



इंडिया एस.एम.ई सर्विसेस प्लैटफॉर्म” की स्थापना, विकास व रखरखाव हेतु प्रस्ताव का आमंत्रण  
**REQUEST FOR PROPOSAL (RFP) FOR SETTING UP, DEVELOPMENT AND MAINTAINENCE OF  
“INDIA SME SERVICES PLATFORM”**  
(निविदा सं: UV/15062020/OUT/05997 दिनांक 15 जून 2020)  
(RFP No: UV/15062020/OUT/05997 dated 15<sup>th</sup> June 2020)

**Pre-Bid Meeting [June 26, 2020]**  
**Queries & Clarifications**

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
1	Clause 7.3.2.1, page 51 / Termination of Contract	Bank shall have the option to terminate this agreement, in whole or in part by giving at least 90 days' prior notice in writing.	We suggest to make this clause mutual so that a bidder should also have a right to terminate the Agreement for its convenience.	No Change.
2	Clause 7.3.2.4, subclause 1, page 53 / Payment upon Termination	Upon termination of this Agreement pursuant to Clauses 7.3.2.1 or 7.3.2.2 hereof, SIDBI shall make the payment to the successful Bidder pursuant to Section 7.6 hereof for Services performed prior to the date of termination and which could be used by SIDBI.	If a Bidder has incurred some out of pocket expenses or spend some amount to purchase any licenses for Customer. We would request SIDBI to make payment for such expenses if they terminate the contract.	The eligible expenses would only be reimbursed as per Sec 7.6 of RfP.
3	Clause 7.3.2.4, sub-clause 2, page 53 / Payment upon Termination	In the event of a pre-mature termination of this Contract by SIDBI, the compensation payable to successful Bidder will be decided in	If a Bidder has completed all the work for completion of the milestone but user acceptance testing has not been conducted and SIDBI terminates this contract. In this case, how the payment shall be made by SIDBI.	The eligible expenses would only be reimbursed as per Sec 7.6 of RfP.

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		accordance with the Terms of Payment Schedule and the payment to the successful Bidder will be settled within 30 days of the termination of the contract.		
4	Clause 7.3.5, Page 54 / Indemnity	<p>The Bidder shall indemnify SIDBI, and shall always keep indemnified and hold SIDBI, its employees, personnel, officers, directors, harmless from and against any and all losses, liabilities, claims, actions, costs and expenses (including attorneys' fees) relating to, resulting directly or indirectly from or in any way arising out of any claim, suit or proceeding brought against SIDBI:</p> <ol style="list-style-type: none"><li>1. Bank's authorized/ bona fide use of the Deliverables and /or the Services provided by Bidder under the Contract; and/or</li><li>2. An act or omission of the Bidder, employees, agents, sub-contractors in the performance of the obligations of the Bidder under this agreement; and/or</li><li>3. Claims made by employees or subcontractors or subcontractors' employees, who are deployed by the Bidder, against SIDBI; and/or</li><li>4. Breach of any of the term of this agreement or breach of any representation or false representation or inaccurate statement or assurance or covenant</li></ol>	<p>We request indemnification for Service provider incase of</p> <ol style="list-style-type: none"><li>1. Gross negligence, willful misconduct, fraudulent activities by the customer</li><li>2. any product provided by customer infringes third party IPR</li><li>3. breach of confidentiality provided by Service Provider.</li></ol>	No change.

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		<p>or warranty by the Bidder under this agreement; and/or</p> <p>5. Any or all Deliverables or Services infringing any patent, trademarks, copyrights or such other Intellectual Property Rights; and/or</p> <p>6. Breach of confidentiality obligations of the Bidder contained in this agreement; and/or</p> <p>7. Negligence, fraudulence activities or gross misconduct attributable to the Bidder or its employees or sub-contractors; and/or</p> <p>8. The use of unlicensed and illegal Software and/or allied components by the Bidder</p>		
5	Clause 7.4.5, Page 57 / IPR Infringement	<p>The Bidder undertakes and acknowledges that any infringement of IPR arising out of services provided by it shall be the sole responsibility of the Bidder and SIDBI shall have no obligation or liability with regard to the same.</p> <p>As part of this project bidder/service provider will use software/tool to deliver services. If the deliverables and use of any such software/tool used for such delivery, infringe the intellectual property rights of any third person, bidder/service provider shall be primarily liable to indemnify SIDBI</p>	<p>Service Provider shall indemnify SIDBI for IPR infringement however, service provider shall not take any responsibility for the reasons which arises from the customer commission and omission and SIDBI shall have to indemnify us in these circumstances:</p> <p>(i) Deliverables supplied as per the specifications, drawing, designs of the customer.</p> <p>(ii) Deliverables used other than the stated purpose.</p> <p>(iii) Combining the deliverables with a product not supplied by Service provider.</p> <p>(iv) SIDBI failures to install any updates, error corrections or upgrades in the existing software.</p> <p>Apart from this SIDBI also need to (a) give a prompt written notice to Service provider whenever it receives any notice from third party. (b) provide complete authority and assistance to Service provider at its own</p>	No change

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		to the extent of direct damages against all claims, demands, costs, charges, expenses, award, compensations etc. arising out of the proceedings initiated by third party for such infringement, subject to the condition that the claim relates to the deliverables provided and/or use of any software/tool by Bidder/Service provider under this project.	expense (c) make no prejudicial admission about the claim	
6	Clause 7.4.9, Page 58, last para / Conflict of Interests and Non Compete	The Bidder agrees that, during the term of this agreement and renewals thereof and for twelve months after the termination thereof, regardless of the reason for the termination the agreement, the Bidder will not, directly or indirectly, on behalf of any Competitive Business perform the same or substantially the same Job Duties.	We request for deletion for this non-compete provision. This clause restricts our trade and practice.	No change.
7	Clause 7.6.3, Page 61 / Taxes and Duties	The bidder must also ensure that all applicable laws framed by the Central Government, State Government and Local Bodies, including payment of applicable minimum wages and all laws pertaining to contract employees/ labour laws are complied with while providing caretaker services. The selected Bidder may have to execute an indemnity bond in favour of the Bank in this regard.	we are providing indemnity to SIDBI under clause 7.3.5. There is no requirement to provide indemnity bond by Bidder, thus, We request for deletion of indemnity bond.	No Change.
8	Clause 7.6.5, Page 62 / Forfeiture of	The Bank shall be at liberty to set off/adjust the proceeds of the	We request deletion for the highlighted part or else we request a formal notice from the bank before invoking	No change.

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.	performance security	performance guarantee towards the loss, if any, sustained due to the bidder's failure to complete its obligations under the contract. This is without prejudice to the Bank's right to proceed against the Bidder in the event of the security being not enough to fully cover the loss/damage. 2. In the event of non-performance of obligation or failure to meet terms of this RFP/Contract, the Bank shall be entitled to invoke the performance guarantee without notice or right of demur to the Bidder.	performance guarantee so that we can take an appropriate action from our side.	
9	Cause 4.1, Page 32 / Roles and Responsibilities	IPR / Ownership of the platform	Please clarify, whether, in case of developing the portal on pre-existent IP based platform the IPR for custom developments will be covered under this clause!	Pre-existing IPRs would be excluded from this i.e the one which is used somewhere and deployed on project. However, those developed exclusively for this project / SIDBI would be covered under this clause.
10	Cause 4.1, Page 32 / Roles and Responsibilities	Sprint planning and backlog creation	Is Agile development being proposed by SIDBI? In such case, will there be any traceability to the RFP / Business Requirement Document specifications?	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.
11	Cause 4.1, Page 32 / Roles and Responsibilities	Infrastructure Management (Hardware, Web Servers, Application Servers etc.)	How many environments to be provided (Prod/Dev/UAT etc.)?	Prod / UAT at SIDBI's end. Vendor shall maintain a dedicated development environment at this end throughout the contract period.
12	Cause 4.1, Page 32 / Roles and Responsibilities	Go to market strategy, SEO/SEM strategy for the platform	Please clarify, what is implied by Go to Market strategy	Go-to-market strategy in the context of the platform would be the strategy proposed by the vendor by delivering unique value

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				proposition to customers/ stakeholders, achieve competitive advantage and make the platform most preferred choice in MSME space.
13	Cause 5, Page 35 / Eligibility Criteria	The Bidder should have global experience in working on digital solutions for SMEs	We request to change it to "The Bidder should have global experience in working on digital solutions for Fis"	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
14	Cause 6.2.5, Page 39 / Evaluation of technical bids	Experience and credentials in working in the SME space in India/ globally (Max – 10 Marks)	We request to change it to "Experience and credentials in working in the FI space in India/ globally"	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
15	Cause 6.2.5 (E-i), Page 39 / Evaluation of technical bids	Understanding of the scope of the assignment demonstrated in the response to the RFP - 10 marks for Highly satisfactory - 7 marks for satisfactory - 5 marks for moderately satisfactory - 0 marks for below satisfactory	Request to make this scoring more objective.	No Change
	Cause 6.2.5 (E-ii), Page 39 / Evaluation of technical bids	Overall approach and methodology proposed for the entire scope of work o 20 marks for Highly satisfactory o 15 marks for satisfactory o 10 marks for moderately satisfactory o 0 marks for below satisfactory	Request to make this scoring more objective.	No Change
16	Cause 6.2.5 (E-ii), Page 39 / Evaluation of technical bids	Tools, techniques, standard operating procedures and best practices to be adopted in the approach o 10 marks for Highly satisfactory o 7 marks for satisfactory o 5 marks for moderately satisfactory o 0 marks for below satisfactory	Request to make this scoring more objective.	No Change

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17	Cause 3.3, Page 19 / Key Users	The Portal will integrate with existing and planned initiatives for the MSME Sector viz. PSB Loans in 59 Minutes, TReDS platform of RXIL, etc. to direct the MSME to the right channel for Financing Support	We assume that for all integrating services APIs will be made available by SIDBI	SIDBI to provide existing APIs available which need to be leveraged for building platform. However, if need be, APIs need to be developed by the bidder as per the requirement.
18	Cause 3.3 / b, Page 19 / Key Users	The Service Provider is expected to look at existing options and services that can be integrated to help MSMEs and offer "INFORMATION" not limited to	Is SIDBI looking for a wizard kind of solution for user interaction with portal?	Yes. As far as possible all the services for MSMEs to be available on the proposed portal.
19	Cause 3.3 / c, Page 19 / Key users: Corporates	The Service Provider is expected to look at existing options and services that can be integrated to help MSMEs and offer "INFORMATION" not limited to i. Market Reports ii. Research Reports iii. Sector Information	We assume that API /Services for any external information source will be provided by SIDBI	SIDBI to provide existing APIs available which need to be leveraged for building platform. However, if need be, APIs need to be developed by the bidder as per the requirement.
20	Cause 3.3 / c, Page 19 / Key users: Corporates	iv. Links to enable MSME to collaborate 1. With Each Other 2. With Other Entities that can be of support either as a. Service Provider b. Partner c. Ancillary and Associated Services	What will be the mode of collaboration	Collaboration would be in terms of linking and integrating with proposed portal and interacting with each other through Video/Audio conferencing, Chat tools etc.
21	Cause 3.3 / c, Page 19 / Key users: Government	d) GOVERNMENT - can take and monitor actions on policies/schemes/programmes, tax measures and meeting sourcing requirements through procurements. a. List all schemes and programs of the government – the respective links	Is designing reports and dashboards part of the scope of work for the selected vendor? If so, please provide tentative number of reports and dashboards to be prepared	Yes, designing reports and dashboards is part of the scope of work for the selected vendor and same would be finalized at the time of implementation.

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		to source the same would be discussed and shared while implementing the portal i. The scope includes relevant dashboards where the information pertaining to data on scheme utilization and other relevant data		
22	Cause 3.3 / c, Page 19 / Key users: Regulator	e) REGULATORS - can tap macro-economic trends, compliances, risk management and systemic aspects. a. Information pertaining to the same would be displayed as data dashboards, sourced articles and other information sources / dashboard i. This information would be from approved sources for fetch and display ii. In lieu of the same, the relevant links can also be displayed	Does the selected vendor need to design dashboards for trend analysis or just need to provide the platform?	Dashboard Designing and development is also part of assignment.
23	Cause 3.3 / c, Page 19 / Key users: Employees	f) EMPLOYEES - can avail registration services, skilling/upskilling, relocation support, redressal and so on.	We assume that the portal will connect to backend solution to fetch these services	No, it would be front end facility where provision is to be there for employees of MSMEs to register / avail any service etc.
24	Cause 3.4, Page 20 / Key Features & Modules	b. Universal Dashboard – a dashboard aggregating and displaying the data /information on all schemes being implemented by the central government, state governments, banks, Industry associations etc. which would facilitate easier visualization of the entire spectrum for MSMEs.	Will dashboard design be part of scope of selected vendor? If so, what will tentative number of dashboards to be prepared.	Yes, designing reports and dashboards is part of the scope of work for the selected vendor and same would be finalized at the time of implementation.



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		Customized dashboards will be provided for each user which will have the view of the various services being offered through the platform viz. Loans, handholding services, etc.		
25	Cause 3.4, Page 20 / Key Features & Modules	c. Digital Repository / Knowledge Bank – digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc. that could be made available to MSMEs in partnership with fintechs, industry bodies and corporates. These shall help MSMEs to resume operations remotely.	We assume that these tools will be facilitated by SIDBI. Selected Vendor need to integrate them with portal and design user experience	Bidder to come out with value added propositions i.e. offering value for money.
26	Cause 3.4, Page 20 / Key Features & Modules	d. E-learning Modules / Training Modules – courses / training modules / handholding kits will be developed for the enterprise employees for upskilling & upscaling and for new product / process development for the business, for all other users to understand various processes on the platform through videos, power point presentations, Frequently Asked Questions, etc..	Is any interactive eLearning solution expected? Or, only a solution to view and download to be provided	E-learning repository is to be created which can be accessed by applicants onboarded on portal. Hence, only a solution to view and download to be provided.  However, wherever links are given to eLearning platforms, with mutual consent, it can be interactive
27	Cause 3.4, Page 20 / Key Features & Modules	Mobile & Tab Based Application – The platform service should be available for Mobile & Tab based Applications (both Android & iOS) in addition to Web Version	Will the mobile application provide all services that are part of the portal?	Yes
28		Technology Preference	Is there any technology stack preferred by SIDBI or can the Vendor suggest suitable technology stack	Vendor may suggest suitable technology stack preferably using open source tools/ technologies.

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29	3.4 Key Features & Modules	n. The platform service should be available for Mobile & Tab based Applications (both Android & iOS) in addition to Web Version.	Is there any expectation of a separate mobile app or if the platform available over mobile/tab thru a responsive design?	Platform available over mobile/tab through a responsive design.
30	4.2.9	(iv) Bidder shall develop required internal interfaces and APIs to external third parties, as necessary, perform functional testing and coordinate with involved third parties, if need be, to jointly perform integration and end-to-end testing.	Assume, all the existing systems those need to be integrated with are having APIs already available for the integration purpose. RFP is referring to APIs to be developed/exposed in the new proposed platform?	While integration with external third parties, if required, bidder shall also develop APIs.
31	4.2.9	(vii) Bidder will carry out different type of testing such as: Unit Testing, Inter-Integration Testing, and support Penetration Testing and UAT. All testing shall be built into the agile sprints leveraging automation tools to support CI/CD.	Is there a need for Load Testing / Performance Testing. VAPT, etc.? Also, should we proposed license based Testing tools are should we look for opensource tools?	Bidder shall ensure the Load testing/performance testing, UAT, VAPT, System Audit or any such other requirement at a defined frequency or as and when needed, For load testing, open source tools could be used.
32	4.4	UAT, VAPT, System Audit, Certification, Compliances*	Please elaborate on Certification and Audit expectation	<p>All the maintenance &amp; development activities should be carried out so as to protect and ensure that the proposed platform remains:</p> <ul style="list-style-type: none"> <li>• WCAG Level II compliant</li> <li>• IPV 4 and IPV 6 compliant</li> <li>• Convenient Interface over mobile phones, tablets, desktops etc.</li> <li>• Responsive</li> </ul> <p>Bidder has to ensure that all websites / portals developed by them are compliant to these. These may be tested during UAT, VAPT, System and statutory audits etc. and</p>

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				if found non-compliant, bidder has to rectify all such defects.
33		General	Apart from the details shared, is there any functional document and/or detailed requirement document that can be shared?	Not available. It needs to be prepared by the selected bidder.
34		General	Assume this project can be executed from offshore and SIDBI shall provide remote access to required systems/environments during the project execution stage?	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).
35		Also, we request you to consider an <b><u>extension for 2 Weeks to submit the bid</u></b> as the current deadline of 14th July, 2020 would be quite short time for stitching the solution, which is quite exhaustive, and the internal approval process (upon getting inputs on clarification of queries etc.) for bidding.		Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
36	General	Number of user accessing the portal and number of concurrent users of the portal or benchmark concurrency and user base?	This information will one hand help the bidder to do computing infrastructure sizing while on the other hand will provide common understanding about infrastructure sizing.	The system should be capable and scalable enough to support at least 500 concurrent users.
37	General	Is any data migration planned under the assignment?		No data migration is envisaged as of now. However, it may be required in future.
38	Section 3.4/f/d Page 21	Under AI & ML based risk modelling... Need some use case. Is there any existing solution?	The scope mentioned in the RFP is quite broad. Request to provide specific functional requirements of AI and ML.	Whatever scope has been provided in RfP is based on our understanding of the concept and requirement thereof.  The platform through AI & ML, should be capable of doing risk profiling on the basis of various data collated from different sources.

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				Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
39	Section 3.4/f/e Page 21	Please share use cases of block chain solution.	The scope mentioned w.r.t. Block Chain is open ended. Request you to provide details of business functions where Block Chain is proposed to be used. We would request business process that will maintain records in Block Chain and manage transactions using it.	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
40	General	From which location of SIDBI will be the project will be primarily managed?		SIDBI, New Delhi
41	General	Final timeline for submission. Request for extension	We request to provide 21 days from the date of release of pre-bid response / corrigendum.	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
42	8 / Annexures	7.18 ANNEXURE XVIII – CONFORMITY OF HARDCOPIES	Table of Contents lists Annexure XVII. The RFP document templates do not go beyond Annexure XVII. Is there a template for conformity of hardcopies?	Annexure XVIII was inadvertently missed out from RfP document. Format has been shared along with clarification corrigendum issued on SIDBI tender page / CPP portal.
43	75 / Annexures	8.4 Annexure – IV : Technical Bid	The RFP does not specify a specific format. Is there a specific format (word or PPT) that is preferred for the technical bid submission?	Please refer to Sec 8.4, Annexure IV, Page 75 of said RfP document. Response is to be submitted as per the table given in Annexure IV.
44	18 / Background	3.5 Integration / Interfacing Capabilities	What is the tech stack involved in deploying PSBloans, StandUp Mitra etc.	Requisite details would be provided to the selected vendor.
45	28 / Scope of services	4.2 Development and Integration Considerations	What is the middleware SIDBI currently employs?	
46	28 / Scope of services	4.2 Development and Integration Considerations	What is the email and OTP server currently SIDBI uses? What is the integration capabilities?	SIDBI is currently using cloud based Office365 subscription-based services including Microsoft Exchange as e-mail solution. E-mails may be sent using SMTP service.
47	28 / Scope of services	4.2 Development and Integration Considerations	Do you possess an IAM already? Which one?	No, it is not there. Bidder to propose a suitable solution.

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48	28 / Scope of services	4.2 Development and Integration Considerations	Is AD setup for existing customers/employees?	
49	-	-	<p>1. <b>Tenure of the BG</b> – What should be the minimum duration of the BG validity from the date of submission of the RFP? The RFP does not explicitly mention the tenure of the BG; and</p> <p>2. <b>Stamp paper</b> - The RFP mentions that BG and other letters need “<i>to be executed on a non-judicial stamped paper of requisite value</i>”. However the RFP does not stipulate the “Requisite value” of the stamp duty. Kindly please confirm such value for the non-judicial stamp paper.</p> <p>Request you to please help us with the above clarifications at the earliest since the bank has requested 10 to 14 working days to process the BG owing to limited capacity</p>	<p>Regarding BG for EMD requirement, tenure of BG may be treated as “1 year”.</p> <p>Regarding non-judicial stamp paper value, it may be of Rs. 100/- each.</p>
50	28 / 4.1 Business/Design considerations:	Prioritize and identify user journeys and services in consultation with SIDBI, to design, develop and deploy as part of the minimum viable product	<p>Does SIDBI envision the number of use cases it is looking to complete as part of the MVP?</p> <p>Are there any specific use cases or features that SIDBI is looking to integrate (must haves) into the MVP</p>	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
51	71 / Annexure –III : Response to the Eligibility Criteria	Copy of audited Balance Sheets and Profit & Loss Statements for FY 2017-18, FY 2018-19 and FY 2019-20.	Financials for FY 2019-20 are not available as yet. Can we submit the financials for FY 2016-17, FY 2017-18 and FY 2018-19 instead?	CA certified provisional financials for FY19-20 may be submitted.
52	71 / Annexure –III : Response to the Eligibility Criteria	Revenue level of Rs. 100 crore & above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations	Can we share CA certificates for FY 2017-18 and FY 2018-19 instead?	No Change
53	28 / Scope of Services	4.2 Development and Integration Considerations	What components of the infrastructure are home grown vs outsourced?	Mostly outsourced. Requisite details would be provided to the selected vendor.

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54	28 / Scope of Services	4.2 Development and Integration Considerations	What is the current number of site visits/page hits and requests for services on the current portal?	It's a new portal to be developed. No existing portal in name on India SME Services platform.
55	28 / Scope of Services	4.2 Development and Integration Considerations	Average size of the content that a single user generates on the site – either through rendering of services and uploads on the site?	
56	28 / Scope of Services	4.2 Development and Integration Considerations	What is the archival policy for SIDBI currently? For how long does the archives need to remain with SIDBI	Requisite details would be provided to the selected vendor.
57	28 / Scope of Services	4.2 Development and Integration Considerations	What is the current hardware infrastructure inventory at SIDBI? Are the current 6 portals hosted on-prem server or deployed on cloud server?	Some are hosted on-prem server and some on Cloud server. Requisite details would be provided to the selected vendor.
58	28 / Scope of Services	4.2 Development and Integration Considerations	Does SIDBI infrastructure apportioned for disaster recovery?	Yes. However, it may be noted that DR for portals hosted on 3 <sup>rd</sup> party cloud infrastructure has been provided by respective service providers.
59	28 / Scope of Services	4.2 Development and Integration Considerations	Does SIDBI have a BI tool currently – is it custom built or procured as a service?	BI Tool not available.
60	31 / 4.2.9 (iv)	4.2 Development and Integration Considerations	As per Section 4.4 Roles and Responsibilities, point 12, SIDBI is already providing APIs for existing data. Can SIDBI share background on the kind of data sets these API's fetch?	Other requisite details on APIs would be provided to the selected vendor.
61	32 / 4.4	Marketing, Campaigning and Promotion	Is there an existing marketing technology stack that has been procured by SIDBI?	No, Bidder to suggest and provide as part of its approach and methodology.
62	32 / 4.4	4.2 Development and Integration Considerations	What are the number of users and concurrent users on the current platforms?	The existing platform has been tested for concurrent users upto 5000 and are capable and scalable enough to support more concurrent users. Further, there is no limit to number of users.

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63	Page 17 2.12 . Important Points for Bid Submission	Authorised signatory must digitally sign all the pages of the response	Please clarify if the signature of authorized signatory shall be madatorily signed by applying DSC? We suggest that each page of commercial and technical proposal to have only electronic signature (image) and stamp of the bidder	Accepted.
64	Page 20/22 3.4-Key features and modules	Knowledge Bank & Knowledge repository	Please clarify if c. knowledge bank and y.knowledge repository are same as both serve same purpose of storage and retrieval of online study material	Yes, they are the same.
65	Page 21 3.4-Key features and modules	Integration with Facilitators	Please clarify who are these faciliators and do thay have system ready for integration with portal	To be decided in consultation with successful bidder.
66	Page 21 3.4-Key features and modules	Contact Center	Please clarify if setting up of IVRS , helpdesk agents is part of scope or only a module of helpdesk is required to be developed.	Only a helpdesk module needs to be developed.
67	Page 21 3.4-Key features and modules	Payment Gateway	Please confirm transaction charges for payment gateway will be borne by bank	Yes
68	Page 21 3.4-Key features and modules	Government E-Marketplace (GeM)	Please clarify scope of GeM. Does it requires integration with GeM.	Proposed Portal needs to be integrated with GeM portal through API linkage.
69	Page 21 3.4-Key features and modules	SMS	Please confirm transaction charges for SMS gateway will be borne by bank	Yes
70	Page 21 3.4-Key features and modules	Mobile & Tab Based Application	Please confirm that hosting charges on app store / play store will be borne by bank. Bidder will only assist in hosting of app on play store / app store with the help of credentials of the account maintained by the bank on respective store	Yes
71	Page 22 3.4-Key features and modules	Data Analytics and Business Intelligence	License cost to be included in commercials for BI tool ? Please confirm	Yes. The bidder may include the cost as part of its approach and methodology.

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72	Page 22 3.4-Key features and modules	(b)Universal Dashboard & (w)Dashboard	Please clarify if portal can have single dashboard with user based access	Yes.
73	Page 22 / 23 3.4-Key features and modules	MSME/ Finaciers , Corporate , Govt. Agencies , Regulator , Employees , other , sidbi admin module	Please clarify what are the modules under each category. Currently only stakeholders list is provided for each category	To be decided in consultation with successful bidder.
74	Page 23 3.5 Integration / Interfacing Capabilities	The platform will have interfacing capabilities through APIs / Web Services with the required modules in future for any kind of integration.	Please confirm APIs are available for these modules and go live will not be delayed if there is delay in getting APIs from concerned authority as some of the portals given are proposed to be developed	The infrastructure and the technology stack for the hosting of the proposed platform (to be developed) is yet to be defined. 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.
75	Page 33 4.5 Implementation Timelines	The proposed evolving platform shall be made live within <b>04 Months</b> from the effective date of contract (as per the defined Scope of Work) to the satisfaction of SIDBI or as agreed by SIDBI.	Please note given the scope of work and integration requirements , it is suggested to revisit the timelines and project can be divided into phases with milestones defined	Please refer to clarifications issued in this regard on SIDBI tender page / CPP portal.
76	Page 60 7.6.1-Terms of Payment	1. The payment shall be made in equal fixed instalment on a quarterly basis. 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.	Request to clarify more on payment terms, how payment will be done quarterly as total duration for implementation is 4 months	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.



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77	Page 18 Integration Interfacing Capabilities	One Place All Solution	Currently there are multiple portals such as <a href="https://www.udyamimitra.in/">https://www.udyamimitra.in/</a> <a href="https://www.standupmitra.in/">https://www.standupmitra.in/</a> <a href="https://www.psbloansin59minutes.com/home">https://www.psbloansin59minutes.com/home</a> Do we need to merge it all into a single platform? There is mention of SSO too so do we need to redirect to respective portals for those services?	Mentioned individual platforms are not to be merged in a single platform. However, there shall be seamless integration of these individual platforms with the proposed new Mother platform through SSO. Integration could be in terms of data reference, validations etc..
78	Page 23 Integration Interfacing Capabilities	3.5.1-Udyamimitra Portal & Stand Up Mitra Portal (Twin Portals)	Whether integration requires a complete data migration from respective platform or its just a user integration and the respective platforms will work the way they are working today (using SSO) We are assuming its the latter. Please confirm	However, exact requirement would be finalized in consultation with successful bidder.
79	Page 20 Key Features & Modules	3.4Key Features & Modules	Voice and Chat is mentioned in the functional architecture diagram - what is the requirement and what is the expectation here? Is Chat is an NLP based automated bot or human chat feature is expected ? Are these systems already built and we need to integrate into this platform or we need to build these from scratch?	Vendor need to build in automated chatbot for the portal.
80	Page 30 Technical Architecture	Technical Architecture	Technology stack - is there any preference based on third party integrations required? Java / React ? Do we have the list of Third party system which needs to be customize and integrated ? Do we also have the list of customizations ?	Vendor may use any open source technology stack.  List of systems to be integrated / customizations etc. to be finalized with successful vendor.
81	General	General	Is there any non functional requirements? performance, scalability requirements parameters	Yes. The system should be capable and scalable enough in all aspects without affecting performance.
82	Page 30 Technical Architecture	Technical Architecture	What is the proposed technical stack, architecture, Are vendors are expected to propose? What are hosting environments requirements? Is there AWS or Azure preference? Any preference on costing and	Vendor may use any open source technology stack.

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			maintenance mode - clustered or node mode? or Vendors are expected to propose the required infra ?	Hardware, system software, database licenses, infrastructure management excluding application and middleware etc. would be borne by SIDBI (through a separate hosting agency). It would be on a private cloud.
83	General	General	Is the documents available on Functional detailing for each service is required ?	Not available
84	Page 22 Data Analytics and Business Intelligence	Data Analytics and Business Intelligence	How many reports are required ? Are the formats available ?	To be finalized in in consultation with successful vendor.
85	Page 23 Integration / Interfacing Capabilities	Integration / Interfacing Capabilities	Apart from mentioned in the document, what are third party integrations needed	To be finalized in consultation with successful vendor.
86	Page 23 Integration / Interfacing Capabilities	Integration / Interfacing Capabilities	Are all third party integrations having api support?	To be finalized in consultation with successful vendor.
87	Page 20 Artificial Intelligence (AI) & Machine Learning (ML)	Artificial Intelligence (AI) & Machine Learning (ML)	Considering AI & ML is to be used - what is the method to be used, unsupervised learning or cognitive?	Initially, Cognitive learning and then unsupervised learning.
88	Page 20 Artificial Intelligence (AI) & Machine Learning (ML)	Artificial Intelligence (AI) & Machine Learning (ML)	Is blockchain/AI & ML currently implemented in any portal or this is new development required?	New development required for blockchain.  AI&ML are currently implemented in Online PSBLoans platform.
89	Page 22 Multilingual Platform	The platform should facilitate the user to select the language of choice and the content should then be displayed in the language selected. Multiple	Multi-lingual support - how many languages are to be supported?	Hindi and English. But the portal should be capable of supporting other languages as well if required.

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		portals can be setup where each portal will cater to one language (e.g. English or Hindi).		
90	Page 22 Data Analytics and Business Intelligence	Data Analytics and Business Intelligence	BI and Analytics - need more details on type of reporting per feature/ services available in the platform	To be finalized in consultation with successful vendor.
91	Page 34 Eligibility Criteria	The Bidder should have experience of working with Banks / FIs / NBFCs / Fintechs for software development, implementation and maintenance of similar size and complexity digital solutions with a minimum 6 months program duration delivered in the last 5 years	Please specify number of projects required for qualification	Atleast one
92	Page 35 Eligibility Criteria	The Bidder should have global experience in working on digital solutions for SMEs	Request to relook into this and modify and allow india specific experience and also please specify number of projects required.	Please refer to clarifications issued in this regard on SIDBI tender page / CPP Portal.
93	Page 34 Eligibility Criteria	Revenue level of Rs. 100 crore & above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations	Please note 2019- 20 numbers will be available on provisional basis as audited financial statements are released in Aug/ September.Please confirm it is fine.	CA certified provisional statements for FY20 may be submitted.
94	Page 34 Eligibility Criteria	The Bidder should have access to experts in the Indian and global SME space as well as governments and platform development space	Please provide more clarity on this. What is meant by governments and platform development space?	Since it intends converging leverage, previous experience is being looked for.
95	Page 32 Section 4.4. Roles and Responsibilities	General	There are multiple contents which can only be provided by SIDBI. Few examples are Macroeconomic, COVID trends, Policy matters etc. Hence all content creation can not be responsibility of selected SI. Please clarify on this mentioning what types of contents expected from SI.	Content to be finalized mutually by the vendor / SIDBI officials.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
96	Page 19 3.3 Key Features	The Service Provider is expected to look at existing options and services that can be integrated to help MSMEs and offer "INFORMATION"	Please provide few sample of existing services for such information sources and provide total count of such sources.	Bidder to suggest leveraging of existing financial and non-financial services.
97	Page 19 3.3 Key Features	Integration with RXIL / TREDS and psbloansin59minutes :The MSME will be directed to the respective portal and the relevant API integration to Log In / Sign Up Screens of the Respective Portal is in scope	Would redirection to those portal suffice? Is there any need of SSO with those portal?	SSO facility to be implemented wherever feasible based on mutual consent of other service providers. However, requirement would be finalized in consultation with successful bidder.
98	Page 19 3.3 Key Features	Government - The scope includes relevant dashboards where the information pertaining to data on scheme utilization and other relevant data	Would SIDBI provide the required data in structured format based on which dashboard to be shown? Please provide indicative number of data elements for dashboard and indicative number of schemes.	Data may have to be pulled from various sources. It would be done by the vendor in consultation with SIDBI.
99	Page 19 3.3 Key Features	Regulators: Information pertaining to the same would be displayed as data dashboards, sourced articles and other information sources / dashboard. This information would be from approved sources for fetch and display	From how many sources the information to be fetched? Would all fetch be pulled by system from source and if so what are the type of interfaces?	To be finalized in consultation with successful vendor.
100	Page 19 3.3 Key Features	Employees	Do you have existing redressal system?	No. It is to be put in place by bidder.
101	Page 19 3.3 Key Features	Employees	By "relocation support" do you mean "information on how to get relocation support"?	This shall be finalized during pre-implementation stage.
102	Page 19 3.3 Key Features	Employees	Is there any skilling/upskilling platform?	No. It is to be put in place by bidder.
103	Page 20	Registration & Onboarding	Would there be any human approval required for verifying registration requests ?	Not for applicants. But it may be required for other stakeholders.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
	3.4 Key Features and Modules			To be finalized in consultation with successful vendor.
104	Page 21 3.4 Key Features and Modules	Digital Repository / Knowledge Bank - digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc. that could be made available to MSMEs in partnership with FinTech's, industry bodies and corporates.	Would SIDBI or corresponding service providers (FinTech's, industry bodies) charge to MSME for providing those services? Would there be list of such services from different service providers?	Services provided by SIDBI to be free of cost. However, for other service providers or links, it would be as per their service terms.
105	Page 22 3.4 Key Features and Modules	E-learning Modules / Training Modules	Who would create such courses and modules?	e-learning repository is to be created which can be accessed by applicants onboarded on portal. Hence, only a solution to view and download to be provided. However, wherever links are given to eLearning platforms, with mutual consent, it can be interactive.  SIDBI to provide the content. Bidder to take care of development, if any, as per the requirement.
106	Page 21 3.4 Key Features and Modules	Digital Tools – Integration - The intent is to look at available tools/portals that can be integrated to aid process or help MSMEs on a point to point basis	If there is cost associated for using such digital tools, who shall pay for that? SIDBI or MSMEs have to directly pay ?	Free tools to be used.
107	Page 21 3.4 Key Features and Modules	Government E-Marketplace (GeM)	We understand a link to GeM portal to be provided. Clarify the understanding	Yes

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108	Page 21 3.4 Key Features and Modules	Integration with Facilitators	Please provide examples of such integrations	This would be based on mutually agreed onboarding of different service providers.
109	Page 22 3.4 Key Features and Modules	Payment Gateway	Which payment gateway to be integrated with?	To be finalized in consultation with successful vendor.
110	Page 22 3.4 Key Features and Modules	Marketing and Promotion of the Platform - The platform should be able to integrate with marketing technology platform to enable promotion and marketing	Which marketing technology platform to be integrated with?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
111	Page 22 3.4 Key Features and Modules	Dashboard The existing platform offering financial & non-financial services to the MSME sector are required to be integrated and the information / data is to be aggregated at this platform	How many such source system to be integrated with?	To be finalized in consultation with successful vendor.
112	Page 22 3.4 Key Features and Modules	Digital tools	Do you have an existing call center facility and would the same be integrated?	No
113	Page 22 3.4 Key Features and Modules	Digital tools	Do you have an existing instant messaging and video conference platform?	No
114	Page 22 3.4 Key Features and Modules	Chatbot	Would the chatbot functionality be text based only or voice based is also required ?	Text based
115	Page 22 3.4 Key Features and	Chatbot	How many skills/use cases flows are to be considered for chatbot?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.

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	Modules			
116	Page 22 3.4 Key Features and Modules	Chatbot	How and when would we measure the accuracy of chatbot. The training phrases has to be learnt with usage and fine tuned accordingly before that it is not possible to ensure an accuracy number.	It is to be checked during UAT stage and same has to be fine tuned with experience when the portal goes live.
117	Page 31 4.2.8 Hosting of Portal	Hosting	Would the solution be hosted in cloud only?	Yes, private cloud
118	Page 31 4.2.8 Hosting of Portal	Hosting	Would SIDBI manage infrastructure?	Yes
119	Page 28 3.5 Integration / Interfacing Capabilities	3.5 Integration / Interfacing Capabilities	How would the SME platform be integrated with other SIDBI initiatives: Udyamimitra, Standupmitra, PSB59loans, etc.?	Through APIs
120	Page 28 4.1 Business/Design considerations	Developing the Business case, Vision and Operating model requirements elicitation for the India SME Services Platform	What would be the nature of the FinTech partnerships for accelerating the process of development of the platform and innovation?	Value add proposition with value for money to be decided mutually.
121	Page 29 4.1 Business/Design considerations	Developing the Business case, Vision and Operating model requirements elicitation for the India SME Services Platform	1,000 MSME interviews to be conducted- will this be covered under survey?	Yes – telephonic interview
122	Page 29 4.1 Business/Design considerations	Customer experience and design	What would be the scope of Beta testing on MSMEs using the MVP?	Feedback / suggestions from various stakeholders to fine tune the portal performance / functionality / user experience etc.. to enable necessary customization and modification before launch.

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123	Page 30 4.2 Development and Integration Considerations	Development and Integration Considerations	What would be the extent of involvement of the bidder in integration with other platforms/ SIDBI architecture (strategy/ implementation)?	Any integration with the portal would be done by the bidder in consultation with SIDBI.
124	Page 30 4.2.6 Data Distribution Service	Data Distribution Service	What kind of stakeholders would require an (API/ other) integration for the PS model for data from the platform?	To be finalized in consultation with successful vendor.
125	Page 21 3.4 Key Features and Modules	Block Chain \ Middleware	Is detailed study of the use of blockchain in the supply-chain already been carried out or the study would also form part of the scope of services for the bidder?	No study has been undertaken.  Bidder shall carry out requisite study on use of blockchain in supply chain.
126	Page 21 3.4 Key Features and Modules	Block Chain \ Middleware	Has any pilot or proof-of concept involving blockchain already been carried out by SIDBI?	No
127	Page 21 3.4 Key Features and Modules	Block Chain \ Middleware	Has a particular blockchain platform already been chosen or the choice of blockchain platform is still open?	No such platform has been finalised yet.  Bidder shall have to propose suitable blockchain platform as part of their solution architecture.
128	Page 21 3.4 Key Features and Modules	Block Chain \ Middleware	If digital signatures are to be used in conjunction with Blockchain, is the bidder expected to provide the same?	Proposed solution should have provision to use digital signatures along with blockchain.
129	Page 21 3.4 Key Features and Modules	Block Chain \ Middleware	Since blockchain involves the use of multiple nodes, who would bear the cost of the hardware required for the nodes for different entities?	Please refer para 4.2.8 of the RfP.
130	Page 4 Last date for submission of bids	Last date for submission of bids	Seeing current situation of Covid-19 and its associated risks we request to consider extending last date of	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.



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			submission to at least 3 weeks as logistics support an other bid related activities may be delayed	
131	Page 11 RFP Procurement Cost/ Tender Fees	RFP Procurement Cost/ Tender Fees	Please refer to Rule 161 (IV) of GFR 2017. We understand that cost of tender document should not be charged under the said Rule. Accordingly, we request you to waive / delete the requirement for submitting tender fee under the RFP.	No change
132	Page 55 Limitation of Liability	Limitation of Liability	Client is requested to limit consultant's liability to 1X of the total contract value. This is as per GFR and the guidelines issued by Meity. It is also the normal industry practice. Client may consider including the following language: Purchaser/Client agrees that Consultants total liability for all claims connected with the services or this agreement (including but not limited to negligence), whether in contract, tort, statute, indemnities or otherwise, is limited to one time the professional fees paid / payable for the services. Purchaser/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss.	Pls. Refer to 7.3.6 (Point No. 2) of RfP
133	Page 55 Limitation of Liability	Limitation of Liability	Client is requested to limit consultant's liability to 1X of the total contract value. This is as per GFR and the guidelines issued by Meity. It is also the normal industry practice.  The insurance clause makes the 1X liability ineffective as it increases to multiple times of TCV.	Pls. Refer to 7.3.6 (Point No. 2) of RfP
134	Page 55 Limitation of Liability	Limitation of Liability	Client is requested to delete exceptions to the limitation of liability. The exceptions render the limitation of liability ineffective and make the liability unlimited.	No change

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135	Page 55 Limitation of Liability	Limitation of Liability	Client is requested to limit consultant's liability to 1X of the total contract value. This is as per GFR and the guidelines issued by Meity. It is also the normal industry practice.	Pls. Refer to 7.3.6 (Point No. 2) of RfP
136	Page 55 Limitation of Liability	Limitation of Liability	Client is requested to include to clause to state that we will not be liable for any indirect and consequential losses or damages. This is as per GFR and Meity guidelines and also the industry standard. Even the law, Contract Act, stipulates and remote and consequential damages are not payable. Client is requested to include the below clause:  Purchase/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss.	No change
137	Page 55 Confidentiality Obligations	Confidentiality Obligations	Client is requested to allow standard exceptions to confidential information, which is industry standard and reasonable. Not all information can be regarded as confidential. For eg., if the information is in public domain, we cannot be expected to keep it confidential at our end. Similarly, if any information is liable to be disclosed under the RTI, giving it a confidential status and obliging us to keep such information confidential is not correct. We request inclusion of following clause: Confidential information does not include any information which (i) is rightfully known to the recipient prior to its disclosure; (ii) is independently developed by the recipient without use of or reliance on confidential information; or (iii) is or later becomes publicly available without violation of this agreement or may be lawfully obtained from a third party; or (iv) which would be	No change.

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			required to be disclosed under the (Indian) Right to Information Act.	
138	Page 55 Confidentiality Obligations	Confidentiality Obligations	Client is requested to consider that we may have to disclose information for successful accomplishment of work and for regulatory and internal compliance purposes. However, to the extent legally permissible, we will ensure that even if the information is disclosed to any third party, such parties maintain confidentiality of such information. Client is therefore requested to kindly include the following clause: Consultant may disclose confidential information: (a) to its employees, directors, officers and subcontractors, on a need to know basis, as required for performance of services, provided such employees, directors, officers and subcontractors are bound by confidentiality obligations; (b) where required by applicable law or regulation or for regulatory and compliance (both internal and external) purposes.	No change
139	Page 55 Confidentiality Obligations	Confidentiality Obligations	We request client to kindly confirm that we will be obliged to protect Confidential information using the same degree of care as we use to protect our confidential information of similar nature, and in any event, by using at least reasonable degree of care.	Yes
140	Page 55 Confidentiality Obligations	Confidentiality Obligations	We request client to reduce the survival period of confidentiality obligations to one year post expiry or termination.	No change
141	Page 55 Confidentiality Obligations	Confidentiality Obligations	We request client to allow us to retain our working papers and a copy of confidential information for our records and any future reference or audit requirements, subject to confidentiality obligations under this Agreement.	No change. However, suitable changes may be discussed with selected vendor during contract stage.
142	Page 55	Confidentiality Obligations	Please appreciate that this is a prestigious project for us and we would like to showcase this project in our future	

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	Confidentiality Obligations		proposals. We request client to allow us to refer to you and the services we have performed for you for citation / reference purposes, as long as we do not disclose your confidential information.	No change. However, suitable changes may be discussed with selected vendor during contract stage.
143	Page 54 Indemnity	Indemnity	<p>There are several remedies available under law and contract to you for such breach of obligations. For eg, there are penalties and LDs that may be imposed for some of these breaches. Seeking indemnities for such breaches frustrates the entire purpose of such remedies available to you. We understand that remedies other than indemnity will be sufficient for such breaches. We request you to kindly delete this section.</p> <p>If you still insist on retaining this section, then we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator.</p>	No change
144	Page 54 Indemnity	Indemnity	<p>In the GST regime, this clause may not be feasible. We request you to kindly delete this clause.</p> <p>Alternatively, kindly limit liability under this clause to reimburse you any penalty / fine that may be imposed on you solely due to breach of GST laws on our part, subject to overall cap of one time the fees payable to us under this agreement.</p>	No change
145	Page 54 Indemnity	Indemnity	Request client to kindly delete these. Alternatively, kindly cap these indemnities to limitation of liability cap or one time the fees payable to us under this Agreement.	No change
146	Page 54 Indemnity	Indemnity	We agree to indemnify to the extent the damages/losses are finally determined by a competent court or arbitration. Please make indemnities subject to final determination by court/arbitrator.	No change

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			This is also the industry standard and prescribed by Meity in its guidelines.	
147	Page 54 Indemnity	Indemnity	<p>The indemnities set out in this agreement shall be subject to the following conditions: (i) the Indemnified Party as promptly as practicable informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise; (ii) the Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the Defense of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such Defense; (iii) if the Indemnifying Party does not assume full control over the Defense of a claim as provided in this clause, the Indemnified Party may participate in such defense at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be included in losses;</p> <p>(iv) the Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Indemnifying Party; (v) all settlements of claims subject to indemnification under this Clause will: a) be entered into only with the consent of the Indemnified Party, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of such claim; and b) include any appropriate confidentiality</p>	No change

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
			agreement prohibiting disclosure of the terms of such settlement; (vi) the Indemnified Party shall account to the Indemnifying Party for all awards, settlements, damages and costs (if any) finally awarded in favour of the Indemnified Party which are to be paid to it in connection with any such claim or proceedings; (vii) the Indemnified Party shall take steps that the Indemnifying Party may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings; (viii) in the event that the Indemnifying Party is obligated to indemnify an Indemnified Party pursuant to this clause, the Indemnifying Party will, upon payment of such indemnity in full, be subrogated to all rights and defenses of the Indemnified Party with respect to the claims to which such indemnification relates; and (ix) if a Party makes a claim under the indemnity set out under Clause above in respect of any particular loss or losses, then that Party shall not be entitled to make any further claim in respect of that loss or losses (including any claim for damages).	
148	Page 54 Termination	Termination	To uphold the principles of natural justice, we request client to notify us and give us a rectification period of at least 30 days, prior to invoking this clause.	No change
149	Page 54 Termination	Termination	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days.	No change
150	Page 54 Termination	Termination	We request client to delete this ground for termination as it is unreasonable and there are several remedies in contract and law available to the client for such breach.	No change
151	Page 58 Conflict of interest	Conflict of interest	We wish to highlight that we are a large organization providing various services to various state and central government departments, PSUs, international	No change

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			organizations and private clients. We wish you to note that while we have a mechanism in place to identify patent and direct conflict of interests, it may not always be possible to identify any or all indirect or remote conflict of interests. Kindly appreciate that our no conflict confirmations will be subject to the foregoing.	
152	Page 54 Liquidated damages/Penalty	Liquidated damages	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	No change
153	Page 54 Liquidated damages	Liquidated damages	We understand that as per Contract Act, where LDs are stipulated, generally any other damages cannot be claimed. Therefore we request you to kindly make imposition of liquidated damages as sole and exclusive remedy for corresponding breaches.	No change
154	Page 54 Liquidated damages	Liquidated damages	We understand that we would be liable to pay liquidated damages to the extent corresponding breach is solely attributable to us. Kindly confirm.	Yes
155	Risk Purchase	NA	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that client will use government procurement norms (including price discovery) for procurement of such services from third parties.	The matter would be taken up and discussed during contracting stage.
156	Time is of essence	NA	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. You may exercise your right to terminate the contract in case of material	No change

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			breaches. Thus, request you to kindly delete this clause. <b>OR</b>	
157	Times is of essence and LDs for delay	NA	By making time of essence of the contract, you retain the right to void the contract ab initio in case timelines are not met. There are various dependencies on the client and other third parties for completing the project. There may be delays on part of client and other parties also. Thus, contract can be voided by you even if the fault is not entirely ours. We understand that it is not the intention to make the agreement void ab initio in case of any delay in achieving the timelines. Further, since there are LDs for delay in achieving the timelines, it does not look legally feasible to have time as essence of the contract. Thus, request you to kindly delete this clause.	No change
158	IPR	NA	<p>There are innumerable IPRs that exist with us which we would like to use to your benefit while delivering our services to you. These are our pre-existing IPRs and we use it for all clients. We will not be able to give ownership in such IPRs to you just because we are using them for providing services to you, like we use these for other clients. We request that we are allowed to retain ownership of our pre-existing IPRs, else we might be not be able to use these in providing services to you in order to protect our ownership in them. We request you to kindly include the below clause. This is also the standard mentioned by Meity in its guidelines.</p> <p>Notwithstanding anything to the contrary in this agreement, Consultant will retain the ownership of its pre-existing intellectual property rights (including any enhancement or modification thereto) even if such IPRs are used for creating deliverables, are incorporated in the deliverables, etc. To the extent such pre-existing</p>	<p>No change in clause.</p> <p>However, Pre-existing IPRs i.e the one which is used somewhere and deployed on project would be excluded from this. Only those developed exclusively for this project / SIDBI would be covered under the IPR clause.</p>



S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
			IPRs are included/incorporated in the deliverables, upon receipt of all due and payable payment in full, the Consultant shall grant a non-exclusive, perpetual and fully paid up license to the Purchaser/Client to use such pre-existing IPRs for use of deliverables for the purpose for which such deliverables are meant for client's internal business operations.	
159	Insurance	NA	We wish to clarify that we maintain insurances, at the firm level, which are required to be maintained by us as per the provision of laws. Separate insurances for this project may not be required in light of such firm level insurance. We can provide you with a confirmation about our firm level insurance and that to the extent required by law, this project will also be covered under that insurance. We hope that should suffice. Please confirm.	We may accept the confirmation regarding insurance which would also take care of proposed project.
160	Arbitration	NA	We request client to consider referring the disputes to arbitration as per Indian laws. It is easier, faster and less cumbersome. With the recent amendments, it has become even more effective. GFR and Meity guidelines also encourage arbitration. We therefore request you to kindly consider the below clause inclusion:  In case, a dispute is not amicably resolved within forty five (45) days of referral by one party to another, it shall be resolved through arbitration, in India, in accordance with the provisions of Arbitration and Conciliation Act 1996 (and any amendments thereto). The venue of such arbitration in India shall be _____.	No Change.  However, suitable changes may be discussed with selected vendor during contract stage.  [Pls. refer to Sec 7.7.3]
161	Arbitration	NA	In order to uphold the principles of natural justice (Nemo judex in causa sua- no one should be judge in ones own case) and the provisions of the Arbitration and Conciliation Act, we request that the arbitrator(s) be appointed with mutual consent of both the parties. Alternatively, a panel of three arbitrators may be set up	

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
			in which one arbitrator is appointed by Consultant, one by the client and the two arbitrators appoint third arbitrator. Please confirm.	
162	Audit	NA	We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow Client to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will be subject to foregoing statement.	No Change.  However, suitable changes may be discussed with selected vendor during contract stage.
163	Survival obligations	NA	We request that any obligation arising under the agreement shall survive for a period of 12 months, post termination/expiry of the Contract	No Change
164	No third party disclaimer	NA	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. <b>You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services.</b> Please confirm our understanding is correct.	In the event of any claim asserted by a third party of infringement of copyright, patent, trademark, industrial design, rights etc. arising from the use of the Goods or any part thereof in India, the successful bidder shall act expeditiously to extinguish such claim. If the successful bidder fails to comply and the Bank is required to pay compensation to a third party resulting from such infringement, the successful bidder shall be responsible for the compensation including all expenses, court costs and lawyer fees. The Bank will give notice to the Supplier of such claim, if it is made, without delay.
165	Acceptance	NA	If the project is to be completed on time, it would require binding both parties with timelines to fulfill their respective part of obligations. We request you that you incorporate a deliverable acceptance procedure,	To be discussed and finalized with mutual consent of the selected vendor

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
			<p>perhaps the one provided by Meity in their guidelines, or the one suggested below, to ensure that acceptance of deliverables is not denied or delayed and comments, if any, are received by us well in time. You may consider including the below simple clause:                      Within 10 days (or any other agreed period) from Client's receipt of a draft deliverable, Client will notify Consultant if it is accepted. If it is not accepted, Client will let Consultant know the reasonable grounds for such non acceptance, and Consultant will take reasonable remedial measures so that the draft deliverable materially meets the agreed specifications. If Client does not notify Consultant within the agreed time period or if Client uses the draft deliverable, it will be deemed to be accepted.</p>	
166	Replacement of Personnel	NA	<p>There may be circumstances beyond the reasonable control of the Consultant, where a replacement of personnel may be necessary, such as illness, death, resignation or disciplinary action against the concerned personnel, etc. In such cases, Client is requested to allow exceptions to this clause and make penalties inapplicable. The Consultant shall exercise reasonable efforts to provide a suitable replacement to the Client.</p>	<p>On mutual consultation with the selected vendor, terms may be decided during contracting stage without impacting the project.</p>
167	Page 43/45 7.1.2 / 7.1.10	Deployment & Location	<p>We request the consider to include appropriate language on the lines below (sample):                       "If there are any circumstances that reasonably restrict or affect the ability of PwC's personnel to travel or to be physical present at any specific office/location, then without prejudice to your obligations (including your payment obligations), you shall allow such personnel to work from home or other remote location till the time such circumstances exist"</p>	<p>No change                       However, call may be taken on case to case basis as mutually agreed for the benefit of the project.</p>

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
168	Page 33 / 4.5 - Implementation Timelines	The proposed evolving platform shall be made live within 04 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 number of functionalities to be implemented we request to further extend the delivery timelines wherein in minimum value product can be delivered in 4 months and additional features can be added in phased manner and bidder can propose alternate timelines in its proposal. Kindly confirm.	Please refer to clarifications issued in this regard on SIDBI tender page / CPP portal.
169	Page 23 / 3.5- Integration / Interfacing Capabilities	General	Please revert who will be responsible for co-ordination with external agencies/ stakeholders etc. and how SIDBI will support in expediting the process and support required from external parties for integration with the platform	Both bidder and SIDBI would be responsible for co-ordination with external agencies / stakeholders depending on the requirement and both have to use their good offices to expedite things required for the project.
170	Page 28 / 4- Scope of services	iv)Identify fintech partnerships that can accelerate the process of development and help innovate on unique solutions on the platform/ portal.	Please suggest names of agencies which are required to be done tie-up with. As discussed on pre-bid call SIDBI has existing tie ups with majority of agencies	The proposition can be brought on board by bidders.
171	Page 22 / 3.4-Key Features & Modules	The platform should support multiple international (e.g. English) as well as local Indian languages (e.g. Hindi) on screen as well as in print.	Please clarify how many languages need to be supported by Portal, English and Hindi only or any other language	Hindi and English as of now. But the portal should be capable of supporting other languages as well if required.
172	Page 23 / 3.5- Integration / Interfacing Capabilities	General	Completion of integrations is dependent on other party systems. Can bidder agree phase wise integration plan with SIDBI post initial study after signing of the contract.	Same would be decided mutually with successful vendor.
173	General	General	Please clarify if SIDBI has some preference on technology to be used for developing the platform	No preference as such. Bidder may use any innovative / better / latest technology. However, Bidder to ensure support / upgrade of such technology stack.
174	Page 59 / Section7.4.9 -	The Bidder agrees that, during the term of this agreement and renewals	You are requested to delete this clause since there could be many engagements where part of similar	No change

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		thereof and for twelve months after the termination thereof, regardless of the reason for the termination the agreement, the Bidder will not, directly or indirectly, on behalf of any Competitive Business perform the same or substantially the same Job Duties (section b, page	features or scope may be required by another client and it will be difficult to define similar scope.	
175	Page 53 / Project Closure	Handover of latest compilable source code	Please modify this clause in such a way wherein bidder is required to provide the source code of new development done for SIDBI. The Bidder will not be required to handover the source code of any product, platform or tool which is pre-existing and used for building the platform	No Change.  However, suitable changes may be discussed with selected vendor during contract stage.
176	Page 28 / 4- Scope of services	vi) Interview at least 1,000 MSMEs to identify existing pain points and needs of the stakeholders.	Is this required to be done over phone / in person, or can it be done over email / web form based?. Can it be reduced in numbers as it will impact timelines which are already stringent	Can be done through different modes as decided mutually during implementation.  No change in the number of MSMEs to be interviewed.
177	Page 28 / 4- Scope of services	vi) Interview other industry stakeholders	How many stakeholders would be interviewed? We suggest to cap this	All relevant industry stakeholders are required to be interviewed, The bidder may suggest as part of its approach and methodology.
178	Page 33 / Roles and Responsibilities	Infrastructure Management (Hardware, Web Servers, Application Servers etc.) (section 13, page 33)	What is the role expected from the bidder in this case? As per RFP it is mentioned that the portal may be hosted by any agency selected by SIDBI. Accordingly the infrastructure management should also be in scope of the same agency. Please confirm.	Infrastructure Management would be done through a separate hosting agency. Successful bidder needs to coordinate with the hosting agency during implementation.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
179	Page 54, 55, 57 / Indemnity	General	No cap is mentioned on indemnity. Please clarify if any cap will apply. If not, request to modify this clause and cap the same	No change  Pls. refer to Sec 7.3.6 [Limitation of liabilities]
180	General	Consortium	Please confirm if consortium is allowed. RFP is not clear on this.	Consortium bidding is allowed. The eligibility criteria would apply to the lead bidder. Also, all the roles and responsibilities would apply on the lead bidder who would be the single point of contact for SIDBI. Sub-contracting shall not be allowed / considered as a consortium.
181	Page 11 2.1.3	RFP Response Agencies/ Bidders desirous of availing exemptions/ preference under above provisions should submit a copy of proof of Registration as MSEs/ and ownership of the same by SC/ST along with the tender/RFP.	SIDBI to clarify, for getting exemption of Tender Fee and EMD, whether only MSME registration certificate is enough.	Yes
182	Page 52 7.3.2.1	Termination of contract Under sub-clause c, "Bidder to transfer the deliverables free and clear of all liens, security interests (or) other encumbrances	Bidder's IPR rights cannot be transferred in the product and/or services. Bank to consider this change.	No change in clause. However, Pre-existing IPRs i.e the one which is used somewhere and deployed on project would be excluded from this. SIDBI would have IPR rights for only those developed exclusively for this project / SIDBI.
			Further, payment amounts as per agreed milestones paid already to the successful bidder who has been awarded contract/order shall not be refunded under any circumstances.	Yes. Payment amounts as per agreed milestones paid already to the successful bidder who has been awarded contract/order shall not be refunded under any circumstances.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
183	Page 55 7.3.6	Limitation of Liabilities Save and except for liability under Section 7.4.5, the aggregate liability of the Bidder under this Contract, arising at any time, shall not exceed the total Contract value	Aggregate liability not to exceed total contract value (or) Amount received under project till termination whichever is lower.	Yes
184	Page 58 7.4.9(b)	Non-Compete The Bidder shall not enter into any arrangements or agreements or transaction(s) whatsoever, with any third party for development of similar kind of portal using proprietary rights of SIDBI and confidential information and trade secrets which it may become privy during the course of the project	Bidder to be allowed to market similar products to other clients independent of SIDBI functions though it may be similar	Bidder is free to market products having pre-existing IPRs. However, for those developed exclusively for this project / SIDBI, the said Non Compete clause as at para 7.4.9 of the RfP would be applicable.
185	Page 60 7.5.4	IPR SIDBI shall own and have in perpetuity to use all IPRs	The IPR rights of Bidder /owner of product cannot be allowed to be transferred to SIDBI. Request for consideration.	No change in clause. However, Pre-existing IPRs i.e the one which is used somewhere and deployed on project would be excluded from this. SIDBI would have IPR rights for only those developed exclusively for this project / SIDBI.
186	Page 21 3.4 (n)	Mobile & Tab Based Application The platform service should be available for Mobile & Tab based Applications (both Android & iOS) in addition to Web Version.	Our application will provide the support for certain functionalities in the Mobile & Tab like Lead generation, data entry and final approval level. Core processing logics will be done at the web application level.	No Change
187	Page 22 3.4 (q)	Event & Calendar Features to display the events hosted / being hosted for MSME ecosystem, it can be hosted by facilitators or any other stakeholders (as decided in due course)	System will support Notifications & announcements to the users from the admin level. No provision is available to setup any events or reminders.	Yes

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
188	Page 19 3.3 (b.a)	The Portal will integrate with existing and planned initiatives for the MSME Sector viz. PSB Loans in 59 Minutes, TReDS platform of RXIL, etc. to direct the MSME to the right channel for Financing Support	Whether only RHIL is required or we need Invoice mart, M1 Xchange, etc., are also required?	Entities which are associated with SIDBI shall be impressed upon to integrate. Others either integration or link based access to be endeavoured.
189	Page 19 3.3 (f)	EMPLOYEES - can avail registration services, skilling/up skilling, relocation support, redressal and so on	Is it an interface with SIDBI HRMS?	No
190	Page 20 3.4 (c)	Digital Repository / Knowledge Bank – digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc.	We need more clarity on the requirements like Video conferencing & online meetings.	The portal should be capable of supporting video conference / online meetings amongst various stakeholders, maximizing use of free tools.
191	Page 21 3.4 (l)	Payment Gateway – The platform / system should provide automated payment module for fees towards various services likely to offer to the MSME ecosystem.	Whether integration to be done with existing payment gateway API providers?	To be finalized in consultation with successful vendor.
192	Page 22 3.4 (x)	Market Place – an exclusive dashboard for “Financiers” to get personalized deals / leads (sector wise, size wise, rate wise, risk wise), structured product options, Credit Rating, price discovery engine and negotiations	PSB59 is already a marketplace which will be integrated with our proposed application. Difference between the dashboards of PSB59 and the proposed application needs to be understood.	While PSB59 is a platform which enables existing entrepreneurs to apply for loan through a market place, proposed platform would cater to each and every requirement of a budding / existing entrepreneur. Detailed dashboard to be finalized in consultation with successful vendor.
193	Page 23 3.5.1	Udyamimitra Portal & Stand Up Mitra Portal (Twin Portals)	Whether integration to be done or URL routing to be done for the twin portals?	Integration to be done with envisaged portal
194	Page 25 3.5.4	“Equity Financing for MSMEs” Portal	Separate module to be given for corporate, MSME etc. in the proposed RFP. Whether equity financing companies should also be given a separate module?	To be finalized in consultation with successful vendor.



S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
195	Page 42 6.2.10	Payment Schedule for SIDBI	Need more clarity on the payment terms in the means of payment split-ups	Already explained above.
196			<b>Requesting SIDBI to kindly consider our request for waiving Turnover criteria of 100Crores and Positive net worth of Rs.20 Crores since we fall under MSME category</b>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
197	19 / Key Requirement	Key Requirement	Does the Admin module (CMS) also have to be bi-lingual / multi-lingual ?	Not required
198	22/ Key Requirement	Virtual Assistant – a Chatbot - to respond to the queries and leading and guiding the correct direction and providing relevant information with more than 95% accuracy and 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 viz. Hindi and English. It should be AI (artificial intelligence) based, revolving around FAQs.
199	22 / Scope of work	Online Messaging System for users to interact on real time basis	Pl define the scope of Online Messaging? Will it be basic FAQ based single language messaging ? Will it be integrated with any system internal/external ?	It should be AI (artificial intelligence) based, revolving around FAQs.
200	23/ 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 in consultation with successful vendor.
201	20 / Scope Of Service	Digital Repository / Knowledge Bank – digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc. that could be made available to MSMEs in partnership with fintechs, industry bodies and corporates. These shall help MSMEs to resume operations remotely.	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.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
202	34 / Eligibility Criteria Sr. No. 3	<p><b>Criteria details:</b> Revenue level of Rs. 100 crore &amp; above for last 2 FYs (FY 2018 19 and FY 2019-20) from application software development and IT maintenance operations</p> <p><b>Evidence Required :</b></p> <ul style="list-style-type: none"> <li>• Copy of audited Balance Sheets and Profit &amp; Loss Statements for FY 2017-18, FY 2018-19 and FY 2019-20.</li> <li>• In case audited financials of FY 201920 are not ready, CA certified provisional financial Statements for FY 2019-20 may be submitted.</li> <li>• A CA certificate certifying Revenue level of Rs. 100 crore &amp; above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations to be furnished.</li> </ul>	<p><b>Kindly amend the clause as; Criteria details:</b> Revenue level of <b>Rs. 15 crore</b> &amp; above for last 2 FYs (FY 2018 19 and FY 2019-20) from application software development and IT maintenance operations</p> <p><b>Evidence Required :</b></p> <ul style="list-style-type: none"> <li>• Copy of audited Balance Sheets and Profit &amp; Loss Statements for FY2017-18, FY 2018-19 and FY 2019-20.</li> <li>• In case audited financials of FY 201920 are not ready, CA certified provisional financial Statements for FY 2019-20 may be submitted.</li> <li>• A CA certificate certifying Revenue level of Rs. 15 crore &amp; above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance</li> </ul>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
203	71 / Annexure –III : Response to the Eligibility Criteria Sr. No. 3	<p><b>Criteria details:</b> Revenue level of Rs. 100 crore &amp; above for last 2 FYs (FY 2018 19 and FY 2019-20) from application software development and IT maintenance operations</p> <p><b>Evidence Required :</b></p> <ul style="list-style-type: none"> <li>• Copy of audited Balance Sheets and Profit &amp; Loss Statements for FY 2017-18, FY 2018-19 and FY 2019-20.</li> <li>• In case audited financials of FY 201920 are not ready, CA certified</li> </ul>		

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		<p>provisional financial Statements for FY 2019-20 may be submitted.</p> <ul style="list-style-type: none"> <li>• A CA certificate certifying Revenue level of Rs. 100 crore &amp; above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations to be furnished.</li> </ul>		
204	34, 35 / Eligibility Criteria Sr. No. 5	<p><b>Criteria details:</b> The Bidder should have experience of working with Banks /FIs / NBFCs /Fintechs for software development, implementation and maintenance of similar size and complexity digital solutions with a minimum 6 months program duration delivered in the last 5 years</p> <p><b>Evidence Required :</b></p> <ul style="list-style-type: none"> <li>• Copy of Work Order and Completion Certificates from the client; 'OR'</li> <li>• Copy of Work Order and Phase Completion Certificate from the client; 'OR'</li> <li>• Copy of client certificate as documentary proof for the stated criteria and implementation status.</li> </ul> <p>Note: 1. All the projects cited should be in the name of the Bidder and not in name of any parent, subsidiary or</p>	<p><b>Kindly amend the clause as; Criteria details:</b> The Bidder should have experience of working with Banks /FIs / NBFCs /Fintechs/<b>Central Govt/State Govt Organizations</b> for software development, implementation and maintenance of Work flow management solutions with a minimum 6 months program duration delivered in the last 5 years</p> <p><b>Evidence Required :</b></p> <ul style="list-style-type: none"> <li>• Copy of Work Order and Completion Certificates from the client; 'OR'</li> <li>• Copy of Work Order and Phase Completion Certificate from the client; 'OR'</li> <li>• Copy of client certificate as documentary proof for the stated criteria and implementation status.</li> </ul> <p>Note: 1. All the projects cited should be in the name of the Bidder and not in name of any parent, subsidiary or affiliate entity. 2. All the supporting documents mentioned above shall be required from all the bidding entities.</p>	No change

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		affiliate entity. 2. All the supporting documents mentioned above shall be required from all the bidding entities. 3. In the event the bidder is running its own portal, a self certification shall be considered.	3. In the event the bidder is running its own portal, a selfcertification shall be considered.	
205	<b>72, 73 / Annexure –III : Response to the Eligibility Criteria Sr. No. 5</b>	<p><b>Criteria details:</b>                      The Bidder should have experience of working with Banks /FIs / NBFCs /Fintechs for software development, implementation and maintenance of similar size and complexity digital solutions with a minimum 6 months program duration delivered in the last 5 years</p> <p><b>Evidence Required :</b></p> <ul style="list-style-type: none"> <li>• Copy of Work Order and Completion Certificates from the client;</li> <li>'OR'</li> <li>• Copy of Work Order and Phase Completion Certificate from the client;</li> <li>'OR'</li> <li>• Copy of client certificate as documentary proof for the stated criteria and implementation status.</li> </ul> <p>Note:                      1. All the projects cited should be in the name of the Bidder and not in name of any parent, subsidiary or</p>		

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		<p>affiliate entity.</p> <p>2. All the supporting documents mentioned above shall be required from all the bidding entities.</p> <p>3. In the event the bidder is running its own portal, a self certification shall be considered.</p>		
206	<b>35/ Eligibility Criteria Sr. No. 6</b>	<p><b>Criteria details:</b> The Bidder should have global experience in working on digital solutions for SMEs</p> <p><b>Evidence Required :</b> Any work order / experience certificate / copy of contract agreement / relevant supporting document in this regard.</p>	<p>Kindly amend the clause as ;</p> <p><b>Criteria details:</b> The Bidder should have global experience</p> <p><b>Evidence Required :</b> Any work order / experience certificate / copy of contract agreement / relevant supporting document in this regard.</p>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
207	<b>73/ Annexure –III : Response to the Eligibility Criteria Sr. No. 6</b>	<p><b>Criteria details:</b> The Bidder should have global experience in working on digital solutions for SMEs</p> <p><b>Evidence Required :</b> Any work order / experience certificate / copy of contract agreement / relevant supporting document in this regard.</p>		
208	<b>35/ Eligibility Criteria Sr. No. 7</b>	<p><b>Criteria details:</b> The Bidder should have strong presence with centers for design, development and cybersecurity in India</p> <p><b>Evidence Required :</b> Relevant supporting documents along with self-declaration in this</p>	Kindly confirm and clarify which the supporting documents need to be submitted for this clause	<ol style="list-style-type: none"> <li>1. Self declaration regarding the same.</li> <li>2. Any proof related to these establishments / any certification etc.</li> </ol>

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		regard on company's letter head signed by authorized signatory.		
209	73/ Annexure –III : Response to the Eligibility Criteria Sr. No. 7	<b>Criteria details:</b> The Bidder should have strong presence with centers for design, development and cybersecurity in India <b>Evidence Required :</b> Relevant supporting documents along with self-declaration in this regard on company's letter head signed by authorized signatory.		
210	35/ Eligibility Criteria Sr. No. 11	<b>Criteria details:</b> The bidder should have developed atleast one nationally/ state reckoned portal/ app/business, preferably for financial and non-financial services/linkages <b>Evidence Required :</b> An undertaking in this regard on company's letter head signed by authorized signatory along with credentials of the portal/app etc. / relevant supporting documents.	Kindly clarify, what does "financial and non-financial services/linkages" exactly mean.	Financial services would include banks, credit-card companies, insurance companies, accountancy companies, consumer-finance companies, stock brokerages, investment funds etc.
211	73/ Annexure –III : Response to the Eligibility Criteria Sr. No. 11	<b>Criteria details:</b> The bidder should have developed atleast one nationally/ state reckoned portal/ app/business, preferably for financial and non-financial services/linkages <b>Evidence Required :</b> An undertaking in this regard on company's letter head signed by authorized signatory along with		

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		credentials of the portal/app etc.. /relevant supporting documents.		
212	38, 39/ Evaluation of Technical Bids Sr. No. A	6.2.5 <b>Particulars</b> Global experiences and credentials in working with Banks / FIs / NBFCs / Fintechs/SMEs for development, implementation and maintenance of digital platform (Max – 10 Marks) • No Credentials – 0 Marks • 1 Credentials – 5 Marks • 2 Credentials – 7 Marks • 3 & More Credentials – 10 Marks	<b>Criteria details:</b> Global experiences or credentials in working with Banks / FIs / NBFCs / Fintechs/ State Government/ Central Government Organizations for development, implementation and maintenance of digital platform (Max – 10 Marks) • No Credentials – 0 Marks • 1 Credentials – 5 Marks • 2 Credentials – 7 Marks • 3 & More Credentials – 10 Marks <b>Weightage:</b> 10 Marks <b>Proof /document required :</b> Relevant necessary Supporting document*	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
213	75/ Annexure – IV : Technical Bid Sr. No. A	<b>Criteria details:</b> Global experiences and credentials in working with Banks / FIs / NBFCs / Fintechs/SMEs for development, implementation and maintenance of digital platform (Max – 10 Marks) • No Credentials – 0 Marks • 1 Credentials – 5 Marks • 2 Credentials – 7 Marks • 3 & More Credentials – 10 Marks <b>Weightage:</b> 10 Marks <b>Proof /document required :</b> Relevant necessary Supporting document*	<b>Proof /document required :</b> Relevant necessary Supporting document*	
214	39/ Evaluation of Technical Bids Sr. No. B	6.2.5 Experience in developing a national/ state reckoned portal, preferably for financial and non-financial services/linkages (Max – 10 Marks)	Kindly clarify, what does "financial and non-financial services/linkages" exactly mean.	Pls. refer to reply at s.no. 210 of this document.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		<ul style="list-style-type: none"> <li>No Credentials – 0 Marks</li> <li>1 Credentials – 5 Marks</li> <li>2 Credentials – 7 Marks</li> <li>3 &amp; More Credentials – 10 Marks</li> </ul>		
215	<b>75/ Annexure – IV : Technical Bid Sr. No. B</b>	<p><b>Criteria details:</b> Experience in developing a national/ state-reckoned portal, preferably for financial and non-financial services/linkages (Max – 10 Marks)</p> <ul style="list-style-type: none"> <li>No Credentials – 0 Marks</li> <li>1 Credentials – 5 Marks</li> <li>2 Credentials – 7 Marks</li> <li>3 &amp; More Credentials – 10 Marks</li> </ul> <p><b>Weightage:</b> 10 Marks <b>Proof /document required :</b> Relevant necessary Supporting document*</p>		
216	<b>39/ Evaluation of Technical Bids Sr. No.C</b>	<p><b>6.2.5 Particulars</b> Experience and credentials in working in the SME space in India/ globally (Max – 10 Marks)</p> <ul style="list-style-type: none"> <li>&gt;10 Yr - 10 Marks</li> <li>5-10 Yr – 5 Marks</li> <li>3 – 5 Yr – 3 Marks</li> <li>&lt;3 yr – 0 Marks</li> </ul> <p><b>Weightage: 10 Marks</b> Proof /document required : Relevant necessary Supporting document*</p>	<p><b>Kindly amend the clause as;</b> <b>Criteria details:</b> Experience and credentials in working in India/ globally (Max – 10 Marks)</p> <ul style="list-style-type: none"> <li>&gt;7 Yr - 10 Marks</li> <li>5- 7 Yr – 5 Marks</li> <li>3 – 5 Yr – 3 Marks</li> <li>&lt;3 yr – 0 Marks</li> </ul> <p><b>Weightage:</b> 10 Marks <b>Proof /document required :</b> Relevant necessary Supporting document*</p>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.



S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
217	75/ Annexure – IV : Technical Bid Sr. No. C	<p><b>Criteria details:</b> Experience and credentials in working in the SME space in India/ globally (Max – 10 Marks)</p> <ul style="list-style-type: none"> <li>• &gt;10 Yr - 10 Marks</li> <li>• 5-10 Yr – 5 Marks</li> <li>• 3 – 5 Yr – 3 Marks</li> <li>• &lt;3 yr – 0 Marks</li> </ul> <p><b>Weightage:</b> 10 Marks <b>Proof /document required :</b> Relevant necessary Supporting document*</p>		
218	Technical Specification	The platform will have interfacing capabilities through APIs / Web Services 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 contract period. It will be need based. Bidder to ensure the same.
219	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.
220	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 viz. Servers, Operating Systems and RDBMS, the other portal development related middleware tools and licenses thereof/subscription to the services (including SMS service, NLP engine service, BI tools, google cloud, etc.) shall be the responsibility of the bidder.
221	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

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
222	Scope Of Maintenance	Portal Maintenance/ uploading requirements on the portal	Kindly confirm the expected backup space and type to be proposed	To be finalised in consultation with successful vendor.
223	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).
224	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 successful vendor.
225	General	Training	Please share training locations for all of your offices. How many training session are require for each location?	These would be finalized in consultation with successful vendor.. However, it is clarified that such training shall be conducted online
226	General	Training	How many officials would be there for the training?	
227	General	Training	If the training sessions have to be online/via video conferencing - How many employees will join video conference in each session?	
228	General	General	Do you need Web application firewall?	This is a separate requirement. Does not fall under this tender.
229	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.
230	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).
231	General	General	Do you want a responsive/WCAG/Cross platform compatible website?	Yes.
232	General	General	Should the website be compatible with any version of IE/Chrome/Firefox/Opera/etc.?	No Website should be browser and version agnostic.
233	General	General	Do you need both STQC and CERTIN audits?	Refer RFP Section 4.4
234	General	General	For security audits (STQC) kind share the below information: 2.1. Who will bare the charges of Security Audit?	Refer RFP Section 4.4

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
			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.	
235	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) at New Delhi
236	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.
237	General	General	All hardware/ software resources for DC & DR services would be provided by the SIDBI Please confirm.	
238	General	General	Do you have any existing domains which need to be transferred to us?	
239	General	General	Do you want us to maintain or renew any of your domains?	
240	General	General	How many onsite resources are expected to be deployed ? Please provide required qualification details of onsite engineers	Two (02) resources (Business Analyst)
241	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 bidder for the purpose of submission of the proposal.
242	General	General	Who will be responsible for purchasing Email gateway?	This is a hosting related requirement. Does not fall under this tender.
243	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.	SIDBI is already utilizing services of some SMS providers for its few other platforms. Details shall be shared with successful bidder.
244	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.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
245	General	General	Kindly specify which database is currently in use along with the version	It is a new platform to be developed. As part of solution architecture, bidder shall propose the database.
246	General	General	PI also clarify on the Joint venture/Consortium part . How many members are allowed ? The documents as required for citataion are to be submitted by which member ? Also if consortium is allowed then clarify the clauses need to be satisfied by each member.	Consortium bidding is allowed. The eligibility criteria would apply to the lead bidder. Also, all the roles and responsibilities would apply on the lead bidder who would be the single point of contact for SIDBI. Sub-contracting shall not be allowed / considered as a consortium.
	<b>Liferay</b>			
247	Section 3.1 Page 18	India SME Services Platform shall be a single digital platform to educate, improve access and monitor all COVID related initiatives. It shall have all stakeholders of MSME eco system, MSMEs, financiers, corporates, suppliers / service providers, government, regulators, employees and associations converging on an interactive platform	As India SME Services Platform is a single digital platform to educate, improve access and monitor all COVID related initiatives and this RFP is being evaluated using QCBS methodology and quality is one of the important parameter, so we recommend that CMS/Portal being core component for SIDBI application on which the website/portal will be developed should be considered from OEMs products which are in leaders in Gartner MQ for Digital Experince Platform for 2019/2020. This will ensure that only best of the breed and proven products proposed.Please confirm our understanding?	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.
248	Section 3.2 Page 18	Key Objectives	Request you add a clause that "The portal should be built on Open Source as per MEITY Gudilines and should be supported by respective OEM." This will ensure SIDBI in getting timely updates, security patches and product upgrades	No change
249	Section 3.4 Page 20	Key Features & Modules	Being a prestigious financial organization, it is very important that the India SME Services Platform is build using best of the breed technology and platform which caters to the latest trends. We recommend that SIDBI-	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
			India SME Services Platform application should mandate the use of a "Digital Experience Platform", which is an integrated platform with capabilities of "Content Management", "Portal", "Workflow, Document Management & eForms", "Digital Asset Management" & "Search" capability with features like personalization, page content analysis, collaboration tools( wiki, blogs, forums), capability of social media integration and is compliance to all major standards. We are recommending these capabilities based on our experience of working with other Financial Institutions and PSUs. Please confirm the requirement?	
250	Section 3.4 Page 20	Key Features & Modules	As India SME Services Platform will be one of the most prestigious website/portal of India , and we recommend that proposed solution for portal shall be OWASP TOP-10 compliant as this mentions the industrial security standard . Suggest to get copy of Security Audit of the proposed platform being used, so that risk of having major security risks being identified at the time of STQC audit can be avoided, hence saving time to deliver.	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.
251	Section 3.2 Page 18	The initiative shall facilitate and provide an interactive platform converging all MSMEs, stakeholders of the MSME ecosystem, financiers, corporates, government, regulators, employees and chambers & associations	Since there will be multiple stakeholders which will collaborate through the India SME Services Platform so we recommend that the platform should include Wikis, Message boards,Calendar, alerts, announcements, blogs etc. as out of the box capabilities for collaboration between multiple stakeholders.Please confirm.	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.
252	Section 3.4 Page 20	Document and Content Management: The envisaged platform will have the capability to securely store the documents in bulk with focus on digital content. Users will be allowed to securely access,	Since it is mentioned that the envisaged platform will have the capability to securely store the documents in bulk with focus on digital content so considering that multiple documents will be stored and accessed by different stakeholders in the system we recommend that the portal platform should have out of the box capability of document management which capability to store, tag	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		view the documents (as the case may be)	and sharing(for viewing , commenting, updating)of documents. Please confirm.	
253	Section 3.4 (e) Page 20	Document and Content Management: The envisaged platform will have the capability to securely store the documents in bulk with focus on digital content. Users will be allowed to securely access, view the documents (as the case may be)	Since SME Service Platform is going to be single access point of multiple portals, it is very important that the Search engine of the portal have the capability to search all the portals which are integrated and give a consolidated search result within the platform. This can be achieved through an Enterprise Search Engine which searches across the enterprise. Please confirm our understanding of the requirement.	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.
254	Section 3.4 (c) Page 20	Digital Repository / Knowledge Bank – digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc. that could be made available to MSMEs in partnership with fintechs, industry bodies and corporates. These shall help MSMEs to resume operations remotely	Most of the Digital experience platforms provide Digital repository/ Knowledge Bank, Portal Management features such as Registration, User management, Role based access control , content management, document management etc as part of the same product/offering. This helps in seamless implementation, less integration challenges, better ROI as well as tight integration between these components.	Bidders to present their understating of requirement and innovative solutions / suggestions during technical presentation.
255	Section 3.4 (n) Page 21	The platform service should be available for Mobile & Tab based Applications (both Android & iOS) in addition to Web Version	We request you to update the clause to " The portal should follow the mobile first design with features and framework for mobile native application development."	No change.
256	Section 4.2.7 Page 30	Technical architecture of the envisaged platform includes layer wise different business services, external integration, content management, MIS generation / reporting/ change of format (as per emerging requirements), <b>workflow implementation</b> , and notification services.	Based on RFP , our understanding is that workflow engine, forms engine, rules (conditional/ calculation) are must have requirement in the India SME Services Platform. Please confirm?	Yes

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
257	Section 4.2.7 Page 30	Technical architecture	Please clarify what is the expected concurrency (internal & external users) expected in the website or number of visitors per day on regular and peak traffic, as this is crucial for calculating the environmental sizing?	Pl. refer point no. 81 above.
258	Section 4.2.7 Page 30	Technical architecture	Since this is one of prestigious project and failover is critical, should the application be hosted on environment with failover and is DR required for the same. Please confirm.	Separate arrangement for hosting would be done. However, bidders should solution/ architect the portal considering failover and DR requirements.
259	Section 6.2.5. Page 38	Evaluation of Technical Bids	Website/CMS and Portal is an important component of this project and it is important to ensure a proven solution is being to minimize risk of failure of the project. Hence request to consider only <b>COTS or Enterprise Supported Open Source Product</b> which can be customized to meet the requirements of SIDBI and restrict any non supported product versions which increases the risk heavily both from security, timelines and scalability perspective. Please confirm.	To the extent possible, open source products to be used by the bidders.
260	18 / 3.1 Background	India SME Services Platform shall be a single digital platform to educate, improve access and monitor all COVID related initiatives.	What are the various Covid related initiatives considered? And by which organisations?	To be finalised in consultation with successful vendor..
261	20 / 3.4 Key Features	eSignature - Scale up adoption of e-signatures in regular contracting, credit processing etc.	Will the platform have any processing abilities or is it restricted to redirecting users to relevant portals?	As of now, processing on the portal is not envisaged, however, the requirement may arise during implementation.
262	71 / 8.3 Annexure – III : Response to the Eligibility Criteria/3	Revenue level of Rs. 100 crore & above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations	If MSE's are allowed to participate the bid then, Is there any relaxation on Revenue for MSME bidders?	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal
263	71 / 8.3 Annexure – III : Response to the Eligibility Criteria/3	The Bidder should have Positive net worth (tangible) of Minimum Rs. 20 crore as on 31st March 2020 Net worth is to be calculated as	If MSE's are allowed to participate the bid then, Is there any relaxation on Net worth for MSME bidders?	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal

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		follows: Capital Funds (Paid up Equity Capital + Paid up preference Shares + Free Reserve) – (Accumulated Balance of loss + Balance of deferred revenue expenditure + Other intangible assets).		
264	22 / 3.4 p	Online Messaging System for users to interact on real time basis	What are the restrictions on these chat facilities? Will it be open to all users to contact each other with unrestricted access?	To be finalised in consultation with successful vendor.
265	21 / 3.4 n	Mobile and Tab based application	The platform service should be available for Mobile & Tab based Applications (both Android & iOS) in addition to Web Version.	Please help understand the various user groups and specific features for them which need to be made available on various mobility devices
266	19 / 3.3 (c)	The Service Provider is expected to look at existing options and services that can be integrated to help MSMEs	What are the existing options and services to be integrated?	Key user groups are already given in RfP at Sec 3.3. Specific features for each user group to be finalised in consultation with successful vendor..
267	19 / 3.3 (d) (a)	List all schemes and programs of the government	What are the schemes and programs from the government?	To be finalised in consultation with successful vendor.
268	19 / 3.3 (e) (a)	Information pertaining to the same would be displayed as data dashboards	What is the type of information to be displayed in the dashboard?	
269	19 / 3.3 (f)	can avail registration services, skilling/upskilling, relocation support, redressal and so on	What is the process of the availing the registration of the mentioned services	
270	19 / 3.3 (f)	Employees should avail the registration services, etc.	Will these be SIDBI employees?	No
271	20 / 3.4 (c)	Digital Repository/ Knowledge Bank - The features like Accounting, tax recon, cloud services, should be provided	Will it be okay if these services are provided by Integration with Service specialists e.g. integrate the India SME Service Platform with Automated Accounting service provider (and similar integrations for other services)	Bidder to come out with value added propositions i.e. offering value for money.



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272	20 / 3.4 ( b )	Universal Dashboard - Should show widgets basis data aggregated from all schemes	Is the expectation to create a data aggregation and storage platform in the background? More like a data warehouse of all the schemes	Yes
273	20 / 3.4 ( d )	E-Learning Modules/ Training Modules	Will the training be delivered by a person who is registered to the platform? Or it will be through videos uploaded in the platform?	It can happen either ways. Portal to have provision for both.
274	20 / 3.4 ( f ) ( d )	Artificial Intelligence - Create Risk Profiles	Please share a few examples of risk profiles or links where you feel risk profiling is done	To be finalised and shared with successful bidder.
275	21 / 3.4 ( f ) ne ( e )	Blockchain for warehouse listing and consumption	Will the payments for using/ booking a warehouse be a part of the India SME Service Platform?	Not envisaged for the present
276	21 / 3.4 ( h )	Government E-Marketplace (GeM)	Will "India SME Service Platform" need to integrate with GeM?	Yes
277	21 / 3.4 ( l )	Payment Gateway	Does SIDBI have a preference to a payment gateway?	No
278	21 / 3.4 ( l )	Payment Gateway	Is SIDBI using an existing payment gateway in their current solutions?	No
279	21 / 3.4 ( m )	Contact Centre	Should there be an ability to record calls and store them for future reference?	Yes
280	22 / 3.4 ( w )	Market Place - An exclusive dashboard for 'Financiers' to get personalized deals/ leads	Should the leads be pushed to the internal systems of the Financiers?	To be finalised in consultation with successful vendor.
281	23 / 3.5	Integration / Interfacing Capabilities	As the Platform has to integrate with difference existing SIDBI portals, will SIDBI provide the API to intergrate with those portals?	Yes. In case it is not available, bidder needs to develop it.
282	23 / 3.5	Integration / Interfacing Capabilities	Do the API of the portal change? If yes, how frequently do they change?	API may be required to be changed on need basis but not frequently.
283	NEW - RFP	Terms of Payment	<b>Recommendation:</b> Payment to be made within 30 days from date of HPE invoice	Payments are generally made within 30 days from receipt of invoice.
284	62 / 7.6.6 - RFP	Penalty for Default in Services	<b>Recommendation:</b> <b>Implementation:</b> Penalty to be limited to 5% of Implementation value: <b>Support phase:</b> limited to 5% of Quarterly invoice value	No change
285	98 / RFP - Fall Clause	The BIDDER undertakes that it has not supplied/is not supplying similar	<b>Recommendation:</b> Bidder requests deletion	No change

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		products /systems or subsystems or providing similar services 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 or similar services provided 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.		
286	10 / Cl. 1.11 - Introduction and Disclaimers	Recipient will, by responding to SIDBI for RFP, be deemed to have accepted the terms of this Introduction and Disclaimer.	We request to relax this term to enable us to propose/suggest alternate terms on the material terms and conditions of the RFP. Also, we submit that the contract will be signed based on mutually agreed terms between the parties.	No relaxation. However, specific terms and conditions may be finalized with mutual consent at contract stage.
287	32 / Cl. 4.4 - Scope of Services	IPR/Ownership of Platform	We submit that there will be no transfer of intellectual property rights under the RFP. SIDBI grants us a non-exclusive, worldwide, royalty-free right and license to any intellectual property that is necessary for us to perform the ordered services. If deliverables are created by us specifically for SIDBI and identified as such in relevant documents, we grant to SIDBI a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the deliverables internally. We shall retain ownership of:	No change in clause. However, Pre-existing IPRs i.e the one which is used somewhere and deployed on project would be excluded from this. SIDBI would have IPR rights for only those developed exclusively for this project / SIDBI.

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			a. all pre-existing Bidder Intellectual Property Rights ("IPR") and; b. all IPR in materials and reports etc. developed during the course of the agreement and remain therefore able to re-use any copyrightable or patentable elements of the materials and report in future engagements.	
288	44 / Cl. 7.1.8 (2) - Terms and Conditions	Compliance with all applicable laws: The Bidder shall undertake to observe, adhere to, abide by, comply with and notify the Bank about all laws in force or as are or as made applicable in future, pertaining to or applicable to them, their business, their employees or their obligations towards them and all purposes of this Tender and shall indemnify, keep indemnified, hold harmless, defend and protect the Bank and its employees/ officers/ resource/ personnel/ representatives/ agents from any failure or omission on its part to do so and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising there from.	We submit that we will indemnify only for tjird party claims for fines and penalties payable by SIDBI under applicable laws or regulations, arising directly due to our breach of such applicable laws and regulations.	No change
289	44 / Cl. 7.1.8 (3) - Terms and Conditions	Compliance in obtaining approvals/ permissions/ licenses: The Bidder shall promptly and timely obtain all such consents, permissions, approvals, licenses, etc., as may be necessary or required for any of the	We submit that any consents/approvals required to be maintained by SIDBI with respect to this RFP will be maintained by SIDBI at its own cost. Further, any additional approvals to be obtained by us specific to this RFP will be at SIDBI's expense. Furthermore, we will indemnify only for tjird party claims for fines and	No change

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		<p>purposes of this project or for the conduct of their own business under any applicable Law, Government Regulation/Guidelines and shall keep the same valid and in force during the term of the project, and in the event of any failure or omission to do so, shall indemnify, keep indemnified, hold harmless, defend, protect and fully compensate the Bank and its employees/ officers/ resource/ personnel/ representatives/agents from and against all claims or demands of liability and all consequences that may occur or arise for any default or failure on its part to conform or comply with the above and all other statutory obligations arising therefrom and the Bank will give notice of any such claim or demand of liability within reasonable time to the bidder</p>	<p>penalties payable by SIDBI under applicable laws or regulations, arising directly due to our breach of such applicable laws and regulations.</p>	
290	47 / Cl. 7.2.6 - Terms and Conditions	Earnest Money Deposit (EMD)	We submit that the EMD will not be forfeited for the parties inability to reach a mutual agreement on the terms and conditions of the governing contract.	Pls. refer to 7.2.6. (7-c)
291	51 / Cl. 7.2.20 (3) - Terms and Conditions	The Bank recognizes that, as the use of these services expands, it is possible that additional services and /or service categories will be needed. Accordingly, the Bank may request / demand for additional services / resources for self and / or its associates / subsidiary concerns. In case of requirement of service	We submit that any additional services not set out in the RFP will be through a change order on such terms and conditions as mutually agreed between parties.	No change

S.No	Page No. / Ref. No.	Content of the Tender	Clarification requested / Query of Bidder	SIDBI's Response / Clarification
		delivery for associates / subsidiary, a separate order may be placed by the Bank or associates / subsidiary at the same rates quoted by the Bidder under the same terms & conditions. The Bidder will have to agree that the price for incremental offering cannot exceed the original proposed cost and the Bank reserves the right to re-negotiate the price at the unit rates provided for TCO calculations. The Bank has the right to order as much as it wants at those rates.		
292	51 / Cl. 7.3.1 - Terms and Conditions	The Bidder shall commence the Services from the Effective Date but not later than one month from the date of issue of LOI / PO / Award of contract by SIDBI, unless otherwise agreed by the Parties	We seek to clarify that any delays associated with the process of negotiations/discussion and mutual agreement on the terms and conditions of the contract shall not be accounted towards the period provided to sign the contract and the services will commence only upon execution of the governing contract.	Yes
293	54 / Cl. 7.3.5 - Terms and Conditions	Indemnity	We submit that we will indemnify only for direct third party claims arising out of claims for loss or damage of third party tangible property; claims by any person with respect to bodily injury or death; claims by any third party for intellectual property rights infringement.  For any other breach, parties have other recourse under the contract including termination.	No change
294	58 / Cl. 7.4.9 - Terms and Conditions	The Bidder shall hold SIDBI's interests paramount, without any consideration for future work, and strictly avoid conflict of interest with other assignments or their own corporate interests. If during the	We request to clarify what amounts to conflict of interest. We provide similar services to other customers in the same industry.	The clause is self explanatory.

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		<p>period of this contract, a conflict of interest arises for any reasons, the bidder shall promptly disclose the same to the SIDBI and seek its instructions.</p> <p>The Bidder agrees that, during the term of this agreement and renewals thereof and for twelve months after the termination thereof, regardless of the reason for the termination the agreement, the Bidder will not, directly or indirectly, on behalf of any Competitive Business perform the same or substantially the same Job Duties.</p>		
295	59 / Cl. 7.4.10 - Terms and Conditions	Documents prepared by the Bidder to be the Property of the "SIDBI"	<p>We submit that there will be no transfer of intellectual property rights under the RFP. SIDBI grants us a non-exclusive, worldwide, royalty-free right and license to any intellectual property that is necessary for us to perform the ordered services. If deliverables are created by us specifically for SIDBI and identified as such in relevant documents, we grant to SIDBI a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the deliverables internally. We shall retain ownership of:</p> <p>a. all pre-existing Bidder Intellectual Property Rights ("IPR") and;</p> <p>b. all IPR in materials and reports etc. developed during the course of the agreement and remain therefore able to re-use any copyrightable or patentable elements of the materials and report in future engagements.</p>	<p>No change in clause. However, Pre-existing IPRs i.e the one which is used somewhere and deployed on project would be excluded from this. SIDBI would have IPR rights for only those developed exclusively for this project / SIDBI.</p>

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296	60 / Cl. 7.5.4 - Terms and Conditions	Intellectual Property Rights	We submit that there will be no transfer of intellectual property rights under the RFP. SIDBI grants us a non-exclusive, worldwide, royalty-free right and license to any intellectual property that is necessary for us to perform the ordered services. If deliverables are created by us specifically for SIDBI and identified as such in relevant documents, we grant to SIDBI a worldwide, non-exclusive, fully paid, royalty-free license to reproduce and use copies of the deliverables internally. We shall retain ownership of: a. all pre-existing Bidder Intellectual Property Rights ("IPR") and; b. all IPR in materials and reports etc. developed during the course of the agreement and remain therefore able to re-use any copyrightable or patentable elements of the materials and report in future engagements.	
297	61 / Cl. 7.6.4 - Terms and Conditions	Performance Bank Guarantee (PBG)	We submit that prior to invoking PBG, we will be provided sufficient cure period.	No change
298	62 / Cl. 7.6.6 - Terms and Conditions	Penalty for Default in Service	We submit that the penalties be capped at a maximum of 5% of the affected/delayed service or at a maximum of 5% of the quarterly payment, whichever is applicable. The penalties will be cumulative of all instances.	No change
299	81 / Annexure VIII	Letter of Conformity	We request to relax this term to enable us to propose/suggest alternate terms on the material terms and conditions of the RFP. Also, we submit that the contract will be signed based on mutually agreed terms between the parties.	No change
300	98 / Annexure XVII	Pre Contract Integrity Pact (Cl. 7: Fall Clause)	1. There is no time reference for which this compliance will be applicable. We request for a clarification that the compliance will be required for the last one year of the date of submission of the proposal.	No Change.  However, it is agreed that the provisions of the clause will apply for the price for similar services offered for other "Setting Up,

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			<p>2. This clause does not clarify the manner in which the price difference will be applicable. We request for a clarification that a price difference will be applicable prospectively for the remaining term of the project.</p> <p>3. We propose that this clause will apply for the price for similar services offered for other "Setting Up, Development and Maintenance of India SME Services Platform" bids.</p>	Development and Maintenance of India SME Services Platform" bids.
301	20 / 3.4 Key Features & Modules	c. Digital Repository / Knowledge Bank – digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc. that could be made available to MSMEs in partnership with fintechs, ind	Is bidder expected to provide mentioned digital tools? If yes, please mention number of users clearly in order to size the software.	<p>Bidder to come out with value added propositions i.e. offering value for money.</p> <p>No. of users to be finalised during implementation.</p>
302	20 / 3.4 Key Features & Modules	d. E-learning Modules / Training Modules – courses / training modules / handholding kits will be developed for the enterprise employees for upskilling & upscaling and for new product / process development for the business, for all other users to understand various processes on the platform through videos, power point presentations, Frequently Asked Questions, etc..	Is bidder expected to provide e-learning software or bank has existing software which needs to be integrated?	<p>e-learning repository is to be created which can be accessed by applicants onboarded on portal. Hence, only a solution to view and download to be provided.</p> <p>However, wherever links are given to eLearning platforms, with mutual consent, it can be interactive. Suitable digital solution to be suggested by the bidder.</p>
303	33 / 4.4 Roles and Responsibilities	13 Infrastructure Management (Hardware, Web Servers, Application Servers etc.) 14 Server Software	We understand that infrastructure and server softwares would be provided by SIDBI since as per clause 4.2.8 it is clearly mentioned that bidder is responsible for configuration and deployment. Please confirm. Further there is no mention of separate line item for system softwares.	Hardware, system software, database licenses etc. would be borne by SIDBI (through a separate hosting agency). It would be on a private cloud.



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304	33 / 4.4 Roles and Responsibilities	VAPT/ audits need to be undertaken through a Cert-in empanelled third-party audit firm	We understand that SIDBI would undertake VAPT/audits and share the observations with bidder. Bidder is responsible only for the rectification basis observation.	Bidder shall ensure the Load testing/ performance testing, UAT, VAPT, System Audit or any such other requirement at a defined frequency or as and when needed,.
305	33 / 4.5 Implementation Timelines	The proposed evolving platform shall be made live within 04 Months from the effective date of contract (as per the defined Scope of Work) to the satisfaction of SIDBI or as agreed by SIDBI.	The first phase of Business/Design considerations would require time since there are discussions involved with number of stakeholders. We request SIDBI to increase the implementation timeline to 8 months.	Please refer to clarifications issued in this regard on SIDBI tender page / CPP portal.
306	34 / 5. Eligibility Criteria	5. The Bidder should have experience of working with Banks / FIs / NBFCs / Fintechs for software development, implementation and maintenance of similar size and complexity digital solutions with a minimum 6 months program duration delivered in the last 5 years	We request bank to modify the clause as per following- 5. The Bidder should have experience of working with Banks / FIs / NBFCs / Fintechs/ <b>PSU</b> for software development, implementation and maintenance of similar size and complexity digital solutions <del>with a minimum 6 months program duration delivered</del> in the last 5 years	No change
307	35 / 5. Eligibility Criteria	6. The Bidder should have global experience in working on digital solutions for SMEs	We request SIDBI to remove this clause.	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
308	38/ 6.2.5 Evaluation of Technical Bids	A. Global experiences and credentials in working with Banks / FIs / NBFCs / Fintechs/SMEs for development, implementation and maintenance of digital platform	We request bank to modify the clause as per following- A. Global experiences and credentials in working with Banks / FIs / NBFCs / Fintechs/SMEs/ <b>PSU</b> for development, implementation and maintenance of digital platform	No change
309	39 / 6.2.5 Evaluation of Technical Bids	C. Experience and credentials in working in the SME space in India/ globally	Request SIDBI to remove this clause.	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
310	43 / 7.1.2 Location	All other resources would operate out of the Bidder's own premises.	We understand that considering the current unprecented situation, remote delivery of project is allowed. Please confirm.	Practical view would be taken as per the then existing circumstances.

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311	45 / 7.1.10 Deployment of resources	The bidder shall carry out the development and maintenance of the project as per time line agreed in the contract and shall provide and ensure that necessary resources are provided and continued to be deployed at site and if the project / exigencies (breakdown and like situations) requires the resources shall have to be deployed on continuous basis (including on Saturdays, Sundays and other holidays) and the Bank shall not make any additional payments for the same.	We understand that considering the current unprecented situation, remote delivery of project is allowed. Please confirm. Further for certain activities where face to face discussion is required, request SIDBI to specify the location.	Practical view would be taken as per the then existing circumstances.  SIDBI, New Delhi
312	NA	NA	Request SIDBI to provide number of users accessing the portal since it involves number of stakeholders viz. MSMEs, corporates, employees etc. We understand that this is new initiative by the bank and estimation is difficult but providing some indication would be helpful for appropriate sizing of hardware as well as software.	Would be finalised in consultation with successful vendor.. The system should be capable and scalable enough to support at least 500 concurrent users.
313	Page 28 / 4.1 Business/Design considerations:	(vi) Interview atleast 1,000 MSMEs to identify existing pain points and needs of the stakeholders.	We request SIDBI to reduce the number of MSMEs for data collection. Basis our experience interviewing key 10-15 stakeholders can help in gaining better insight of the pain point rather than interviewing all. Request SIDBI to reconsider the same.	No change
314	34 / 5. Eligibility Criterion	Revenue level of Rs. 100 crore & above for last 2 FYs (FY 2018-19 and FY 201920) from application software development and IT maintenance operations	Please revise the revenue level to 75 Cr in FY 18-19,19-20 instead of 100 CR.  Request to amend the clause as follows: Revenue level of Rs. 75 crore & above for last 2 FYs (FY 2018-19 and FY 201920) from application software development and IT maintenance operations and services.	No change

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315	86 / Annexure-XI - Commercial Bid	The payment shall 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 format and mention separate line item for implementation and support. Also request to provide separate payment terms for implementation and onsite support.	No change
316	34 / 5 Eligibility Criterion	The Bidder should have experience of working with Banks / FIs / NBFCs / Fintechs for software development, implementation and maintenance of similar size and complexity digital solutions with a minimum 6 months program duration delivered in the last 5 years Documentary Proof:  Copy of Work Order and Completion Certificates from the client;	As a documentary proof, request to accept the Copy of work order OR the completion certificate from the clients.	Both are acceptable
317	35 / 5 Eligibility Criterion	The Bidder should have strong presence with centers for design, development and cybersecurity in India	Our understanding for this clause is that the bidder need to have experience for establishing and running cybersecurity, digital and development delivery centers	Yes
318	47 / 7.2.7 Procurement Policy on Micro and Small Enterprises (MSEs)	Such MSEs would be entitled for exemption from furnishing tender fee and earnest money deposit (EMD). In case of any issue on the subject matter, the MSE's may approach the tender inviting authority to resolve their grievances.	We are a registered MSME with Ministry of Micro, Small and Medium Enterprises, Govt. of India, Under Udyog Aadhaar. Please let us know that we will be exempted from furnishing the Tender Fee and the EMD for this RFP	Only Micro and Small Enterprises (MSEs) are exempted as per Sec 2.2 of RfP.
319	3.5	3.5 Integration / Interfacing Capabilities	Can you please share the current business applications landscape & architecture diagrams that helps us understand various aspects like integrations, software versions, OS, DB, Application Servers, Storage etc.?	For business landscape of respective portals, bidders may visit these portals. However, architectural details of these

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			Only for those which are expected to get integrated with proposed ECM system	platforms shall be provided to the successful bidders.
320		General	Any Document or Data migration is expected from External system to Content Management Repository?	Not at this stage
321		General	What are the various types of documents that are going to stored in ECM System?	Bidder to come out with value added propositions.
322	3.4	e. Document and Content Management	What is the volume of documents created annually, monthly, or daily in ECM system ?	
323	3.4	e. Document and Content Management	Are documents expected to be created in high volume batches?	
324	3.4	e. Document and Content Management	How many category of documents are expected to be created in ECM system (Document classifications - Taxonomy) ?	
325	3.4	e. Document and Content Management	Is Multi channel capture platform enablement is required? (Fax, retrieve from other storage Repository, Email, MFD etc... )	Will see the possibility during implementation
326	3.2	The portal shall enable / integrate with relevant service providers all enabled via single sign-on or log in with a complete list of available services with reference to the requirements listed below and the process to avail of the same	Do bidder has to propose Multifactor authentication system such as mobile OTP ? If yes, then SMS aggregators will have to be provisioned by SIDBI. Please confirm	Bidder needs to coordinate with the SMS aggregators identified/ tied-up by SIDBI.
327	3.3	Key Users	Please provide number of internal users and external users those who are going to access the system. Also, please mention the growth over the period of 3 years on userbase	Key user groups are given in RfP at Sec 3.3. Specific features for each user group/ growth over the period to be finalized during implementation.
328	3.4	f. Digital Tools	We understand that all the tools/modules mentioned in this section has to be integrated only. Please confirm	Yes, bidder also needs to develop these tools/modules, if required.
329	3.4	f. Digital Tools - Fraud and Cyber Security	We understand that SIDBi is only looking at the secure access to the website portal and bidder has to provision services to protect from the unauthorised access to the portal. Please confirm	Yes

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330	3.4	f. Digital Tools	What is the scope for blockchain ? Do bidder has to only integrate the existing available Blockchain solution ?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
331	3.4	f. Digital Tools	We understand that provisioning of payment gateway and contact centre is out of scope. Bidder only has to provision integration of existing available services. Please confirm	The platform / system should provide automated payment module for fees towards various services likely to offered to the MSME ecosystem. Whether integration to be done with existing payment available services is to be finalized during implementation. Regarding Contact centre, as indicated in RfP, provision needs to be created so as to allow users to log queries and grievances through portal or call.
332	4.2.8	4.2.8 Hosting of Portal	We understand that portal solution will be hosted on cloud which is provisioned by SIDBI. Bidder has to provide sizing and software BOQ in order to deploy the same on cloud. SIDBI based on the inputs provided by bidder will provision the cloud infrastructure and software. Please confirm	Yes
333	4.2.8	4.2.8 Hosting of Portal	Bidder do not need to quote for Application cost. Please confirm	No requirement. Separate arrangement for hosting would be done.
334	4.2.9	4.2.9 General Technical Requirements	Also, Please confirm if remote DR at different region is ok with SIDBI.	This is a hosting related requirement. Does not fall under this tender
335		General	What is the scope for Operation and maintenance phase . Please define the same	The bidder needs to maintain the platform along with additional developments / improvements that may be required during the contract period.
336		Appendix-I - Severity, Priority and SLAs for platform maintenance	We understand that bidder can leverage existing helpdesk tool. Please confirm	A module of helpdesk is required to be developed/ provided.
337	3.4	f. Digital Tools - Data Analytics and Business Intelligence	1. How many Reports are to be considered? 2. What are the types of Reports and dashboard need to	To be finalized in consultation with successful vendor..

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			considered? 3. What is expected frequency of report generation?	
338	5	Eligibility Criteria - The Bidder should have global experience in working on digital solutions for SMEs	Can Indian SMEs to be consider under this criteria.	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
339	5	Eligibility Criteria - The Bidder should have global experience in working on digital solutions for SMEs	Organization has the extensive experience to develop the digital solutions for MSMEs distributed/facilitated by its client. Can it be considered to showcase against this criteria?	If solutions developed by the bidder is being used by its client to cater to SMEs from across the world, it may be showcased.
340	18	Creation of a single digital platform to educate, improve access & monitor all COVID related activities - an initiative towards digitizing inclusive access to enterprise ecosystem to ease credit access.	The 'Udyamimitra', 'Standupmitra' and 'psbloansin59minutes' portals already provide access to information on financial products, loans, government initiatives and schemes. The new portal will focus exclusively on Covid-19 and related initiatives/schemes?	Focus of this platform would be to educate, improve access & monitor all COVID related activities. However, it would not be limited to this. It is an initiative towards digitizing inclusive access to enterprise ecosystem to ease credit / non financial services access. It shall act as mother platform
341	18	The platform should leverage best design practices and technology stack for building this platform.	Is there a preferred technology stack that SIDBI wants to implement in the said portal?	Vendor may use any open source technology stack.
342	18	Creating an end to end digital platform with rich user experience capturing key user journeys across user lifecycle to deliver the innovative financial products, Government Interventions, development of digital repository, digital upskilling for MSMEs and scaling up adoption of digital tools either vide integration or availability of existing tools	We know the key users of the platform as per details provided in RFP but can we also get a list/detail of the key user journeys that need to implemented on the platform across various use cases?	Specific features for each user to be finalised in consultation with successful vendor..
343	18	The portal shall enable / integrate with relevant service providers all	Do these service providers have single sign on APIs available?	Bidder to come out with value added proposition

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344	18	enabled via single sign-on or log in with a complete list of available services with reference to the requirements listed below and the process to avail of the same.	Would you need user authentication to happen from a single database?	Not for the present
345	18		Do the portal 'Udyamimitra', 'Standupmitra' and 'psbloansin59minutes' etc. already have a SSO service with which the new portal can be integrated?	SSO is there for Udyamimitra and StandupMitra portals. PSB Loans is separately onboarded
346	18	MSMEs - can look for trusted information on getting started, getting finance e-KYC, getting credit enhancement, getting growth, getting support services including advisory, network access, video calls/digital tool	The existing portals like udyamimitra, standupmitra already provide much of the needed functionality. Will the new portal integrate with existing portals/CMS (Content Management System) to fetch information or will be an entirely independent project with new CMS and information architecture	The existing portal will be integrated
347	18	FINANCIERS - will have access to a view of the MSME basis based on Accounting / Financial Services opted for by the MSME	What type of accounting services are we talking about w.r.t. MSME?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
348	18		Will these accounting services be a part of the features and functionalities of the portal?	
349	19	For CORPORATES, the Service Provider is expected to look at existing options and services that can be integrated to help MSMEs and offer "INFORMATION" not limited to i. Market Reports ii. Research Reports iii. Sector Information iv. Links to enable MSME to collaborate	Can you list out some of the options and services that are envisioned to be integrated with the portal?	Self-explanatory
350	19		Wouldn't this data be uploaded on the portal itself via the integrated CMS?	
351	19	GOVERNMENT - can take and monitor actions on policies/schemes/programmes, tax measures and meeting sourcing	What kind of portal driven actions will the govt. take/ Will these actions be tracked from the portal?	Pls. propose based on your assessment and value proposition. Same shall be finalized pre implementation.
352	19		What type of reports and KPI measurements are expected in these dashboards?	

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353	19	requirements through procurements. 1. List all schemes and programs of the government – the respective links to source the same would be discussed and shared while implementing the portal i. The scope includes relevant dashboards where the information pertaining to data on scheme utilization and other relevant data	What type of visualizations are expected across the reports and dashboard?	
354	19	REGULATORS - can tap macro-economic trends, compliances, risk management and systemic aspects.	Please confirm if some of this information will be directly uploaded into the portal via CMS? If yes, what type of info will be uploaded via CMS, please elaborate.	
355	19	EMPLOYEES - can avail registration services, skilling/upskilling, relocation support, redressal and so on.	Are these employees from various MSMEs?  The upskilling centres list will be uploaded via CMS	Yes, these employees would be from MSMEs. To be decided during implementation.
356	19	CHAMBERS & INDUSTRY ASSOCIATIONS - can avail of window for insights and analytics, partnerships, directory and so on.	What kind of insights, reports, KPI indicators and visualizations are expected?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
357	19		What type of partnerships and directory are we talking about? How is this data uploaded/fetched into the portal	
358	20	Registration & Onboarding a. of all types of Users in the ecosystem as envisaged (e.g. MSMEs, financiers, corporates, Government, Regulators, Employees, Chambers of Commerce, Industry Associations, Handholding Agencies, Mentoring Agencies, Technical Service Providers, etc.) on the platform	Its mentioned in the 'Blockchain' section that some MSMEs who will provide logistics and warehousing facility will need to be verified. Kindly provide details of the verification workflow.	
359	20		Will the users need to be verified? Who will verify the new users being onboarded?	
360	20		Will all the users have a self-registration mechanism or some of them will be manually registered by SIDBI admin?	
361	20	Universal Dashboard c. Customized dashboards will be provided for each user which will have	Who configured these role specific dashboards?	Configuration to be done by the Bidder on the basis of roles which would be finalized during implementation



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		the view of the various services being offered through the platform viz. Loans, handholding services, etc.		
362	20	Digital Repository / Knowledge Bank – a. Digital tools such as i. Automated accounting ii. Tax reconciliation iii. Cloud Services	Kindly explain the use case for Automated Accounting & Tax Reconciliation?  What kind of Cloud Services are envisaged?	Pls. propose based on your assessment and value proposition. Same shall be finalized pre implementation.  Private Cloud services from 3 <sup>rd</sup> party.
363	20	E-learning Modules / Training Modules – a. Courses, Training modules, Handholding kits b. To be developed for the enterprise employees for i. Upskilling & upscaling and for new product / process development for the business ii. For all other users to understand various processes on the platform through videos, power point presentations, Frequently Asked Questions, etc.	We understand that the portal will only facilitate access to these modules, courses, manuals and kits. Development of the same is out of scope. Please confirm.	e-learning repository is to be created which can be accessed by applicants onboarded on portal. Hence, only a solution to view and download to be provided. However, wherever links are given to eLearning platforms, with mutual consent, it can be interactive. Suitable digital solution to be provided by the bidder.
364	20	6. Digital Tools Integration: The intent is to look at available tools/portals that can be integrated to aid process or help MSMEs on a point to point basis	Kindly mention the user personas that will have leads/info visible to them? Is it the financiers who will come to the portal to look for new lending leads?	Financer, Yes
365	20	a. Rules based Engines – to display the leads /info based on pre-defined parameters b. e-KYC - NBFCs and lending	We understand that the portal is limited to lead generation for Loan Requests. The Loan Origination Process is out of scope and will be handled via a different system with which the portal will integrate to provide real-time status. Kindly confirm.	Yes

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366	20	fintechs could leverage e-KYC for a quick paperless onboarding. Financial institutions could consider a combination of e-KYC and deferment of physical verification to scale up remote onboarding. Turnaround time on loan decisioning is expected to be significantly reduced.	How will the India SME Platform perform eKYC of the vendors getting onboarded?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
367	20	c. eSignature - Scale up adoption of e-signatures in regular contracting, credit processing etc.	Will there be a realtime integration with a credit bureau to fetch the KYC information?	Yes
368	20	d. Artificial Intelligence (AI) & Machine Learning (ML) – AI & ML driven risk modelling, profiling and scenario planning for financial institutions. – if need be the same can be custom built using secure open source tool	Will the 'India SME Platform' fetch eKYC information for the SME from other portals (e.g. Udyamimitra/Standupmitra) with which the SME platform will integrate as a Mother Platform?	Yes, eKYC facility is already there on Udyamimitra/ Standaupmitra portal.
369	20		Do you have a preferred e-signature technology/vendor in mind?	No
	20		Kindly explain the use cases, parameters and algorithms to be used for risk modelling, profiling and scenario planning. Aren't these functionalities a part of the underlying loan origination system which will be unique to each financier/corporate?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
370	21	e. Block Chain \ Middleware - De-risk supply chain and manage inventory through blockchain based supply chain management programs. Businesses with available warehouses can list them for inventory management and provide logistic support for sectors that have seen an exponential rise in demand.	What type of supply chain programs are we talking about? Are these government sponsored programs or just MSME driven initiatives?	Bidder to propose based on its assessment and value proposition. Same shall be finalized pre implementation.
371	21		Will MSME users have an admin module using which they can manage their warehousing and logistics availability?	
372	21		What kind of features are expected in this module?	
373	21		Will SIDBI admin have a role to play within this logistics/warehousing module?	
374	21		What happens in scenarios where the MSME already has a supply chain management software available with them?	
375	21	7. Cluster Development Approach - Deploy relief measures through the	Who defines and controls these clusters? What is the process of defining such clusters?	

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376	21	cluster development programme - targeted attention at high risk, high priority & high demand sectors (insights on threat and opportunities in the existing scenario).	Will there be a mapping (google maps etc.) tool to define and manage these clusters?	There are multiple stakeholders in a cluster and there are State Level / Institutional level cluster engagements. Presently, we are in the process of mapping around 40 clusters, Moreover, at SIDBI level also, we plan to have more state level cluster intervention. No mapping tool envisaged as of now.
377	21		What kind of data will be encapsulated/captured to define/manage clusters?	
378	21		What kind of demands & risks are we talking about? Will it be specifically limited to Covid and similar problems?	
379	21	Government E-Marketplace (GeM) - The Government of India has already appealed to MSMEs producing medical and other essential products to register and sell in the Government's e-market place. This can be expanded to other sectors as well to restore operations and meet local supply and demand requirements.	Will this portal need to be integrated with the GeM portal? Is a simple redirection envisaged or a SSO based redirection is being envisaged?	Proposed Portal needs to be integrated with GeM portal through API linkage.  Presently, SSO is not envisaged.
380	21	Integration with Facilitators – The platform shall have to be integrated with external facilitators for various purpose. Integration will ensure more authenticity and a robust due diligence / verification process / mechanism as well.	What purposes are we talking about? Can you throw some light? What processes and mechanism need to be facilitated basis this integration?	This would be based on mutually agreed onboarding of different service providers.
381	21	Provision for SME rating integration - The platform should be able to integrate with external SME rating agencies and should provide for services for such rating agencies as well.	What type of services will be provided to the rating agencies?	Give access to MSMEs for availing rating services from rating agencies.

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382	21	Contact Centre – The system should allow users to log queries and grievances through portal or call.	1. Will there be a third party system with which integration is envisaged or will this functionality be developed as a native part of the application?	There will be no third Party system. New functionality needs to be developed.
383	21		2. Will the contact center require an integrated web based tele calling application?	To be finalized during implementation
384	22	Online Messaging System for users to interact on real time basis	Is this real-time chat?	Yes
385	22	The platform should support multiple international (e.g. English) as well as local Indian languages (e.g. Hindi) on screen as well as in print.	How many languages are to be supported?	English & Hindi. But the portal should be capable of supporting other languages as well if required.
386	22	Design and deployment of an effective search engine / tool for all users [say for types of loans, services, service providers, contract opportunities, prospective employees with required skill sets, etc.	What is the use case for Contract Opportunities?	Bidder to propose based on its assessment, feasibility and value proposition. Same shall be finalized pre implementation.
387	22		Will the portal be used to list out new government tenders and RFPs?	
	22		What is the use case for searching new prospective employees?	
388	22		Will the portal be used to list out employees and thier skillset like a employment portal? Who will upload this data regarding employee listings? Can users register themselves for this listing?	
389	22	Dashboard b. The existing platform offering financial & non-financial services to the MSME sector are required to be integrated and the information / data is to be aggregated at this platform	What type of financial and non-financial information is envisaged to be available on the portal?	Financial like amount, nos of loans sanctioned etc and non-financial information like no of training conducted, Hand holding done etc
390	22	Market Place – an exclusive dashboard for “Financiers” to get personalized deals / leads (sector wise, size wise, rate wise, risk wise), structured product options, Credit Rating, price discovery engine and negotiations	Who will create, manage and upload these personalized deals into the portal for financiers?	Process flow for each user would be finalized during implementation

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391	22	Knowledge Repository – a complete host of all relevant study / reading material (knowledge series / guide books), Audio-Video (AV), e-learning tools, various digital tools at ease of MSMEs to understand accounting, taxation related matters, online meetings, video-conferencing, mentorship programs, new initiatives / programs of State / Central Govt., etc.	It is understood that the 'India SME portal' will integrate with other portals (such as Udyamimitra, Standupmitra etc.) to fetch their existing knowledge bank. However, the content admin user at SIDBI will use the CMS system to upload SME portal specific knowledge modules and artifacts. Kindly confirm?	SIDBI admin officials/ Vendor on confirmation by SIDBI.  To be finalized during implementation
392	23	Content Management System - to manage entire content of the platform including adding pages / modifying existing pages, content modification/ updating, managing knowledge repository, uploading of various knowledge material, guide books, AVs, presentations, photographs, events & calendar, FAQs, etc	Who will be adding these pages? Will there be a content manager/admin at SIDBI who will do this?	SIDBI admin officials/ Vendor on confirmation by SIDBI
393	23		Will the admin user be allowed to configure and publish new events? If the user is managing an existing event, will a notification be sent out to the participants who have already enrolled in the event?	Yes Details to be finalized during implementation
394	23	Integration / Interfacing Capabilities – a. The platform will have interfacing capabilities through APIs / Web Services with the required modules in future for any kind of integration. b. The platform will require to be integrated with all the existing digital platforms offering financial & non-financial services to the MSME ecosystem in the country including but not limited to the following: i. www.udyamimitra.in ii. www.standupmitra.in iii. www.psbloansin59minutes.com	We understand that the 'India SME Platform' will be used to aggregated data from all the other portals such as Bankability kit, Project Profiles, Guidebooks for MSMEs etc.  Can you elaborate the requirement 'The contours available on these platforms shall be aggregated on the proposed platform to make it a "Mother Platform"'	This 'India SME Platform' as envisaged will be a Mother Platform which will leverage integration with the existing digital platforms offering financial & non-financial services to the MSME ecosystem in the country. The idea is to be a one stop access portal – All in one, One for All. This is not limited to SIDBI /SIDBI Aligned Institutional Portals.

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		iv. smallB.in v. Equity Financing for MSMEs (proposed portal) vi. RXIL-TReDS, etc. c. The contours available on these platforms shall be aggregated on the proposed platform to make it a "Mother Platform" of all the platforms providing financial & non-financial services to the MSME Sector. d. The key offering by the above digital platforms is summarized below which would require to be aggregated at the proposed India SME Services Platform.		
395	28	Interview at least 1,000 MSMEs to identify existing pain points and needs of the stakeholders.	At this time it is difficult to quantify the impact of these interviews on the required features and functionalities. Can you highlight from your end, the impact envisaged because of these interviews on the existing requirements and timelines?	These interviews are important for gaining better insight of the pain point which can be addressed in the envisaged portal to ease overall journey of any entrepreneur.
396	28		How will the requirements derived from these interviews be incorporated in the existing scope of features and functionalities of the portal?	Bidder can incorporate it in technical bid as your value-added proposition.
397	28		We envisage the interview activity to span across atleast 1 month.  Does the four month project timeline already take this time into consideration?	Interview may be through phone/email/surveys.  Yes
398	28	Identify business related partnerships and collaborations required for the implementation and integration of various existing digital and non-digital avenues for MSMEs	We envisage that scoping of these partnerships will need to be evaluated in terms of what impact they will have on features and functions to be implemented?	Bidder to come out with value added proposition in its technical bid.
399	28		Will the cost of licensing and implementing these functionalities to be borne by bidder or SIDBI?	

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400	28		Will SIDBI need to approve the partners and collaborators?	
401	28	Identify fintech partnerships that can accelerate the process of development and help innovate on unique solutions on the platform/portal.	We will need to scope/measure the impact these partnerships will have on features and functions to be implemented?	
402	28		Will the cost of licensing and implementing these functionalities to be borne by bidder or SIDBI?	
403	28		Will SIDBI need to approve the partners and collaborators?	
404	28	Interview other industry stakeholders who will potentially be part of the platform (eg: corporates, government, experts etc.	Who will be the point of contact within the various corporate, government and expert bodies?	Bidder needs to leverage its relationship with these stakeholders. SIDBI would also facilitate / connect to the extent possible.
405	28		What will be the communication channel and procedure to be followed in order to schedule, execute and manage these interviews?	
406	28		What kind of information is expected from these interviews and how will they impact the system?	
407	28	The proposed evolving platform shall be made live within 04 Months from the effective date of contract	The given scope of requirements would be difficult to implement in the given timeline of 4 months. Optimistically, the given scope can be covered in 6-8 months.	Please refer to clarifications issued in this regard on SIDBI tender page / CPP portal.
408	34	Revenue level of Rs. 100 crore & above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations	100 Crore & above is commulative for two years, or 100 Crore per year. We request you to make it Avg. 50 Crore per year, a commulative of 100 Crores.	
409	34	The Bidder should have Positive net worth (tangible) of Minimum Rs. 20 crore as on 31st March 2020	As balancesheet for FY 2019-20 is not audited, so the provisional CA certificate will work. Please confirm.	CA certified provisional financials for FY19-20 may be submitted.
410	35	The Bidder should have global experience in working on digital solutions for SMEs	How to define the SMEs? Do we need to produce the SME certificate of client, or size of company will serve the purpose?	Udyog Adhaar Memorandum (UAM) or any relevant document needs to be submitted.
411	35	The Bidder should have access to experts in the Indian and global SME	What kind of access? Please explain.	Since it intends converging leverage, previous experience is being looked for.

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		space as well as governments and platform development space		
412	35	The bidder should have capabilities to leverage Fintech and ecosystem partnerships to accelerate the development of the portal	Please elaborate.	Leveraging existing relationship with fintech and enterprise ecosystem is envisaged here.
413	40	Proposed Team Profile and deployment (based on the CV of the Team Leaders, Subject Matter Experts, resource personnel etc.)	Do you have specific format for resumes, and evaluation matrix for scoring. Basically how will you evaluate team profile shared with you.	There is no specific format for resume. It will be done by our evaluation committee.
414	18	It shall have all stakeholders of MSME eco system, MSMEs, financiers, corporates, suppliers / service providers, government, regulators, employees and associations converging on an interactive platform.	How is the interaction envisaged between 'India SME Services' Platform and other existing portals like Udyamimita, Standupmitra etc.? Will the interaction be based on API integration or direct migration of database will take place?	As of now,, it would be API integration. Need to be finalized during implementation
415			Do the relevant APIs for required data already exist? If not, will these APIs be provided to bidder during implementation?	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 contract period. It will be need based. Bidder to ensure the same.
			Is bidder to play any role in building those APIs apart from telling what information is required via the API?	
416	18	MSMEs - can look for trusted information on getting started, getting finance e-KYC, getting credit enhancement, getting growth, getting support services including advisory, network access, video calls/digital tools.	Kindly provide details about digital tools.	To be finalized and shared with successful bidder during implementation
417	19	The Portal will integrate with existing and planned initiatives for the MSME Sector viz.	How portal will integrate with existing other portals? Will the integration be API based or direct DB based?	API integration
418	19	EMPLOYEEES - can avail registration services, skilling / upskilling,	Kindly provide list all services accessed by employees	To be finalized during implementation



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		relocation support, redressal and so on.		
419	19	CHAMBERS & INDUSTRY ASSOCIATIONS - can avail of window for insights and analytics, partnerships, directory and so on.	Kindly provide list all functionality	To be finalized during implementation
420	20	SIDBI Admin	What type of features and functionality is the admin persona envisaged to have within the portal?	Overall control of the portal. However, it is to be finalized during implementation
421	20	Customized dashboards will be provided for each user which will have the view of the various services being offered through the platform viz. Loans, handholding services, etc.	Kindly explain what do we mean by customized dashboard.	Customized dashboard will be for the individual user only, displaying various services being offered through the platform viz. Loans, handholding services, etc.
422	20	Universal Dashboard – a dashboard aggregating and displaying the data /information on all schemes being implemented by the central government, state governments, banks, Industry associations etc.	Key differences between Universal dashboard and customized dashboard	Universal dashboard will be aggregating and displaying the data /information on all schemes being implemented by the central government, state governments, banks, Industry associations etc. which would facilitate easier visualization of the entire spectrum for MSMEs. Customized dashboards will be provided for each user which will have the view of the various services being offered through the platform viz. Loans, handholding services, etc.
423	20	Digital Repository / Knowledge Bank – digital tools such as automated accounting, tax reconciliation, cloud services, cyber security, video conferencing, online meetings, etc.	Kindly detail out working of tools such as cloud services and cyber security	Bidder to come out with value added propositions

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424	20	Rules based Engines – to display the leads /info based on pre-defined parameters.	Kindly explain rules based engines working and from where lead/info will come.	
425	21	Block Chain \ Middleware	Are we open to use any open source or third party tool for this functionality?	Preferably, open source.
426			What type of use cases are required w.r.t. Blockchain implementation?	Bidder to propose based on your assessment and value proposition. Same shall be finalized pre implementation.
427			What type of use cases are envisaged where Middleware maybe required?	
428	21	This can be expanded to other sectors as well to restore operations and meet local supply and demand requirements.	Can you throw some light on how this new portal will help in expansion to other sectors?	This platform is envisaged as an integration and /or single window connect.
429	21	The system should be capable of taking caller satisfaction feedback on SMS, EMAIL, portal or call.	How will the process of taking input through call work? Will the SIDBI Admin user make a tele call to customer to capture feedback?	To be finalized during implementation
430			Will the customer receive an IVR based call to provide feedback? If yes, what functionalities are required in the IVR?	A module needs to be developed. Functionalities to be finalised during implementation
431			Will you need any reports and metrics on the number of feedback captured across various channels?	Yes
432	22	Multiple portals can be setup where each portal will cater to one language	purpose of having multiple portal if system is multilingual	It means the portal should be multilingual.
433	22	Marketing and Promotion of the Platform - The platform should be able to integrate with marketing technology platform to enable promotion and marketing	what sort of integration we are expecting here.	The portal should have provision to use various digital marketing tools for its promotion and marketing.
434	28	Interview at least 1,000 MSMEs to identify existing pain points and needs of the stakeholders.	Who will provide the list of this 1000 MSMEs. Does the vendor need to find the MSMEs for research?	Bidder to leverage existing databases
435			Are the surveys envisaged to be physical or digital/telephone etc.?	Can be done through different modes as decided mutually during implementation.

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436	28	Identify business related partnerships and collaborations required for the implementation and integration of various existing digital and non-digital avenues for MSMEs	In order to identify potential partners, is there a criteria to be followed?	To be finalized during implementation
437			Who will provide/qualify/approve the criteria? Will SIDBI play a role here?	
438			Will SIDBI's approval be required to onboard a potential partner/collaborator for the project?	
439	33	The proposed evolving platform shall be made live within 04 Months from	Is 4 months a hard deadline for the project or is it negotiable basis the scope envisaged? Given the fact that a 'Mother Portal' for all MSME problems and requirements has to be built and multiple activities such as requirement gathering, designing, development, testing and deployment of the solution have to be done along with 1,000 interviews with MSMEs, Interview other industry stakeholders etc. 4 months is a pretty short timeframe for the portal.	Please refer to clarifications issued in this regard on SIDBI tender page / CPP portal.
440			We want to understand if the 4 months envisaged are completely for development and deployment of the portal or are requirement gathering, interviews and related activities also to be completed in 4 months itself?	
441			We want to understand if the timeline can be extended to 8-10 months minimum for the entire gamut of activities to be conducted for an optimal solution?	
442			We also want to understand, if the phased delivery timeline already mentioned in the RFP can be extended to 8-10 months to conduct entire gamut of activities?	
443			4.2.3 - Provision for platform analytics	
444	28	Prioritize and identify user journeys and services in consultation with SIDBI, to design, develop and deploy as part of the minimum viable product (MVP) and the propose a platform roadmap which can be delivered in	Can you throw some light on the scope of features/functionalties services required in the MVP?	Same would be finalized during implementation in consultation with successful bidder.
445			What is the expectation from a platform roadmap? Point being, should it be confined to the 4 months delivery timeline or should it go beyond that? What is the extent	

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		phases to deliver the end to vision of the proposed platform.	of duration for which a platform roadmap maybe envisaged by SIDBI?	Please refer to clarifications issued for project timelines on SIDBI tender page / CPP portal.
446	30	4.2.6 Data Distribution Service	Is it envisaged that the bidder will develop a suitable API based model for push/pull of data to/from other systems? How many APIs maybe envisaged? What kind of information is envisaged to be exchanged with other systems?	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 contract period. It will be need based. Bidder to ensure the same.
447		General	What will be the number of users who will be concurrently accessing the portal?	The system should be capable and scalable enough to support at least 500 concurrent users.
448		Third party licenses and integrations	In case of including any third party tools/licenses, do you envisage the vendor to handle the renewal, take ownership, govern the rules around usage etc.?	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.
449			Kindly explain your vision on use of third party tools within the system?	
450		General	We request you to allow Consortium for this tender.	Consortium bidding is allowed. The eligibility criteria would apply to the lead bidder. Also, all the roles and responsibilities would apply on the lead bidder who would be the single point of contact for SIDBI. Sub-contracting shall not be allowed / considered as a consortium.
451	-	-	With reference to the tender "FOR SETTING UP, DEVELOPMENT AND MAINTAINENCE OF "INDIA SME SERVICES PLATFORM" we hereby request you to amend the PQ criteria "Revenue level of Rs. 100 crore & above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations" and ask the <i>Revenue level of</i>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.

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			<i>Rs. 100 crore &amp; above for last 2 FYs (FY 2018-19 and FY 2019-20) from company's turnover.</i>	
452	-	<b>1. Modifications Sought in section 5 (3) i.e. "Eligibility Criteria"- Turnover</b>	<p>As per current requirements, the minimum eligibility Bidder should have minimum Turnover in past 2 years Revenue level of Rs. 100 crore &amp; above for last 2 FYs (FY 2018-19 and FY 2019-20) from application software development and IT maintenance operations.</p> <p>As per the criteria laid down, Small and Micro Enterprises based on Turnover, less than 100 Crs can't bid in the RfP and only Medium enterprises are being eligible for bidding, and we believe the same would not be an intention of SIDBI which itself working hard for support and development of Micro and Small enterprises also. The revised definition as per RfP Document is reproduces hereunder for ready reference.</p> <p><b>As per Revised definition based on Turnover Criteria</b></p> <ul style="list-style-type: none"> <li>• Micro Enterprise means Investment in Plant &amp; Machinery Upto 1Crores &amp; Turnover less than 5 Crores (500 Lacs)</li> <li>• Small Enterprise shall mean Investment in Plant &amp; Machinery Upto 10 Crores &amp; Turnover less than 50 Crores (5000 Lacs)</li> <li>• Medium Enterprise shall mean Investment in Plant &amp; Machinery Upto 50 Crores &amp; Turnover less than 250 Crores (25000 Lacs)</li> </ul> <p>Considering the above, we request you to kindly consider <i>"Minimum Turn Over of Rs. 10 Crores &amp; above for the last 2 FYs (FY 18-19 and 19-20) from the platform</i></p>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.

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			<i>development, usage and maintenance and/or related software development and maintenance.”</i>	
453	-	<b>Modifications Sought in section 5 (4) i.e. “Eligibility Criteria”-Net Worth</b>	Considering the position of the Micro and Small Enterprises and reasons stated in point No. 1 we request you to kindly reconsider the Net Worth based on audited figures as per balance sheet of FY 2018-19.	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.
454	-	<b>3. Clarification Sough in section 5(5) –“Experience Criteria”</b>	<ol style="list-style-type: none"> <li>1. Can a bidder submit contract copies to demonstrate the experience? If yes, how many contracts/arrangements are required to be submitted?</li> <li>2. Whether said running and maintenance of platform deems the experience “for software development, implementation and maintenance of digital solution/platform having similar size and complexity?</li> <li>3. Do we need to provide self-explanatory certification of the experience in any prescribed format or on our own format?</li> </ol>	<p>1. Completion certificates are required to be submitted as stated in Section 5.5. of RfP.</p> <p>The bidder may submit proof towards major projects executed by them [3 or more].</p> <p>2. Yes.</p> <p>3. There is no prescribed format. The bidder may submit the same in its own format.</p>
455	-	<b>Clarification and Modification for Section 5(6)</b>	<p>We understand the current Government’s initiatives of “Vocal for Local” and accordingly, we request you to remove this requirement and allow entities having nation wide recognition who might not have significant global presence to support the Government’s Movement.</p> <p>Significant Local Successful Players may be given a higher score considering the same.</p> <p>Also please note whether Self declaration suffices the requirements? If yes, any format for a declaration or own format?</p>	Please refer to clarification issued in this regard on SIDBI tender page / CPP portal.

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456	-	<b>Clarification for 5(7)</b>	<ol style="list-style-type: none"><li>1. What it meant for "strong presence with centres for design, development and cybersecurity in India"? What documents can be provided? Whether self-declaration suffice the requirements?</li><li>2. IT Companies may have design and development teams, however cybersecurity teams can be independent specialized entities.</li><li>3. Whether Experience in establishing and running cybersecurity, digital and development delivery centres in India counted if the bidder is maintaining its own digital platform and accurately maintaining cybersecurity by itself and/or with the help of an expert agencies in the field of cybersecurity and further with no single an instance of downtime or security breach/issue faced till date??</li></ol>	<ol style="list-style-type: none"><li>1. The bidder should have specialized teams and centres for design, development and cybersecurity in India. Self declaration regarding the same along with any proof related to the same / any certification etc. may be provided.</li><li>2. Yes, but bidder should have significant experience of maintaining cybersecurity by itself and/or with the help of an expert agencies.</li><li>3. Yes</li></ol>

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