured loans from promoter company / associates, a certificate from statutory auditors of promoter company / associates is required to be submitted, that the investment is in the form of interest free unsecured loans and will not be repaid / withdrawn till conversion to equity or compliance of the net-worth criteria by the bidder entity as defined in this clause. Further, this is to be supported by an undertaking from the Bidder.</p>
2	36	clause 3, section 5.4	Min Eligibility	Clause No. 3 in Section 5.4 says- The Bidder should have a minimum turnover of at least INR 1 crore or equivalent per annum in at least 2 years out of last 3 financial years as on the date of submission of Bid.	The clause should be waived off.	<p>Revised clause : The Bidder should have a minimum turnover of at least INR 1 crore or equivalent per annum in at least 2 years out of last 3 financial years (current FY may be optionally included) as on the date of submission of Bid. This clause is waived off for Startups.</p> <p>Documents to be submitted as a proof/declaration :</p> <p>1) Copies of a) Audited Balance Sheet for FY 17, FY 18 and FY 19. OR b) Audited Balance Sheet for FY 18, FY 19. For FY 20 (current FY) turnover should be certified by the Statutory Auditors duly substantiated through GST returns. Bidder to provide details of relevant GST returns.</p> <p>2) For startups, the bidder to provide a valid proof of being a startup viz. Startup certificate from DIPP.</p>
3	36		Min Eligibility	The company has intention to participate in the RFP No. 400/2020/1550/HO1/DCV . Inline with the captioned subject, we would like to draw your kind attention on the sub-point 3 (in the table) of the point 5.4 of RFP for 'Selection of Service Provider for Fetching and Analysis of data from External Sources' which read as follows: "The Bidder should have a minimum turnover of at least INR 1 crore or equivalent per annum in at least 2 years out of last 3 financial years as on the date of submission of Bid."	With respect to the above, We are hereby making a request to consider 'Current Year's Turnover' also alongwith other conditions for the eligibility as mentioned in relevant point.	Same as Sr. No. 2

4	36	Clause 5, section 5.4	Min Eligibility	Clause no 5 in section 5.4 says - The Bidder or partner through which a specific service is proposed must have completed at least one project each in the 4 services of proposed solution implementation viz. GST, ITR, Bank Statement, MCA data, in an entity in BFSI** sector in India. Reference of all such experiences where the implementation activity is complete as on the last date of submission of bids, will only be considered.	What is the definition of partner in the clause	Any entity being 'registered corporate / firm/ LLP / Govt. Institution under Indian Laws or /and an autonomous Institution approved by GOI/RBI' which has been engaged by the bidder to perform some part / all of the activities pertaining to services related to the RfP. However the actual data providers like GST, CBDT, MCA/ROC would not be considered as partners.
5	20	4.3.2	GST	3. The proposed system should allow login to GSTN portal / system by the customer and / or access customer data through API from GSTN.	Terms and condition of GST restrict the use of scraping for fetch of data by using credentials for log in. We support only API based fetch. Does SIDBI require both the methods.	Only API based fetch would be required. However the customer journey should allow the enabling of API by the customer. It would be desirable that both options are available subject to adherence to regulations.
6	24	4.3.4	Bank Statement Analysis	15. It should allow generation of analysis reports in viewable / printable formats like html/pdf and also have provision to access the parameters and data points generated from the analysis in digital form. For example these analyzed data points should be available through API and saved in pre-defined database structures.	Perfios can generate Read Only XLS as it is each of the users to analyse data in XLS. Will this suffice your requirements?	Formats would include html/pdf/read only XLS
7	24	4.3.4	Bank Statement Analysis	16. The viewable/printable report formats should have provision of graphical representation for better understanding and insight.	Can you please explain, what kind of graphs are required?	Details would be finalised on mutual consent during implementation phase.
8	24	4.3.4	Bank Statement Analysis	17. The solution would be required to have a dashboard to setup and configure parameters, view generated reports and usage statistics.	Since service is API based how to we provided the dashboard? An change in API will directly effect the integration? Is this requirement for MIS of transactions usage or the analysed output report of individual transaction?	Dashboard is for MIS purpose for usage statistics and any Administration activity like password reset, modification of any parameters etc.
9	24	4.3.4	Bank Statement Analysis	21. Any APIs required by the Bank to request and consume the information would also have to be developed by the vendor as part of implementation.	What kind of API needs to be developed, please elaborate	SIDBI would need to consume APIs of the vendor (like receiving data) or SIDBI might be required to create APIs to send data to vendor's API (like upload of statements/xml etc). As part of the scope of the project, the bidder would be required to develop these APIs at SIDBI's end also .
10	25	4.3.5	MCA	It should also have provision for upload of e-returns (PDF format).	By eReturns are you referring to AOC form 4 only? In case if there are any other forms which needs to be supported please elaborate the list of forms?	Yes
11	31	4.6	Services during Implementation / Support	17. The successful Bidder would also be responsible to independently test the application for its working and also assist the Bank's core team in the testing of the application.	Clarification - Scope of testing is limited to testing of API provides by us independently?	Testing is for both APIs - (i) APIs provided by the bidder (ii) APIs developed by the bidder for SIDBI for saving, receiving content and calculation, validation of analysed parameters etc.

12	31	4.6	Services during Implementation / Support	20. The phase wise project GO LIVE shall be considered as complete when: a. The entire functionalities mentioned in scope of the platform are integrated as single solution	Can we do a phase wise go live based on Product? For e.g. if GST and Bank Statement integration is complete then take them live as Phase 1 and other products in subsequent phases.	Payment terms for "one time implementation" would be as follows : - 10% on delivery and exposing of APIs, providing detailed API documentation - 20% on sign-off of requirement document by SIDBI - 30% on UAT sign-off - 40% on Go-LIVE. However all the 4 components i.e GST, ITR, Bank statement, MCA are required to be implemented together and would not have separate payment milestones.
13	41	5.5.7	Miscellaneous	b. Completion Letter / Reference Letter (Format given in Annexure –IV : Format for Reference Letter from Client) from relevant Senior Executive of the Service Provider to be attached for each engagement reference mentioned.	Its difficult to get Completion Letter/ Reference Letter in the shared format on clients letter head, however we can produce enough documentary evidences like PO, UAT completion, Go Live emails and telephonic validation with clients, will this suffice?	UAT sign-off e-mails may be provided wherever completion letter is not available, alongwith copy of PO and details of contact person viz. name, designation, e-mail id and contact no. to be provided for cross validation
14	41	5.6	Evaluation of Commercial Bid	4. Total cost of ownership (TCO) would be arrived as	Are the no of transaction figures given for each product Minimum Commitment figures for the year? GST - 6000 Bank Statement - 6000 ITR - 6000 MCA - 500	These are based on estimated usage. However, as per terms of the RFP, there is no minimum commitment from SIDBI.
15	72	6.51	Indemnification		Can the Legal binding terms be discussed after the bidder has been granted the RFP?	No change
16	75	6.57	Limitation of Liability		Can the Legal binding terms be discussed after the bidder has been granted the RFP?	No change
17	78	6.66	Other Conditions		Can the Legal binding terms be discussed after the bidder has been granted the RFP?	No change
18	68	6.49	IPR		Whether APIs exposed by the Bidder will become IPR of SIDBI	It is already clarified in the clause of the RFP that "The pre-existing intellectual property of the Service provider used in deliverables shall remain vested with the Service provider.". It is reiterated that, IPR of all proprietary products like APIs etc. exposed by the Bidder will remain with the Bidder. However, as part of the scope of the project, any API developed to consume / request the APIs of the Bidder would be IPR of SIDBI.

19	18	4.1.1	introduction	The selected service provider shall arrange to configure all required hardware, software, arrange to provide all required licenses other than system software, Oracle database, middleware (details of which are mentioned in the section Current Infrastructure) and host the solution at the Data Centre (DC) of SIDBI.	APIs hosted by the Bidder cannot be hosted at SIDBI data centre. We understand it only pertains to APIs developed at SIDBI's end.	It is clarified that the solution to be hosted at SIDBI is related to software / APIs developed for SIDBI to consume / request the Bidder's APIs
20	2		Critical Information	Last Date for submission of bids		March 18, 2020 till 03.30 p.m. SIDBI, 15 Ashok Marg, Lucknow-226001