			Pre-Bid Queries Response **Request for Proposal for Procurement & Implementation of E-KYC Software** **RFP no: 314/2019/1339/HO1/ITV dated May 29, 2018]**		
Sr. No.	**Page Number**	**Section Number**	**Clarification Point as stated in the tender Document**	**Comment/Suggestion/Deviation**	**SIDBI Response**
1	10	3.1, 3.1.1	Implementation of entire project to be completed within fifteen (15) days from the date of issue of purchase order by SIDBI.	We request to bank relax this clause as, Implementation of entire project to be completed within **4 weeks** from the date of issue of purchase order by SIDBI.	Revised Clause : Implementation timelines of the project shall be as below : i) Implementation of E-KYC Software to be completed witheen Fifteen(15) days from the date of issue of purchase order. ii) Delivery of HSM appliance is to be completed within Thirty(30) days from the date of issue of purchase order. iii) Implementation of the entire project to be completed within Fifteen(15) days from the date of delivery of HSM.
2	11	3.1, 3.1.11	The solution should support for onboarding AEPS as and when required by Bank.	Please elaborate on the onboarding of AEPS.	AEPS solution is not part of the scope. Vendor should support integration with AEPS solution as and when procured by the bank.
3	11	3.1,3.1.19	The implementation architecture should integrate with the existing Active Directory for user level authentication using a proxy/federated AD service. Existing Active Directory Users Policies to be enforced on employee/users on the new Virtualization setup.	RD service will not under the bidder scope of work? Please confirm on the same.	SIDBI shall provide the list of Biometric devices to the selected vendor. Registration of device shall be part of scope of work for the bidder
4	12	3.2, 3.2.5	Brief of the features and functionality of the software is as following:	eSign also part of the scope of work ? Please confirm.	eSIGN software is not part of the scope. Requirement for eSign software and related functionality in e-kyc software stands withdrawn
5	25	5, 5.1, 3	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	We request to Bank modify this clause as, The Bidder should have **integrated with AUA/KUA platform**, for at least 3 organisations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	Revised Clause : The Bidder should have developed and implemented AUA / KUA platform for at least 3 organizations of which 2 implementation should be for Banks. Also, the bidder should have either integrated or is carrying-out integration of e-KYC solution with HSM for at least one organisation.
6	25	5, 5.1, 4	The Bidder should have prior experience in interfacing AUA / KUA platform with National Payment Corporation of India (NPCI) as ASA/KSA.	We request to bank modify this clause as, The Bidder should have prior experience in **integrate with** AUA / KUA platform with National Payment Corporation of India (NPCI) as ASA/KSA.	No Change
7	25	5.1. Minimum Eligibility / Pre-Qualification	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	We have developed and implemented AUA/KUA platform in more than 10 banks. Requirement for integrating AUA/KUA platform with HSM has come recently from UIDAI and most of the banks are in process of doing the integration. Kindly consider experience of "developed and implemented AUA / KUA platform, for at least 3 organizations of which 2 implementation should be for Banks"	Please refer to SIDBI Response for point number 5
8	6	2.2. Purpose of RfP	Bank needs to integrate proposed Solution with banking applications as per bank's requirement.	Kindly provide the list of banking applications that will be integrated to proposed solution.	The vendor needs to integrate proposed solution with one of SIDBI's application. Further, the vendor also need to provide a generic APIs for integration with SIDBI applications / database.

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9	6	2.3. Existing Setup	SIDBI is currently using Futronic Finger Print Scanner (USB 2.0)-FS88 Biometric finger print scanner for single sign-on. E-KYC Solution proposed by bidder should be integrated with the available device.	As per UIDAI guideline, now all biometric devices need to be registered devices. We understand that Bank shall provide the registered device (RD) service for Futronic Finger Print Scanner (USB 2.0)-FS88 Biometric finger print scanner to integrated with proposed solution. Kindly confirm.	Please refer to SIDBI Response for point number 3
10	10	3.1	3.1.1. Implementation of entire project to be completed within fifteen (15) days from the date of issue of purchase order by SIDBI.	Proposed solution shall also needs to be integrated with multiple bank application which will require customization and integration effort for both bank and bidder. Kindly extend the implementation timeline to 60 days.	Please refer to SIDBI Response for point number 1
11	10	3.1	3.1.5. The Bidder should provide AUA/KUA Infrastructure to include Hardware Security Module (HSM) card/appliance, Client application with Web/Mobile/Thick Client based interface.	Kindly confirm if Bank require all functionality of client application for all three variants - Web - Mobile (Android) - Thick Client (windows)	**Revised Clause is given below:** The Bidder should provide AUA/KUA Infrastructure to include Hardware Security Module (HSM) appliance, Client application with Web / Mobile based interface.
12	10	3.1	3.1.7. The Bidder should provide a dynamic Aadhaar Data Vault solution along with the AUA / KUA platform including SUB AUA/KUA platform.	There is no concept of SUB KUA in UIDAI. Kindly confirm who will be the sub AUA for the platform?	**Revised Clause is given below:** The Bidder should provide a dynamic Aadhaar Data Vault solution along with the AUA / KUA platform including SUB AUA platform.
13	10	3.1	3.1.11. The solution should support for onboarding AEPS as and when required by Bank.	Kindly clarify how AEPS needs to be onboarded in proposed solution. Does bidder needs to provide AEPS solution? Is Financial inclusion gateway is in scope?	Please refer to the SIDBI response for point number 2, as above.
14	10	3.1	3.1.14. The Bidder should provide regular updates/ upgrades to ensure the client application is ready whenever UIDAI publishes new version of the Aadhaar platform.	Concept of virtual ID , Aadhaar vault has come only recently by UIDAI. Bidder cannot identify all future requirements of UIDAI. Hence any future requirement should not be part of current scope of RFP.	Changes, as mandated by UIDAI are required to be provided free of cost as part of software updates / upgrades under ATS/AMC. After implementation of the solution, any additional requirement as desired by SIDBI in writing will be undertaken under Change request.
15	12	3.2	3.2.1. The proposed software solution should have Web based application interface	Kindly confirm whether Bank require only web application or all there variant (web/mobile/thick client) as mention in 3.1.5.	Please refer to the SIDBI Response for point number 11, as above.
16	12	3.2	3.2.3. The software would be hosted on premise in the Bank's Data Center. The requirement of the server configuration would be detailed by the vendor while submitting the technical bid	Kindly provide approx. transaction per hour/day that needs to be supported by setup. This is required for server/HSM sizing.	Approx 1000 transaction per day may be considered for sizing
17	14	3.2.5	28 The eSign software suite should comprise of the eSign Service Provider (ESP), Application Service Provider (ASP) and the Certifying Authority (CA) software modules. The Bidder should be a Original Software Developer (OSD) for the Aadhaar ESP and ASP modules and can offer the Certifying Authority (CA) module in conjunction with a reliable and time tested CA suit vendor	How esign solution will be used by Bank. As we understand, this RFP is for ekyc solution. Kindly confirm whether eSign software shall be needed as part of the solution?	Please refer to SIDBI response for point number 4, as above
18	16	Reports & Additional Requirements	9 The system should be able to support all standard file formats including but not limited to CVS, XML, XLS, Delimited File, rar, zip, 7z, jpg, jpeg etc.	Kindly confirm the functionality required by supporting all standard file formats.	Point number 9 to be seen along with point number 10. For bulk verification, software should allow data upload thru various file formats. Category changed to 'DESIRABLE' For Point number 9 under (3.2.5 -Reports & Additional Requirements)

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19	17	3.3. Scope for Hardware based Security Module (HSM)	3.3.6. The solution should also comply with any guidelines and mandates issued by RBI for Banking Transactions where HSM need to be incorporate. The bidder has to undertake to incorporate, at no cost to the Bank, suitable changes in the solution including the software, procedure and operations as required from time to time to comply with any new rules of Indian Law from RBI/ IBA/ MFI/ TRAI/ Govt. of India/ NPCI.	Bidder cannot identify all future requirements of with any new rules of Indian Law from RBI/ IBA/ MFI/ TRAI/ Govt. of India/ NPCI. Hence any future requirement should not be part of current scope of RFP and will be quoted as per commercial submitted under "Man-Month rate for Change Request / New development".	Please refer to SIDBI Response for point number 14, as above
20	31	6.2	6.2.2. Taxes - The prices quoted would include all costs such as sales tax, VAT, custom duties, transportation, installation, service tax, Education cess etc. that need to be incurred. No additional cost whatsoever would be paid.	We understand that prices quoted would include GST tax as well. Kindly confirm.	YES
21	32	6.5	SIDBI's standard payment terms are as under: - 50% on delivery of hardware(HSM), software and licenses in name of SIDBI - 50% on successful installation, commission and acceptance by Bank.	Kindly ament payment terms to - 70% on delivery of hardware(HSM), software and licenses in name of SIDBI - 30% on successful installation, commission and acceptance by Bank.	No Change
22	Pg. No. 10;	3.1.1	Implementation of entire project to be completed within fifteen (15) days from the date of issue of purchase order by SIDBI.	However project completion timelines shall be excluding procurement of HSM devices. The timeline shall also exclude NPCI certification timelines.	Please refer to SIDBI Response for point number 1
23	Pg. No. 25;	5.1; 7	The Bidder should have an office registered in India along with support center in Mumbai/Navi Mumbai/Thane.	If bidder do not have support center in Mumbai region, bidder shall commit to open a support center in Mumbai region after receiving order from bank	No Change
24	Pg. No. 25;	5.1; 6	The bidder should have cash profit [i.e. no cash loss] in two (2) years out of last three (3) years.	The bidder should have profit in last completed financial year 2017-18.	No Change
25	Pg. No. 25;	5.1; 5	The bidder should have positive net worth for last two (2) years.	The bidder should have positive net worth for last two (2) years. However for last financial year 2017-18 unaudited financial report shall be considered. Once bidder receives audited report, they shall provide a copy to bank.	Accepted. For FY 2017-18 if audited financial report is not available, unaudited financial report shall be considered. Once bidder receives audited report, they shall provide a copy to bank.
26	Pg. No. 25;	5.1; 3	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementations should be for Banks and the same shall be in production at the time of bidding.	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 2 banks and the same shall be in production at the time of bidding. However, If bank has not shown willingness to integrate HSM with AUA/KUA platform, bidder shall be considered in eligibility criteria. HSM installation & configuration will be done by our 3rd party system integrator who will procure HSM device and shall submit require experience certificate. However, Aadhaar Vault & its integration with HSM device will be handled by vendor. It would be add-on in eligibility criteria if bidder has AUA-Sub AUA platform so that if in future bank wants to monetize its investment on AUA platform by offering Sub AUA services to other financial institutions, the bidder shall have capability to provide solution and must have provided Sub AUA platform to at least 1 bank.	Please refer to SIDBI Response for point number 5

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27	Pg. No. 14;	3.2.5.	The eSign software suite should comprise of the eSign Service Provider (ESP), Application Service Provider (ASP) and the Certifying Authority (CA) software modules. The Bidder should be a Original Software Developer (OSD) for the Aadhaar ESP and ASP modules and can offer the Certifying Authority (CA) module in conjunction with a reliable and time tested CA suit vendor.	The eSign software suite will be offered by an outsourced 3rd party vendor if bidder is not expertise in eSign.	Please refer to SIDBI response for point number 4, as above
28	Pg. No. 16;	3.2.5; 13	The System should also be able to make the match on various attributes including but not limited to name, date of birth, father`s name, personal address etc.	Please elaborate more.	Said functionality is required for Demographic verification
29	49	Annexure II - SN 17 (D & E) Financials (for last three years)	D. CA certificate attached for a, b, c above. E. 1. Audited balance sheet and 2. P/L account attached.	The Bidder request the Bank to allow to provide provisional balance sheet for FY 2017-2018.	Please refer to SIDBI response for point number 25.
30	50	Annexure III (Point no. 3)	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	Since Finacus Solutions Pvt. Ltd. has implemented E-KYC for 1 RRB and it is in production and we are in process of implementing E-KYC for 3 more banks. The Bidder request the Bank to modify the statement to "The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 1 organizations or Bank and the same shall be in production at the time of bidding."	Please refer to SIDBI Response for point number 5
31	7	Section 2.3	Existing Set Up	The Bidder request the Bank to provide clarification on: 1) Versions being used in VMWare, Citirx, WAN Citrix Web Client being implemented 2) Clustering Build for Virtualization being used in VMWare, Citrix and Web Application Servers across DC locations 3) Which HSM is implemented currently and its usage 4) We have integrated with Morpho(Idemia), Secugen, Precision but whether we need to check with Futronic Finger Print Scanner and get RD Service 5) API for Integration Documentation and Hands On Training whether we can build during implementation	1,2) SIDBI is using VMWare (ver. 6.5) for virtualization of servers. Specific details will be provided to the selected bidder. 3) Currently HSM is not implemented. Bidder is required to provide HSM along with AUA/KUA platform as part of solution 4)Please refer to SIDBI Response for point number 3 5) YES
32	80	Annexure XVII (Point no. 28)	The eSign software suite should comprise of the eSign Service Provider (ESP), Application Service Provider (ASP) and the Certifying Authority (CA) software modules. The Bidder should be a Original Software Developer (OSD) for the Aadhaar ESP and ASP modules and can offer the Certifying Authority (CA) module in conjunction with a reliable and time tested CA suit vendor	The Bidder request the Bank to provide clarification as eSign software suite is entirely different solution.	Please refer to SIDBI response for point number 4, as above
33	10	Section 3.1 (Point No. 3.1.1)	Implementation of entire project to be completed within fifteen (15) days from the date of issue of purchase order by SIDBI.	The Bidder request the Bank to extend the deadline for implementation of entire project since fifteen(15) days would be very short duration.	Please refer to SIDBI Response for point number 1
34	10	Section 3.1 (Point No. 3.1.7)	The Bidder should provide a dynamic Aadhaar Data Vault solution along with the AUA / KUA platform including SUB AUA/KUA platform.	The Bidder request the Bank to specify the deadline for providing Dynamic Aadhaar Data Vault solution.	Implementation of data vault is part of overall solution and is to be implemented within project timelines.

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35	10	3.1.1	Implementation of entire project to be completed within fifteen (15) days from the date of issue of purchase order by SIDBI.	Our understanding is certification from UIDAI/NPCI takes 3-45 time for Testing, UAT & Go -Live. We would like to know whether bank's has completed all these activities before hand or same has to be done by the vendor as this is beyond vendor's control. We can assure that application can be installed and implemented in 15 days of time. We request you to share the current status at the bank.	Please refer to SIDBI Response for point number 1
36	10	3.1.7	The Bidder should provide a dynamic Aadhaar Data Vault solution along with the AUA / KUA platform including SUB AUA/KUA platform.	As of now there are no clear guidelines from UIDAI for implementation of Aadhar Data Vault. We would like to know bank's approach for the same.	Please refer to SIDBI Response for point number 14, as above
37	12	3.1.22	The solution should be hosted in High Availability mode with a minimum uptime of 99.95%. The solution should adhere to latest Procedural Guidelines, technical specifications and other guidelines of NPCI, RBI and any other regulatory authority which comes in place time to time.	Request bank to confirm whether High availability is required at both DC & DR for e-KYC Software. It is bidder's advice that HA configuration be considered only at DC site for only the critical applications for cost optimization.	Solution to be implemented in Active (at DC) and Passive (at DRC) mode.
38	-	General Queries		What are current volumes at the bank for e-KYC?	Currently, E-KYC is not being done by SIDBI.
39	33	3.2.5.33	The system should be able to accept the e-KYC requests from KUA/sub KUA. System should be able to route the e-KYC request to KSA. The response from CIDR has to be forwarded to the KUA. (This may include the e-KYC information or the error code.). The same has to be given back in a secured manner. The application should validate the e-KYC request coming from KUA and should digitally sign the packet. The system should decrypt the KYC details provided by CIDR and shall forward the KYC details including his name, address, photograph DoB, etc. to the clients in a secured manner. The system should have error handling facility.	UIDAI has stopped Sub-KUA services for Sub-Members and same services can't be extended to Sub-Members. We request you suggest bank's approach for the same.	**Revised Clause :** The system should be able to accept the e-KYC requests from AUA/KUA/sub AUA. System should be able to route the e-KYC request to KSA. The response from CIDR has to be forwarded to the KUA. (This may include the e-KYC information or the error code.). The same has to be given back in a secured manner. The application should validate the e-KYC request coming from KUA and should digitally sign the packet. The system should decrypt the KYC details provided by CIDR and shall forward the KYC details including his name, address, photograph DoB, etc. to the clients in a secured manner. The system should have error handling facility.
40			Service Request between AUA and ASA are individual request or batch request ?		Both options should be supported in the proposed software.
41			Which format of Authentication request is followed a) Demographic Data(Name, Date of birth, Address. which of these are required) b)IRIS or Finger print c) OTP to registered mobile number d) combination of any above		Any or in combination, as allowed by UIDAI
42			Which are the Specific fields in the authentication transaction must be captured. UID,TID(Terminal ID),ac,Transaction identifier or all mandatory fields specified by UIDAI during authentication		All mandatory fields specified by UIDAI
43			For Logging Transaction without PID , which are values in PID does SIDBI mandate to avoid logging ?		Details shall be discussed with selected vendor during implementation
44			As per UIDAI , Licence Key will be shared by AUA and will be consumed by Application , it this has to be accommodated by vendor please clarify ?		License key will be provided by SIDBI.

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45			For Digital signing of Auth XML , whether SIDBI will provide SSL certificate ?		YES
46			3.1.13. 4.17 Bidder shall provide their expertise in delivering the various solutions for Aadhaar based authentication for : ⬜ Any financial / non-financial transactions that require authentication. ⬜ For any other purpose that may relate to Aadhaar enabled service delivery. ⬜ For any other similar purposes that may envisage in future. Please clarify scope for the same		The bidder should support integration of E-KYC solution with any related solution requiring e-KYC authentication, as and when procured by the bank.
47			How does existing system functionality works we need more clarity on the same.		Details shall be discussed with selected vendor during implementation
48			What is Dynamic Aadhaar Data Vault solution , please clarify		Aadhar data verified by bank should be stored in data vault created as part of e-KYC solution at SIDBI data center, as per UIDAI guidelines
49			3.1.11. What is onboarding AEPS please clarify.		Please refer to the SIDBI response for point number 2, as above.
50			3.1.6 it mentioned that it will be mobile based application then what does **Web/Thick/Mobile Client based Authentication** please clarify		Please refer to the SIDBI Response for point number 11, as above.
51			E-Kyc application is for end user or for SIDBI employee ?		Software shall be used for all purposes wherever required
52			3.1.9. The Bidder should help and provide APIs/Web Services for integration with Bank's Portals and other applications. - Please clarify the scope for this point ? Mean how many applications have to be integrated with API		Please refer to the SIDBI Response for point number 8, as above.
53	50 of 85	7.3 Annexure III – Response to Minimum Eligibility Criteria ; 3	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	**Request the Bank to modify the clause as below:** The Bidder should have developed and implemented / Under implementation AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production / under implementation at the time of bidding.	Please refer to SIDBI Response for point number 5
54	10 of 85	3.1. Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site ; 3.1.1.	Implementation of entire project to be completed within fifteen (15) days from the date of issue of purchase order by SIDBI.	Request the Bank to modify the clause as below: Implementation of entire project to be completed within fifteen (45) days from the date of issue of purchase order by SIDBI. This is required since we need to integrate the solution with the device vendor, HSM vendor & CBS integration. Also we would require the testing slot from NPCI for solution testing which again lead to time lag.	Please refer to SIDBI Response for point number 1
55	11 of 85	3.1. Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site ; 3.1.12	The Bidder should provide Fraud Monitoring Mechanism as per UIDAI guidelines.	Request the Bank to provide more details on the fraud monitoring Mechanism required by the Bank.	Solution should support creation, maintenance and reporting of logs for all the activities being done thru the software.

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56	11 of 85	3.1. Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site ; 3.1.20	The software should integrate with finger print scanner biometric device being used in Bank .	Request the bank to co ordinate with the hardware vendor for integration	Please refer to SIDBI Response for point number 3
57	12 of 85	3.1. Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site ; 3.1.22	The solution should be hosted in High Availability mode with a minimum uptime of 99.95%. The solution should adhere to latest Procedural Guidelines, technical specifications and other guidelines of NPCI, RBI and any other regulatory authority which comes in place time to time.	Does the bank expects the availability of the solution in data center and Disaster recovery site in Active - Active mode or Active - Passive mode.	Solution to be implemented in Active-active mode only at DC.
58	17 of 85	3.1. Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site ; 3.3.8.	The bidder should supply adequate number HSM & licenses at DC and DR confirming to the OEM licensing policy. If at any point of time during the contract it is observed that adequate number of licenses is not provided, the bidder has to provide the same without any additional cost.	The bidder would supply adequate number HSM & licenses at DC and DR confirming to the OEM licensing policy depending on the number of transactions / projections provided by bank in the RFP. If the number of transactions increase than the projection, Bank would be required to procure additional hardware for smooth functioning of the solution.	Accepted
59	05 of 85	1. Critical Information ; 1	Last date for submission of bids: 19th June 2018	Request the Bank to provide an extension one week for the submission of the bid, since this is an exhaustive RFP and also since the components of the commercial bid are to be obtained from different vendors, it would be difficult to submit the proposal by the specified date. **Request the Bank to provide an extension one week for the submission of the bid**	No Change in last date of bid submission
60	39	6.17	If the Bidder / OEM fails to implement the software within fifteen (15) days from date of acceptance of purchase order, a penalty of 1% of the order value will be imposed for each week's delay or part thereof, subject to maximum of 5% of order value.	We would request Bank to change the clause to 4 weeks for the implementation of software. Further, solution like Aadhaar Vault has dependency on delivery of hardware HSM. Request Bank to consider and amend the clause accordingly.	Please refer to SIDBI Response for point number 1 for project timelines. **Revised clause for 6.17 :** i) If Bidder fails to implement the E-KYC software within fifteen (15) days from date of issue of purchase order, a penalty of 1% of the E-KYC software cost will be imposed for each week's delay or part thereof, ii) If Bidder fails to deliver the HSM appliance within thirty (30) days from date of issue of purchase order, a penalty of 1% of the HSM appliance cost will be imposed for each week's delay or part thereof, iii) If the Bidder / OEM fails to implement the overall solution within fifteen (15) days from date of delivery of HSM, a penalty of 1% of the total order value will be imposed for each week's delay or part thereof, iv) Total penalty will be maximum 5% of order value
61	19	4.3.3	MSMEs would be entitled for exemption from furnishing tender fee and earnest money deposit (EMD).	We are MSME company under single point registration Schemes. Attached certificate for certified. Please confirm if we are exempt from furnishing tender fees and EMD amount.	Valid certificate need to be submitted along with the bid and same shall be considered for exemption from furnishing tender fee and earnest money deposit (EMD).

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62	33	6.6	The bidder/OEM should provide changes and upgrades with regards to changes in statutory requirements to the Bank at free of cost during the warranty/ ATS period.	As the customization is uncertain, this cannot be part of warranty / ATS / AMC. Any additional enhancement/changes in the agreed scope will be on additional cost only. Kindly amend the clause accordingly. However, the effort required for the customisation shall be evaluated and on mutually agreed cost.	Please refer to SIDBI Response for point number 14, as above
63	25	5.1 (3) PRE-QUALIFICATION CRITERIA	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	All Banks have initiated EKYCR implementation during last 1-2 years. and many of them are not yet completed . You are requested to please change this term to - The bidder must have successfully completed the project of Supply Installation, UAT, Testing, Commissioning & Maintenance of EKYCR Software in at least one bank including Co-Operative Banks	Please refer to SIDBI Response for point number 5
64		Source Code		The source code of the software should be provided to the bank and the bank should have following rights on the source code : a. it can be used only to maintain the software whose fees has been paid to the vendor b. it cannot be duplicated in any form or sold or copied c. it cannot be transferred to any third party d. the customer is free to make modifications in the source code. However, all such modifications or changes shall also be handed over to the vendor. In no way shall any change made change the rights on the software.	SIDBI intends to procure off-the-shelf software solution with enterprise licence.
65	10	3.1.5 Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site	The Bidder should provide AUA/KUA Infrastructure to include Hardware Security Module (HSM) card/appliance, Client application with Web/Mobile/Thick Client based interface.	Here AUA/KUA Infrastructure mean Hardware and Software for eKYC application only , To use eKYC and Authentication services bank has to become AUA of UIDAI/NPCI , this requirement should not be consider in vendor scope	Please refer to the SIDBI response for point number 44, as above.
66	11	3.1.20 Implementation at Mumbai Data Center (MDC) & Chennai DR (CDR) Site	The software should integrate with finger print scanner biometric device being used in Bank	The Devices used in Bank should be registered and STQC certified	Please refer to SIDBI Response for point number 3
67	17	3.3.2 Scope for Hardware based Security Module (HSM)	The proposed HSM has to support signing, encryption, decryption of data and should be FIPS 140-2 or higher Complaint	The FIPS 140-2 HSM comes with options of 4 security level : Level 1 is the lowest security level that can be applied to both soft- and hardware. It is characterized by the sole fact that it uses a cryptographic function. Level 2 already has temper evidence as an additional security feature. This means that an attack may have been successful, but at least the fact that the secret has been divulged is known. Level 3 devices are measured on tamper detection and response, identity-based authentication and enhanced protection of secret and private keys. Level 4 devices are tamper resistant and provide environmental failure protection (with regard to voltage or temperature). It should be mentioned that Security level should be 3 or higher	Revised Clause : The proposed HSM has to support signing, encryption, decryption of data and should be FIPS 140-2 Level 3 or higher Complaint
68			15 days of timeline from the date of PO issued from bank.	Requesting Bank to extend the timeline Minimum Timeline Required is 45 days.	Please refer to SIDBI Response for point number 1
69			Load-balancer provision/compatibility	Need Clarity on the Load Balancer Software / Hardware Load Balancer	Load-balancer provision not in scope for E-KYC solution.

			Pre-Bid Queries Response **Request for Proposal for Procurement & Implementation of E-KYC Software** **RFP no: 314/2019/1339/HO1/ITV dated May 29, 2018]**		
Sr. No.	**Page Number**	**Section Number**	**Clarification Point as stated in the tender Document**	**Comment/Suggestion/Deviation**	**SIDBI Response**
70			Web UI based Software	Requesting bank to Specify the Full Functionality	Please refer to the SIDBI Response for point number 11, as above.
71			Compatible with financial, AEPS and non-financial transactions	Requesting bank to provide clarity on the same.	Please refer to the SIDBI response for point number 2, as above.
72			Fraud Monitoring Mechanism	Requesting bank to provide more knowledge about requirement	Please refer to he SIDBI response for point 55
73			Buffered request up-to 24 hours while network connectivity is down or unavailable	Requesting Bank to remove the clause. Because Aadhar PID data expires within 10 minutes and that cannot be verified after 10 minutes.	Said functionality is required for batch authentication subject to standards and specifications prescribed by UIDAI
74			The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding	Requesting bank to reduce the client reference to at least one with banking, since this implemented introduced by UIDAI one year before, so many of them will not having the experience with the banks.	Please refer to SIDBI Response for point number 5
75			PI guide us, if the above attached certificate of SSI Registration is valid to get us exempted from paying for Tender Fee and EMD deposit?		Please refer to SIDBI Response for point number 61.
76	page 25 of 85	**5.1. Minimum Eligibility / Pre-Qualification**	The Bidder should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	The Bidder/OEM should have developed and implemented AUA / KUA platform integrated with HSM, for at least 3 organizations of which 2 implementation should be for Banks and the same shall be in production at the time of bidding.	Please refer to SIDBI Response for point number 1
77	page 25 of 85	**5.1. Minimum Eligibility / Pre-Qualification**	The Bidder should have prior experience in interfacing AUA / KUA platform with National Payment Corporation of India (NPCI) as ASA/KSA.	The Bidder/OEM should have prior experience in interfacing AUA / KUA platform preferably with National Payment Corporation of India (NPCI) as ASA/KSA.	Please refer to SIDBI Response for point number 6
78	Page 39	6.17. Penalty for Delay in Installation	If the Bidder / OEM fails to implement the software within fifteen (15) days from date of acceptance of purchase order, a penalty of 1% of the order value will be imposed for each week's delay or part thereof, subject to maximum of 5% of order value.	If the Bidder / OEM fails to implement the software within fifteen (15) days from date of acceptance of purchase order, a penalty of 0.5 % of the Delayed product value will be imposed for each week's delay or part thereof, subject to maximum of 5% of order value.	Please refer to SIDBI Response for point number 60
79		General - technical	General	Please share the exact specification of HSM	Please refer to SIDBI Response for point number 67
80		General - technical	General	The HSM required is Network based or PCI Based	Network based
81		General - technical	General	Ekyc API will be used from UIDAI	UIDAI & NPCI
82		General - technical	General	The Application of Bank is developed in which language	Java Stack ; .NET; Oracle Technology
83		General - technical	General	Whether Bank as application developer with them with whom we can liaison for calling the API	SIDBI development team shall coordinate for integration
84		General - technical	General	Delivery time lines to be 45 days for Hardware and 15 days for implementation	Please refer to SIDBI Response for point number 1
85		General - technical	General	Is remote installation is allowed for API	NO
86		General - technical	General	Does SIDBI has hardware and Software required for Server side, or that should also come from bidder	Server side hardware and software shall be provided by SIDBI
87		General - technical	General	How much TPS bank is looking for	200 TPS