



एमएसएमई के इक्विटी वित्तपोषण के लिए एक प्लैटफ़ॉर्म का विकास और रखरखाव हेतु प्रस्ताव का आमंत्रण
Request for Proposal (RFP) for “Development and Maintenance of a Platform for Equity Financing to MSMEs”

(निविदा सं / RFP No.: UV/22042020/OUT/05263 दिनांक 23 अप्रैल 2020)

Pre-Bid Meeting - May 04, 2020

Queries & Clarifications

S.No.	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
1	Page No. 28 4.4.1.6 - Licensing / Subscription to the services		Who will bear the cost for these tools/licensing/subscription during development/testing and production. Please clarify.	The bidder shall bear such costs
2	Page No. 29 4.5.1 - Portal Maintenance/ uploading requirements on the portal	All the maintenance & development activities should be carried out so as to protect and ensure that the websites (sidbi.in, smallB.in & venturefund.sidbi.in) remains: <ul style="list-style-type: none">• WCAG Level II compliant• IPV 4 and IPV 6 compliant• Convenient Interface over mobile phones, tablets, desktops etc.• Responsive	Please explain this point in detail.	The clause may be read as under: <u>All the maintenance & development activities should be carried out so as to protect and ensure that the proposed platform remains:</u> <ul style="list-style-type: none">• <u>WCAG Level II compliant</u>• <u>IPV 4 and IPV 6 compliant</u>• <u>Convenient Interface over mobile phones, tablets, desktops etc.</u>• <u>Responsive</u> Bidder has to ensure that all websites / portals developed by them are compliant to these. These may be tested during UAT, VAPT, audit etc. and if found non-compliant, bidder has to rectify all such defects.

S.No.	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
3	4.8.4 on Page 33	<p><u>Integration/Interface Requirements</u> The implementation of the Platform shall required to be integrated, based on emerging requirements or on advise of SIDBI, with other interfaces, which can be customer systems/ facilitator systems / SIDBI's systems. The system should be robust enough to integrate easily with any system post go live as well. APIs for connecting to these interfaces / services shall require to be developed by the Bidder within the proposed solution.</p>	Request you to kindly provide details on the infrastructure and technology stack being currently used to host existing SIDBI systems. This shall be required to understand the level of integration of the target MSME portal and help in selection of the proposed technology	<p>The infrastructure and the technology stack for the hosting of the proposed platform (to be developed) is yet to be defined.</p> <p>The requirement here is the system should be capable for the API integration with existing systems post launch of the platform. For e.g. if the data is required to be pushed to the Government Authorities / any relevant stakeholders, the API integration are required to be developed by the bidder including successful integration of the same with the existing other system.</p>
4	4.7.5 on Page 32	<p><u>Data Distribution Service</u> As a future roadmap it is envisaged that the functionalities provided by the system should be available as services that could be offered to other stakeholders on request. Keeping this in mind the system shall be able to provide data on subscription-publication basis. The organization of the information exchange between modules is fundamental to publish-subscribe (PS) systems. The PS model connects anonymous information producers (publishers) with information consumers (subscribers). The functionality and architecture will be discussed during implementation of the project and separate change request shall be considered by SIDBI. However, it is clarified that SIDBI shall not incur any further cost for the said change request apart from the one quoted in Commercial Bid by the bidder</p>	Request you to raise a separate RFP for the future requirement of Data Distribution Service. We suggest this as such requirements and the solution to fulfil the same require significant investment on the side of technology and resources and are objectively different from the scope of work under the current RFP	No Change.
5		Limitations of Liability	Requesting to cap the liability to the total value of the project	Refer to 7.3.6 (Point No. 2)

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6	4.7.1 Page 31	<p><u>Continuous adoption of rapidly evolving Technology</u> The platform should be open (standards, open API, plug-n-play capabilities), components coupled loosely to allow changes in sub-system level without affecting other parts, architected to work completely within a heterogeneous compute, storage, and multi-vendor environment. The platform should be robust enough to handle continuous changes.</p>	Requesting details on the wording multi-vendor environment and further elaboration on existing systems being used by SIDBI and high-level technology architecture. This will help bidders in understanding the integration requirements and propose the optimal solution architecture	Other systems with which the system may be integrated would be developed / maintained by different vendors. The architecture should be open so that these do not pose challenges to integration.
7	4.7.2 Page 31	<p>Provision of a Sustainable, Scalable solution The motive of this platform is to provide a system that would be sustainable for the next few years. The expectation is that the system should sustain at least 10 years from Go-Live. The solution would be done keeping in mind the scalability of the system. The simplified processes and ease of compliance is expected to lead to huge growth in contract's base.</p>	Requesting details on the expected count of Investors, Investee's and other foreseeable users of the system based on SIDBI prior experience in this field. This will help in designing the scalability and sustainability aspect of the solution. The ballpark count of the users will help in understanding data volumes as well	The system should be capable and scalable enough to support at least 500 concurrent users.
8	4.7.3 Page 31	<p>Security & Privacy Security and privacy of data should be fundamental in design of the system without sacrificing utility of the system. When creating a system of this scale, it is imperative that handling of the sensitivity and criticality of data are not after-thoughts but designed into the strategy of the system from day one.</p>	Requesting details on key security and data dissemination requirements. It would help if detailed requirements on the row/cell level security on the dashboard reports can be made available	Finer levels of security requirement at row/cell level, would be discussed during implementation. However, from the design perspective it should support security at row/cell level at database / reporting levels.
9	Pg. 30 sub clause 4.6: Other guidelines/ point no. V	The bidder shall have to manage the platform for a duration of two (2) years and transfer the platform, IPR, data etc. to SIDBI after end / termination of the contract. The contract may be extended for another one (1) years on mutually agreed terms.	As mentioned in the RFP, implementation timeline is 3 months from the date of contract. Kindly confirm that the 3 months of GO-Live is separate from the 2 years of operation and maintenance period.	3 months timeline to Go Live is part of the 2 years of operation and maintenance period.

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10	Pg. 35 sub clause 4.10: Implementation Timelines	The proposed evolving platform shall be made live within 03 Months from the effective date of contract (as per the defined Scope of Work) to the satisfaction of SIDBI or as agreed by SIDBI.	As per the scope of work, 3 month implementation timeline is less, considering the complexity of the proposed portal please extend the timeline for at least 6 months.	No Change
11	Pg. 62 sub clause 7.6.1: Terms of payment	The payment shall be made in equal fixed instalment on a quarterly basis	Request you to please clarify on the payment terms. What will be the payment structure during the Implementation period and operation period. Is the payment terms is resource based or milestone based	As clearly indicated in the RFP, the payment shall be made in equal fixed instalment on a quarterly basis. The payment is not linked to the resources / milestones.
12	Pg.22 4.3.1.8(Meeting Module)	On scheduling a meeting an auto generated Email and SMS will be triggered to the MSME applicant. The Email and SMS will include the details of the meeting (Meeting ID, Meeting Date, Meeting Time, Meeting Venue). Once the meeting is completed, the Investor can capture remarks and mark the meeting as 'Closed'.	E-Mail client information is missing from the technology stack. Please provide details on the E-Mail client.	SIDBI uses Microsoft Outlook as e-mail client. However, e-mails can also be sent using SMTP which will get routed through SIDBI's email exchange server
13	Pg.27 4.3.2.7 Business Idea Centre`	Once the business idea application form is submitted, the system will auto generate a credit score and carry out e-KYC verification for that particular MSME. Based on this, a credit report and e-KYC report will be generated.	Need details on KYC process and flow. Is KYC will be done through UIDAI Aadhaar service?	The mechanism for the KYC process shall be finalized in due course (could be UIDAI Aadhaar Service or "any other services being offered by Credit Bureaus or any third party service as allowed in terms of the RBI guidelines). The bidder shall ensure that successful integration of any such services with the portal for establishing a seamless process driven mechanism in place.
14	Pg.30 4.6 Other Guidelines(VII)	SIDBI will revisit the overall operations of the portal after 2 years of implementation & operations of the platform. Post review, SIDBI will decide the future course of action.	Review should happen before completion of 2 years and existing vendor should exit after 2 years in case contract not extended.	SIDBI will review the existing system suitably (well in advance) to ensure continuity of the system (including any extension with the existing vendor) or through a new agency.
15	Pg.34 General		Do SIDBI provide the licenses for software mentioned in technology Stack like oracle ,MySQL etc. or bidder needs to bear the cost?	Licensing requirement, apart from the hosting, related to the platform development and maintenance needs to

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				be ensured by the Bidder including the cost involved. For Development and testing, bidder would have to arrange for all licensing.
16	Pg. 28, Section 4.4.1, Technology Stack	Technology Stack	Is there any specific reason for the Microsoft Technology Stack or bidder can propose the better technology stack w.r.t. scalability, robustness, performance etc.	Bidder may use any innovative / better / latest technology. However, Bidder to ensure support / upgrade of such technology stack.
17	Page no. 34 Point No. 12, Section 4.9	Under Roles & Responsibilities table, UAT, VAPT, System Audit, Certification, Compliances*	Do Bidder need to consider the costing for the above, OR Bank will do the VAPT, audits on their own and bidder will support for the audits.	Bidder shall ensure the UAT, VAPT, System Audit or any such other requirement at a defined frequency or as and when needed including the costs.
18	Page 70, Point No. 8.1, Section 8	Annexure I - Bid covering letter	Annexure – I : Bid Covering Letter, We are submitting a MSME certificate, and as per RFP we will have the exemption from the EMD, in this case the wordings of this covering letter needs to be changed, Request you to provide the appropriate letter.	Bidder need to mention "Exempted" by striking out the "Amount" in the letter and submit the same.
19	Page 79, Point No. A.2/ A.3 and A.4, Section 8.4	Annexure – IV : Technical Bid	In this Proof document required is Necessary support document, in this case we have more than 400 Professionals, and we will provide a self declaration specifying the number of employees, will only this self declaration enough, so need any other document, please specify.	Self declaration on the letter of the bidder would be accepted.
20	Page 92, Section 8.15	Annexure – XV - EMD / Bid Security Form	We come under the MSE category, and will submit the MSME certificate, in this case we will not be required to submit this Annexure in our response. Please clarify.	Not required if exempt. MSE certificate to be submitted.
21	Page 94, Section 8.16	Annexure – XVI : Resource Credentials	We assume that only the team details who will be working for this project is to be submitted in this annexure	Please refer to the Annexure VI (S.No. A.2 & A.3)
22	Page 86, Point A, Section 8.11	Annexure-XI Commercial Bid The payment should be made in equal quarterly instalment.	During Project implementation different type of licensed tool required for development and huge cost involved in this. We request you to please revised the commercial bid	No Change.

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			format and mention separate line item for implementation and support. Also request to provide separate payment terms for implementation and onsite support.	
23	Page 41, Point No. B.2.ii, Section 6.2.5	Proposed Approach & Methodology & Solutions for Platform Development & Maintenance Overall approach & methodology for the proposed solution, quality of features proposed, innovation quotient and Implementation methodology ✓ 10 marks for Highly satisfactory ✓ 7 marks for satisfactory ✓ 5 marks for moderately satisfactory ✓ 0 marks for below satisfactory	Max Marks assigned 30 for mentioned clause but in parameter section mentioned max 10 Marks. Please revise the marking according to assigned score to this clause.	Revised marking shall be as under: ✓ 30 marks for Highly satisfactory ✓ 20 marks for satisfactory ✓ 10 marks for moderately satisfactory ✓ 0 marks for below satisfactory
24	Page 33, Section 4.8.7	Other Support Requirement Support for the platform during 8 AM to 8 PM during all the days through an onsite support team.	Please Clarify, number of resources required for onsite support during contract period.	Two (02) resources shall be required for onsite support during the contract period.
25		General query	Contract Period is for 2 years including 3 Months implementation timeline. Please clarify, Selected Bidder will provide onsite support for 21 months or 24 months.	2 Years contract period is inclusive of 3 months implementation timeline. During the entire contract period (as stated above), the bidder shall provide the onsite support.
26		General query	Please Specify the expected warranty period as it has not been stated in the RFP	Warranty period would be 6 months from date of Go-Live.
27	Page 35, Section 4.10	Implementation Timelines: The proposed evolving platform shall be made live within 03 Months from the effective date of contract (as per the defined Scope of Work) to the satisfaction of SIDBI or as agreed by SIDBI.	Considering the Scope of work, the integrations, Third party Audits, VAPT etc. We request you to kindly extend the Implementation timelines to 6 months.	No Change
28	Page 35, Point no. xvii, section 4.6	All the physical servers, storage and other IT hardware from where cloud resources	Please clarify, Required physical servers, storage, OS, Data Base and other IT	Bidder would need to provide sizing only.

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		are provisioned must be within Indian data centers only	hardware will provide by Bank. Bidder needs to providing sizing only.	
29	Page 62, Point 7.6.1.1, Section 7.6	The payment shall be made in equal fixed instalment on a quarterly basis.	Please clarify, when bidder will be able to submit 1st invoice (immediate after PBG submission or after 3 months of contract signing date).	Upon completion of the 1 st quarter of the contract period (from effective date), the bidder shall be advised to submit the 1 st invoice (subject to submission of PBG to SIDBI).
30	Page 62, Point 7.6.1.1, Section 7.6	First payment to the Bidder will be payable only after submission of Performance Bank Guarantee for an amount equivalent to 10% of the total contract value.	Please clarify, when bidder will be able to submit 1st invoice (immediate after PBG submission or after 3 months of contract signing date).	Upon completion of the 1 st quarter of the contract period (from effective date), the bidder shall be advised to submit the 1 st invoice (subject to submission of PBG to SIDBI).
31	4.4.1 Technology Stack	4.4.1.1 Website PHP, WordPress, Code Ignitor 4.4.1.2 Web Portal (Investor, Investee, Admin, HHA, DDA) MVC, .NetCore or any latest technology stack 4.4.1.3 Reports SSRS	We request authority to clarify if the latest advance & innovative technologies like Angular, Node.js, express etc. can be uses as they provides significant advantages around a. Performance b. Future readiness c. Driving better user experience d. Adaptability for multiple functionalities	Bidder may use any such innovative technology. However, Bidder to ensure support / upgrade of such technology stack.
32	6.2.10 Payment Schedule for SIDBI	No upfront / advance payment shall be made.	We request authority to consider some upfront advance payment to bidder to cover the project cost / investment like resource, project management, third party payments, out-of-pocket expenses etc.	No Change.
33	4.6 Other guidelines	Bidder shall provide source code, object code and all other relevant materials, artefacts etc. of all bespoke development to the SIDBI and the SIDBI shall own the IPRs in them.	We request authority to clarify if an escrow account arrangement will be permitted for source code & IPR.	No Change.
34	4. Scope of the services		RFP mentions web application platform for MSME Equity funding Program. Is a mobile and tab application also required?	Yes. It is mentioned in the scope of work briefly.
35	4.3.1.3 Investors Profile & Declaration		Once investor profile details have been entered, is an additional portal required for approval/rejection? What would be the	All these operational mechanism shall be finalized at the time of implementation start point and business requirement document

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			workflow in case of rejection? How is the investor profile verified?	shall be drafted accordingly. Based on finalization of the business requirement document, the bidder shall carry out necessary development exercise to deliver the module /system. The entire implementation of the platform shall be based on "AGILE" model.
36	4.3.2 Investee Module (MSME Applicant)		Can an investee select multiple mentoring agencies at once?	The same shall be finalized at the time of implementation with the selected bidder.
37	4.3.2.7 Business Idea Centre		Once the business idea application form is submitted, the system will auto generate a credit score and carry out e-KYC verification for that particular MSME. e-KYC verification will be done for either the entity or the individuals (Directors) or both, please confirm.	The necessary API integration shall be carried out by the bidder for the same (for ex. UIDAI Aadhaar Service / any other service of the credit bureaus being offers as per the RBI guidelines).
38	4.3.2.7 Business Idea Centre		Will additional rules be required to be configured for assessment once the credit report has been generated?	These would be finalized during implementation.
39	4.3 Functionalities		How will Due Diligence Agencies and Government/Regulatory authorities onboarding be done?	These would be finalized during implementation.
40	4.3 Functionalities		Will there be any financial transactions done on the platform?	Not envisaged as of now. However, if required, the bidder may need to integrate with a payment gateway as well for the same. This would be finalized during implementation.
41	4.4.1.5 Hosting		Will the platform be hosted on the cloud or on-prem?	On a private cloud.
42	4.1 Key requirement	c. To develop necessary mobile based and tab based applications for the successful delivery of the program and its implementation	What all features are required in the mobile/tab application ?	Bidder is required to suggest innovative features as part of the solution in the bid.

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43	4.1 Key requirement	c. To develop necessary mobile based and tab based applications for the successful delivery of the program and its implementation	Are we referring to a browser responsive application or a native/hybrid app that would be installed on the mobile/tab	The solution should be browser responsive. Also, a mobile based APP is also required to be developed & deployed as part of the solution.
44	4.3.1.9 Digital Connect	"Video-Conference" (VC) for digital discussion between the Investor and Investee including feature of recording the VC content (transcription of the VC discussion)	What are the video conferencing tool we are looking to integrate to the system ? Is SIDBI open for a third party tool or wants to develop its own custom ?	Bidder to suggest the solutions in this regard. It is clarified that the third party tools may be suggested for the solution. The bidder to ensure all the security & licensing related requirement for third party integration.
45	4.3.1.10 Chat to Connect	The Investor and Investee shall also have a "Chat" option	Video conference transcription - are we looking for any specific tool to achieve this? Are we open to use Google Cloud audio to text transcription API	Bidder may suggest tools like Google cloud / Firebase etc. Bidder to suggest the tool.
46	4.3.1.11 Reports	Under this section, various reports will be provided	How many reports we are expecting to have here?	To be provided at the time of implementation.
47	4.3.2.6 Mentoring Agency	Various mentorship programs on offer	Do we have different workflows and screens depending on the mentorship program	Workflows would be present as part of the different functionalities required.
48	4.3.2.8 Meeting Module	Under this section, the MSME applicant will be able to view the meeting scheduled by the Investor	Are we looking to have the meeting module completely built from scratch or to integrate any third party meeting module like Zoom? Are we open to integrate any open source tools that are not mentioned in the list	Bidder may use open source tools / third party tool. This is subject to compliance with security.
49	4.4.1.2. Web Portal	MVC, NetCore or any latest technology stack	Are we open to technologies like Node JS, Python, React	Vendor may use any open source technology stack.
50	4.7.7 Hosting of Portal	The portal may be hosted by any agency selected by SIDBI. The Bidder would be required to provide details of the minimum requirements of hardware and software as part of the bid.	We assume that the hardware and software license cost will be borne by SIDBI. Would this be a on-prem or cloud based infrastructure. Please confirm	Hardware, system software, database licenses etc. would be borne by SIDBI (through a separate hosting agency). It would be on a private cloud.
51	4.8.4 Integration/Interface Requirements	The implementation of the Platform shall required to be integrated	Do we have defined standards and web templates/themes to follow	Bidder to suggest & provide templates for the UI/UX of the web-portal. These would be finalized during implementation.
52	4.8.4 Integration/Interface Requirements	The implementation of the Platform shall required to be integrated	Do we have REST APIs available on these systems to integrate	It may be dependent on the system/application architecture to be integrated with the platform. However, most of the APIs are expected to be

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				REST/SOAP based. Accordingly, bidder to ensure smooth API integration of the services with the platform.
53	4.10 Implementation Timelines	The proposed evolving platform shall be made live within 03 Months from the effective date of contract	When the contract is signed off, would the complete BRD with UI mockups as well be signed off to target the 3 months go-live?	The development exercise to be carried out on "AGILE" model. BRD and UI mockups are expected to be prepared by the Bidder based on the discussions with SIDBI.
54	4.10 Implementation Timelines	The proposed evolving platform shall be made live within 03 Months from the effective date of contract	Would all features be required for the initial go-live?	It is expected to deliver all the modules/features of the platform before go Live. However, it would be mutually decided during implementation.
55	4.8 Implementation Scope	4.8.1. Project Charter 4.8.2. Requirement Analysis & Customization 4.8.3. Design, Configuration and Provisioning of Platform	Does the 3 months of timeline stated includes deliverable of 1. Project Charter 2. Requirement Analysis & Customization 3. Design, Configuration and Provisioning of Platform Kindly clarify	Yes
56	6.2.5 Evaluation of Bids	The proposed solution should be supported by write up and implementation plan. Evaluation shall be done separately as well as collectively for each module and combined solution based on the write -up and implementation plan submitted herewith along with the presentation made by bidders.	Is there an expectation of a detailed implementation plan to be incorporated in the technical bid OR one can present it during presentation time ?	Both. In the technical proposal and during the technical presentation as well.
57	6.2.10 Payment Schedule of SIDBI	SIDBI will provide fixed maintenance, support and development cost in equal quarterly instalment. This would include all services as per the scope of this RFP	Given the project involves a significant chunk of cost during the initial development phase, it would be better if the commercial model and their respective quote is split into two types: 1. One Time Development Cost: [3 Months] 2. Maintenance & Support [21 Months]	No Change

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58	7.1.2 Location	Depending on requirement, SIDBI may decide to move its project site to any of its other locations during the contract period. Bidder will continue to provide the respective services at the new location, if so decided, without any extra cost except as may be otherwise agreed between the parties.	Any tentative list of other locations except New Delhi.	Lucknow, Mumbai, Chennai
59	7.6.1 Terms of Payment	Final payment would be released only after completion of reverse transition process to the satisfaction of SIDBI.	Can you please elaborate on 'reverse transition process' ?	Reverse Transition- The Bidder understands the largeness of this Project and that it would require tremendous commitment of financial and technical resources for the same from the Bidder for the tenure of this Tender and subsequent Agreement. The Parties therefore agree and undertake that an exit at any point (due to expiry or termination of this Tender and subsequent Agreement for any reason whatsoever), would happen only after the completion of the notice period of 90 days, and only after completion of the Bidders obligations under a reverse transition mechanism. During this period of Reverse Transition, the Bidder will have to continue to provide the Deliverables and the Services in accordance with this Tender and subsequent Agreement and will have to maintain the agreed Service levels.
60	8.11 Annexure XI - Commercial Bid	A. Lump Sum Cost	Given the nature of contract involves a development phase and subsequently majorly a support phase with ad-hoc change requests development on required basis. A significant chunk of cost would be incurred during the initial development phase, therefore, it would be prudent to	No Change

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			have a separate line items demarcating - Development Cost, and Maintenance & Support Cost.	
61	Key Requirement	Key Requirement	Does the Admin module (CMS) also have to be bi-lingual / multi-lingual ?	No. Only the entire content to be published on the web portal is required to be bi-lingual (Hindi & English)
62	Key Requirement	To develop necessary mobile based and tab based applications for the successful delivery of the program and its implementation.	Pl specify the platforms for these mobile and tab applications ? Android, iOS ? Also the version that they should support	Android & iOS both.
63	Key Requirement	To develop a Virtual Assistant (Chatbot) to facilitate stakeholders (visitors on the portal) to address their queries with more than 95% accuracy in the responsiveness.	Pl define the scope of chatbot ? Will it be basic FAQ based single language chatbot ? Will it be integrated with any system internal/external ?	It would be in 2 languages Hindi and English. It should be AI (artificial intelligence) based, revolving around FAQs.
64	Scope of work	Real time informative data about	Will real time reports as designed and generated on respective Dashboards suffice or any advanced Business Intelligence tool required.	BI tools / data analytical tools are required for the portal. Bidder to suggest tools in their proposal.
65	Scope of work	Home Screen	Want to know more details regarding knowledge Center, Knowledge session program ? Is it the bidders responsibility to creates such content say for eg. Videos, audios, ppt's , pdfs etc or will SIDBI provide the same	These would be finalized during implementation.
66	Scope Of Service	"Video-Conference" (VC) for digital discussion between the Investor and Investee including feature of recording the VC content (transcription of the VC discussion).	Pl elaborate on this aspect? As recording and transcription are advanced features which usually are provided as paid components of the Video Conference tools . The tool required for VC purpose will it be procured by SIDBI ? Also what about Hardware where these recording is to be stored and retrived ? No. of licenses, users envisaged who will use this tool ?	The VC tools shall not be procured by SIDBI. It shall be the responsibility of the bidder to ensure a VC facility in place on the platform. Bidder to suggest innovative, cost effective & efficient tools for the same.
67	Technical Specification	The application will have interfacing capabilities through API with the required modules in future for any kind of integration.	If integration is envisaged will the organization provide API or bidder needs to develop them? Also pl clarify the number of such API's	APIs need to be developed by the bidder as and when required for any integration. There is no pre-defined number for the APIs required to be developed during the

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				contract period. It will be need based. Bidder to ensure the same.
68	Technology Specification		How many third party applications would be required to be integrated with the new web portal / website? Pl list out their technical details also	It is not pre-defined. As and when required, the necessary integration with the third party application shall be carried out by the Bidder.
69	Technical Specification	Licensing / Subscription to the services	Whether the cost of hosting environment, datacenter facilities, license of system software (such as operating system, RDBMS, SMS system, any other tool) and hardware required for hosting the application will be borne by the SIDBI	Apart from the Hosting related requirements, the other portal development related licensing /subscription to the services (including SMS service, NLP engine service, BI tools, google cloud, etc.) shall be the responsibility of the bidder.
70	Scope of Maintenance	Portal Maintenance/ uploading requirements on the portal	Is the web portal / website required to be hosted at the bidder's end?	No.
71	Scope Of Maintenance	Portal Maintenance/ uploading requirements on the portal	Kindly confirm the expected backup space and type to be proposed	Refer to RfP section 4.8.7
72	Implementation Scope	Other Support Requirements	Are the resources required to be deployed during the project life cycle? Or are they required to be deployed post go-live during the AMC period?	Resources (Business Analyst) are required to be deployed on-site for the entire duration of the contract (from the effective date of the contract till end of the contract).
73	Implementation scope	Other Support Requirements	Kindly confirm the retention policy/period of backup data	Hosting of platform is a separate exercise. This shall be shared with the final bidder during implementation.
74	5. Eligibility Criteria Sr. No.4 Annexure –III : Response to the Eligibility Criteria	Eligibility Criteria, The Bidder should have the experience of working with Banks / FIs / NBFCs /Fintechs for software development, implementation and maintenance of portal for at least 12 months. Citation as per format specified in Annexure 'and' Copy of Work Order and Completion Certificates from the client; 'OR' Work Order and Phase Completion Certificate from the client;	Kindly amend the clause as: Eligibility Criteria, The Bidder should have the experience of working with Banks / FIs / NBFCs / Fintechs/ State Govt Organizations/Central Govt Organizations/PSUs for software development, implementation and maintenance of portal for at least 12 months. Citation as per format specified in Annexure 'and' Copy of Work Order and Completion Certificates from the client;	No Change

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		<p>'OR' Copy of client certificate as documentary proof for the stated criteria and implementation status;</p> <p>Note:</p> <ul style="list-style-type: none"> All the projects cited should be in the name of the Bidder and not in name of any parent, subsidiary or affiliate entity. All the supporting documents mentioned above shall be required from all the bidding entities. In the event the bidder is running its own portal, a self-certification shall be considered. 	<p>'OR' Work Order and Phase Completion Certificate from the client; 'OR' Copy of client certificate as documentary proof for the stated criteria and implementation status;</p> <p>Note:</p> <ul style="list-style-type: none"> All the projects cited should be in the name of the Bidder and not in name of any parent, subsidiary or affiliate entity. All the supporting documents mentioned above shall be required from all the bidding entities. In the event the bidder is running its own portal, a self-certification shall be considered. 	
75	General	Training	Please share training locations for all of your offices. How many training session are require for each location?	These would be finalized during implementation. However, it is clarified that such training shall be conducted online.
76	General		How many officials would be there for the training?	
77	General		If the training sessions have to be online/via video conferencing - How many employees will join video conference in each session?	
78	General	General	Do you need Web application firewall?	This is a separate requirement. Does not fall under this tender.
79	General	General	Is the system in English, Bilingual or Multi lingual ? Also all the content in English, or any other language will be provided by organization or is it bidders responsibility	The system shall be bilingual (Hindi & English) as per the Gol guidelines. SIDBI shall provide the Hindi translation.
80	General	General	Do you need any specific CMS (Content Management System) or COTS (Commercial off the Shelf) ? Please specify name.	CMS is required to be developed & deployed on the platform (complying to IPR requirements of SIDBI).

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81	General	General	Do you want a responsive/WCAG/Cross platform compatible website?	Yes.
82	General	General	Should the website be compatible with any version of IE/Chrome/Firefox/Opera/etc.?	These would be finalized during implementation.
83	General	General	Do you need both STQC and CERTIN audits?	Yes. Bidder to ensure.
84	General	General	For security audits (STQC) kind share the below information: 2.1. Who will bare the charges of Security Audit? 2.2. Number of Security audits need to be performed and at what interval? 2.3. We assume that STQC and Cert-in empaneled vendor can perform the security audits. Please confirm.	Refer RFP Section 4.9
85	General	General	Please share the total number of resources need to be deployed onsite along with the list of location. For support, development and maintenance.	Two (02) resources (Business Analyst)
86	General	General	Do you need Cloud flare for enhanced protection against DDOS? Paid or free version?	This is a hosting related requirement. Does not fall under this tender.
87	General	General	All hardware/ software resources for DC & DR services would be provided by the SIDBI Please confirm.	This is a hosting related requirement. Does not fall under this tender.
88	General	General	Do you have any existing domains which need to be transferred to us?	This is a hosting related requirement. Does not fall under this tender.
89	General	General	Do you want us to maintain or renew any of your domains?	This is a hosting related requirement. Does not fall under this tender.
90	General	General	How many onsite resources are expected to be deployed ? Please provide required qualification details of onsite engineers	Two (02) resources (Business Analyst)
91	General	General	Who will be responsible for purchasing SMS package? How many SMS are expected per month/year?	Bidder to ensure. Depends on the number of users to be onboarded on the portal, hence can not be defined at this stage. However, a ballpark figure of 5,00,000 SMS per year may be assumed by the

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				bidder for the purpose of submission of the proposal.
92	General	General	Who will be responsible for purchasing Email gateway?	This is a hosting related requirement. Does not fall under this tender.
93	General	General	Is an existing SMS gateway already in use? If yes, kindly share the details. If not, then kindly share information around which SMS gateway is preferred.	There is no SMS gateway in use. Being a new platform being developed, bidder to suggest preferred SME gateway for the solution.
94	General	General	What level of SEO is being expected ? Do you need basic SEO or detailed SEO (Google Analytics) ?	Detailed Search Engine Optimization (SEO) is expected from the Bidder.
95	General	General	Kindly specify which database is currently in use along with the version	It is a new platform to be developed. Refer to RFP section 4.4.1.4
96	4.1 Key requirement	b. To develop customized solution within built dynamic workflow management solution d. To develop a Virtual Assistant (Chatbot)	Please elaborate on details related to dynamic workflow management solution. Are we considering Chatbot for multilingual support in English & Hindi? Or should we stick to only English?	The dynamic work flow related requirement shall be discussed, defined & finalized during implementation. Chatbot to be developed to support bilingual (Hindi & English)
97	4.3 Functionalities	f. Government / Regulatory Authorities	What will be the role of government/regulatory authorities?	Monitoring Agencies.
98	4.3.1.1 Investor's Onboarding	Investors can apply to this portal by following quick registration process. This registration process allows user to enter minimalistic details as follows: <ul style="list-style-type: none"> • Name of Contact Person • Enterprise Name • Email ID • Mobile No. After entering these details, an OTP will be sent on Investors provided mobile number for verification purpose. Once the OTP is verified, the Investor will be navigated to Profile and firm declaration form. Onboarding of the investors shall be based	What are the documents that the investor has to submit while onboarding?	This shall be finalized during the implementation.

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		on a due-diligence process module by SIDBI.		
99	4.3.1.2 Investors Expectation Module	Investors can fill in the expectation form based on their profile and the kind of firm they are looking for equity investment based on certain criteria as under: <ul style="list-style-type: none"> • Size of the Company • Sectoral Interest • Geographical Interest • Exposure Wise – Size of Assistance • Innovation (export, etc.) 	Will the investors fill up this information after the application is approved by SIDBI Admin?	This shall be finalized during the implementation.
100	4.3.1.3 Investors Profile & Declaration	After successful registration, Investor will have to fill the profile and firm declaration form. Filling profile section details is mandatory for first time login user. Upon submission of the profile and firm declaration form, the application will be submitted to SIDBI admin. Once the application is approved by SIDBI, a registration link with username and temporary password will be provided to the VC. On first time login the VC will be asked to set a new password. Upon successfully change of password, the VC will be navigated to dashboard. Format of the profile section (fields to be captured) and firm declaration form (format / template) shall be devised and drafted by SIDBI and shall be shared with the agency shortlisted for the assignment.	Can the Investors edit the profile anytime? Will the approval process be triggered for every edit?	This shall be finalized during the implementation.
101	4.3.1.6 MSME Market Place	<ul style="list-style-type: none"> • Marketplace will display the entire business idea application list which is submitted on the portal by MSME applicant. Multiple Investors can shall have option to fund a single MSME application. • Investors will have the rights to view any 	Will the application facilitate transfer of funds? If not how will that be tracked to show on the dashboard? Is there a duration limit for staying "Interested" in the application?	This shall be finalized during the implementation.

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		<p>application and download the related documents. If the Investor is interested in funding any of the business idea, then they can mark the application as 'Interested'.</p> <ul style="list-style-type: none"> • Once the application is marked as interested, the Investor can schedule a meeting with the MSME applicant. After the meeting is conducted, the Investor can capture remarks/ feedbacks in the system and then close the meeting. • The meeting can be closed by marking the meeting as 'Closed'. If the Investor wishes to further perform due diligence on the MSME, they can mark the application for Due diligence or can directly 'Approve/Reject' the MSME application. • If the application is marked for due diligence, a request will be sent to the due diligence agency and the agency will then carry out the due diligence process. Once this process is completed, the Investor can then mark the application as 'Approved' or 'Rejected' • If Investor wishes to allocated funds for any of the approved applications, they can mark the applications as 'Allocate funds' where in VC will have to enter further details about fund allocation like- Funding Amount, Funding date, Remarks etc. • If Investor selects "view details option", a detailed view of application process/ progress shall be shown likewise. Progress like application received at Investor's end, application marked as 'Interested', Verification by due diligence agency, Application approved/ Reject. The Investor can also view details about how much the 	<p>Is there a duration limit for the investor to transfer funds after marking an application as "allocate funds"</p>	

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		business idea has been funded like-percentage of funds raised, Amount of funds raised etc.		
102	4.3.1.9 Digital Connect	<ul style="list-style-type: none"> o "Video-Conference" (VC) for digital discussion between the Investor and Investee including feature of recording the VC content (transcription of the VC discussion). o Feature for sharing standard term sheet by Investor to Investee. o Feature for recording the status of each application i.e. connected, term sheet, Shareholder Subscription Agreement (SSHA), Sanctioned details, Disbursement details, Declined proposals, etc. 	<p>Where will the recordings and transcripts be saved?</p> <p>Can these recordings be downloaded by any user later?</p> <p>What are the various application statuses based on?</p> <p>Do participants have to update this status after the VC?</p> <p>As part of the integration are we allowed to include the existing Video platform?</p> <p>Are we allowed to put some cap on the total video calls that will happen in case of video platform? If anything goes beyond that will that be consider as variable?</p>	This shall be finalized during the implementation.
103	4.3.1.10 Chat to Connect	The Investor and Investee shall also have a "Chat" option to connect & have meaningful discussion. Also, through this module, the investor can interact with the MSME and poses queries related to the investment opportunity and the proposed project by the MSME applicant for equity investment.	<p>Is this feature enabled only when VC is on?</p> <p>Will the chat be enabled to share documents/images?</p> <p>As part of the integration are we allowed to include the existing web chat platform?</p>	There is no existing web chat platform. This shall be finalized during the implementation.
104	4.3.2.2 MSME Registration	<p>New users can apply to this portal by following quick registration process. This registration process allows user to enter minimalistic details as follows-</p> <ul style="list-style-type: none"> • Name of the applicant • Email ID • Mobile No. <p>After entering these details, a six-digit OTP will be sent on applicant's registered mobile number for verification purpose. Once the OTP is verified, the applicant will be redirected to the dashboard. OTP timeout will be 3 mins</p>	Will there be any eligibility criteria for MSME Applicants?	This shall be finalized during the implementation.

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105	4.3.2.6 Mentoring Agency	<ul style="list-style-type: none"> • Instruments of providing mentorship supports <ul style="list-style-type: none"> o Onsite programs o Offsite Programs o Audio / Video Guides 	<p>What will be included in onsite mentorship support programs? Will the instruments of audio/video guides be provided to the applicant only upon sending a mentoring request?</p>	This shall be finalized during the implementation.
106	4.3.2.7 Business Idea Centre	<p>This section will allow the MSME applicant to the fill the application form and describe their business idea. The applicant can create a new business idea by clicking on the button 'Create New Idea'. On clicking it, the applicant will be navigated to the business idea application form. This application form will be divided into three sections- (i) Personal Profile, (ii) Business Idea and details, (iii) Document Upload section.</p>	Will the applicant be allowed to apply again on the portal if he has already received funding in the past?	This shall be finalized during the implementation.
107	4.3.2.8 Meeting Module	Under this section, the MSME applicant will be able to view the meeting scheduled by the Investor. Once the meeting is scheduled by the Investor, a unique meeting ID will be generated. Following details will be displayed-	Will the applicant be allowed to cancel/ reschedule the meeting?	This shall be finalized during the implementation.
108	Page No. 14, Point NO. III, Section 2.1.1	Details of Bids to be Submitted - Commercial Bid	Considering the current lockdown situation due to COVID 19, we request you to consider the Soft copy submission via Email with Commercial bid Password Protected and the password to be provided at the time of Commercial Bid opening.	A clarification in this regard shall be provided on SIDBI Website in due course.
109	Page 79, Section 8.6	Annexure – VI : Letter of Competence	Considering the current Lockdown situation due to COVID 19, the arrangement of Judicial paper will be difficult, hence request to consider the Letter of Competence on Letter head with proper seal and Signature.	A clarification in this regard shall be provided on SIDBI Website in due course.
110	Page 80, Section 8.7	Annexure – VII : Power of Attorney	Considering the current Lockdown situation due to COVID 19, the arrangement of Judicial paper will be difficult, hence request	A clarification in this regard shall be provided on SIDBI Website in due course.

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			to consider the "Power of Attorney" on Letter head with proper seal and Signature.	
111	Page 88, Section 8.12	Annexure – XII : Non-Disclosure Agreement	Considering the current Lockdown situation due to COVID 19, the arrangement of Judicial paper will be difficult, hence request to consider that the NDA to be submitted at the time of award of contract	A clarification in this regard shall be provided on SIDBI Website in due course.
112	Page 95, Section 8.17	Annexure – XVII : Pre Contract Integrity Pact	Considering the current Lockdown situation due to COVID 19, the arrangement of Judicial paper will be difficult, hence request to consider the "Pre Contract Integrity Pact" on Letter head with proper seal and Signature OR it can be submitted at the time of Award of Contract.	A clarification in this regard shall be provided on SIDBI Website in due course.
113	Page 101, Section 8.18	Annexure XVIII – Conformity of Hardcopies	Considering the current Lockdown situation due to COVID 19, it would be difficult to reach SIDBI office and submit the Hard copies of the Proposal. Request you to consider the Soft copy submission via Email with Commercial bid Password Protected and to be provided at the time of Commercial Bid opening. Hence this Annexure will not be required to submit along with the technical Bid. Please confirm.	A clarification in this regard shall be provided on SIDBI Website in due course.
114	General		Is SIDBI exploring for an e-procurement or e-mode for this bid submission given the current challenges in physical submission?	A clarification in this regard shall be provided on SIDBI Website in due course.
115	Pg. 48 sub clause 7.2.6: Earnest Money Deposit (EMD)/ pt. no. 2	EMD should be in the form of Demand Draft in favour of "Small Industries Development Bank of India" payable at New Delhi or in the form of Bank Guarantee.	Considering the Lockdown situation in the country, please consider the online/digital form of payment of EMD/tender fee. Also consider the soft copy of Technical proposal in place of any hardcopies	A clarification in this regard shall be provided on SIDBI Website in due course.
