

**NOTICE – 1 - Amendment Corrigendum**

**Date: 02.07.2022**

S.No.	Page No / Clause No.	Original Clause	Amended Clause
1	1	Last Date for receipt of bids: <b>12.07.2022 at 03:00 PM</b> Date and time of opening Technical bids: <b>12.07.2022 at 04:30 PM</b>	Last Date for receipt of bids: <b>25.07.2022 at 04:00 PM</b> Date and time of opening Technical bids: <b>25.07.2022 at 04:30 PM</b>
2	6 (4 & 5)	<b>Last Date of Submission/ Closing Date in Online &amp; Offline Mode</b> (Last Date of Submission of RFP Response) 12/07/2022 at 03:00 P.M. for both online and offline submissions. <b>Eligibility cum Technical Bid Opening Date</b> 12/07/2022 at 04:30 PM	<b>Last Date of Submission/ Closing Date in Online &amp; Offline Mode</b> (Last Date of Submission of RFP Response) 25/07/2022 at 04:00 P.M. for both online and offline submissions. <b>Eligibility cum Technical Bid Opening Date</b> 25/07/2022 at 04:30 PM
3	101 (2.5)	..... in a Sealed Envelope on or before <b>12/07/2022, 03.00 PM</b> 'DO NOT OPEN BEFORE ( <b>12/07/2022, 04.30 PM</b> )	..... in a Sealed Envelope on or before <b>25/07/2022, 04.00 PM</b> 'DO NOT OPEN BEFORE ( <b>25/07/2022, 04.30 PM</b> )
4	91 (51)	The Successful Bidder shall also indemnify Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad. Such indemnity shall be governed by the provisions of Clauses 36 and 38 of the RFP.	The Successful Bidder shall also indemnify Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the goods, software(s), hardware(s) or any part thereof in India and abroad. Such indemnity shall be governed by the provisions of Clauses 33 and 35 of the RFP.

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5	75 (17)	<p><b>17) Contract Period</b></p> <p>The contract period will commence from the date of acceptance of PO and signing the SLA/contract and will be valid up to a period of five years The contract is extendable / renewable further at the option of the Bank on mutually agreed terms.</p> <p>Successful bidder has to agree to extend the contract for at least 5 more years at Banks discretion (year 6 to year 10) at mutually agreed rates between the successful bidder and Bank, with cost escalation not exceeding 15% of the quoted/contracted prices as per the present RFP for all applicable components including maintenance/ ATS/ support/ CRs/ etc.</p>	<p><b>17) Contract Period</b></p> <p>The contract period will commence from the date of acceptance of Purchase Order (PO) and signing the SLA/ contract and will be valid for a period of five years. The contract is extendable/ renewable further at the option of the Bank on mutually agreed terms.</p> <p>Successful bidder has to agree to extend the contract at mutually agreed terms and rates between the successful bidder and Bank, for all applicable components including maintenance/ ATS/ support/ CRs/ etc.</p>
6	36	<p>All products/solutions quoted in this RFP should be the latest version in their respective categories and must have a roadmap for at least 10 years and the quoted version should not have end of life/support for at least 6 years.</p>	<p>All products/solutions quoted in this RFP should be the latest version in their respective categories and must have a roadmap for at least 10 years and the quoted version should not have end of life/support for at least 6 years.</p> <p>The Bidder should arrange for OEM certificate to the effect that the latest version of the platform/ product is proposed to be delivered to the Bank as part of this RFP and must have a roadmap for at least 10 years and the quoted version should not have end of life/support for at least 6 years.</p>

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7	130 (F)	<b>Part-II - Commercial Bid</b>  <b>F. Table on Fintech / Service Hosting Charges</b>  No. of API Hits for TCO calculation (A) [in lakhs]  Cost/ API Hit (B)  Total Service Cost (A*B)	No. of Service Calls for TCO calculation (A) [Rs. in lakhs]  Cost/ Service Completion (B) [in Rupees]  Total Service Cost (A*B) [Rs. in lakhs]  (One Service Call could include one or more API Calls for fulfilment / Service Completion).
8	36	Scheduled commercial banks do not include Small Finance Banks, Regional Rural Banks and Co-operative Banks.	The scheduled commercial banks are those banks which are included in the second schedule of RBI Act 1934
9	81	<b>33) Patent Rights</b>  The Supplier shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof.	<b>33) Patent Rights</b>  The Supplier/ Successful bidder shall indemnify the Bank against all third-party claims of infringement of patent, trademark or industrial design rights arising from use of the Goods or software or hardware or any part thereof provided by Supplier.
10	129	D. Onsite FMS Support Charges incl. dedicated L3/L2 onsite engineer	<b>The revised table is provided as Annexure-1</b>

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11	129	E. Cost of additional work on man-days basis for Change Requests (in case of fresh CRs other than through L3/L2 onsite development engineer)	<b>The revised table is provided as Annexure-2</b>
12	130	F. Fintech / Service Hosting Charges	<b>The revised table is provided as Annexure-3</b>

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**Annexure-1**

**D. Onsite FMS Support Charges incl. dedicated L3/L2 onsite engineer:**

Sr. No.	Particulars	Charges for one resource per month Rs. (Excluding tax) (a)	No. of months (b)	No. of resources (c)	TOTAL COST FOR 5 YEARS (d)=(a)*(b)*(c) Rs. (Excluding tax)
1	Cost of L1 onsite resource		60	3	
2	Cost of one L2 development engineer onsite services		60	1	
3	Cost of one L3 development engineer onsite services		60	1	
<b>Total Services Fee [D]</b>					

**\*\* Onsite Support** - The bidder to provide minimum 3 L1 onsite resources per shift (at 3 shifts per day) for handling the operations on 24x7x365 basis from go-live of first journey. The bidder to deploy required number of resources to maintain the defined SLA and ensure that the minimum count of personnel per shift per day is maintained.

The service fee will be paid on monthly basis in arrears from the date of GOLIVE of journey-1, till the end of the contract period for the period from which the support engineers are available on Bank's site. L2 and L3 engineers to be available on all Bank working days from the start of the project and holidays where activities like DR drill/ patches deployment/ version upgrades or any other maintenance / troubleshooting are scheduled.

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**Annexure-2**

**E. Cost of additional work on man-days basis for Change Requests (in case of fresh CRs other than through L3/L2 onsite development engineer):**

Sr. No.	Particulars	Per Man-day cost Rs. (Excluding tax)	Bucket Size	Total Cost Rs. (Excluding tax)
1	Per Man-day Cost *		250 (person days)	

Bank may avail bucket size of 250 person-days each, as per the actual requirements of the Bank

<b>Cost for 4 Bucket of 1,000 person-days (i.e. 250 x 4) [E] Rs. (Excluding tax)</b>	<b>Rs.....</b>
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For TCO calculations, 4 buckets are being considered. However, payments will be based on actual consumption only.

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**Annexure-3**

**F. Fintech / Service Hosting Charges:**

S. No	Service	Per Transaction Definition	Fintech Service Provider		# of Banks/NBFCs where services are utilized.		No. of Service Calls for TCO calculation (A) [in lakhs]	Cost/Service Completion (B) in Rs. [Excluding taxes]	Total Service Cost (A*B) (Rs. in Lakhs) [Excluding taxes]
			Primary Provider	Secondary Provider	Primary Provider	Secondary Provider			
1	Aadhaar	Instantly verify the identity of the Aadhaar holder and pre-populate demographic data including address as captured in the UIDAI database, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	20		
2	PAN	Make an online verification of PAN and pre-populate associated PAN data by accessing the NSDL database securely, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	20		
3	Other OVDs	POI and POA verification on the basis of other OVDs	<name of provider >	<name of provider >	<no.>	<no.>	10		
4	Utility Bills – Telecom	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with telecom databases, for a single loan applicant, including name	<name of provider >	<name of provider >	<no.>	<no.>	3		

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		and address match.							
5	Utility Bills – Electricity	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with utility databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3		
6	Utility Bills – Others	Authenticate identity of the applicant, and fetch available data (including name, address, last 12-month payment history etc.) with respective databases, for a single loan applicant, including name and address match.	<name of provider >	<name of provider >	<no.>	<no.>	3		
7	EPFO	Authenticate identity of the applicant and prepopulate available information available in EPFO database for a single loan applicant or Business Loan Applicant.	<name of provider >	<name of provider >	<no.>	<no.>	3		
8	Vahan	Authenticate identify of the applicant and prepopulate available asset information	<name of provider >	<name of provider >	<no.>	<no.>	10		



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		available in VAAHAN database , for a single applicant.							
9	CERSAI	Instant property verification and authentication of applicant / property data, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	3		
10	OCR & Document Compression	Extract, store and display data from standard documents including PAN, Aadhaar, Driving License, Voter ID,Passport, Cheque for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	25		
11	Account statement analysis	Bank statement analysis for single/multiple Bank accounts for at least one year including combining multiple statements [for example monthly/quarterly statements] for a single applicant through upload or net Banking login, would be considered as a single transaction, including name and address match. [Fetched from Net Banking or CBS or e-statement in pdf]	<name of provider >	<name of provider >	<no.>	<no.>	3		

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12	Account statement analysis	Bank statement analysis for single/multiple Bank accounts for at least one year including combining multiple statements [for example monthly/quarterly statements] for a single applicant through upload or net Banking login, would be considered as a single transaction, including name and address match. <b>[Fetched from scanned statement as image]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
13	Account Statement Analysis and Automated CAM	Generation of automatic Financial report with different ratios (income Statement ratio, Profitability ratio, Liquidity ratios etc.) charts, graphs, predictive patterns and comments explaining the ratios, data and its movement over two sets of dates along with cross analysis of data from different sources like MCA, ITR, GST, credit bureau etc. and presenting this information in Bank's approved credit Appraisal/	<name of provider >	<name of provider >	<no.>	<no.>	1		

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		processing formats. Analysis & sources to be chooses as per segment of loan viz. Retail, Agri, MSME etc.							
14	Spend Analyze r & Portfolio Builder	Customer Banking Preferences, Analysis of transaction Data. Wallet Identifier, Payment Account Reference, customer preferences and categorization in various income & Expense categories. Identify patterns & trends to forecast future behavior, Data of Customers Sourcing insurance. Mutual Funds, and Personal Finance. Identify recurring payments and provide alerts. Identify Financial Assets & Liabilities. Calculate Net worth	<name of provider >	<name of provider >	<no.>	<no.>	1		
15	Fraud Check	To identify Behavioral & document/data triggers like Font style tampered document, irregular salary credit, Face Match, Name Match etc.	<name of provider >	<name of provider >	<no.>	<no.>	1		

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16	Anti Money Laundering (AML)		<name of provider >	<name of provider >	<no.>	<no.>	1		
17	Digital Footprint & Social Media Data	Digital footprint of the users to be captured and analyzed to identify fraud risk and customer sentiment.	<name of provider >	<name of provider >	<no.>	<no.>	1		
18	Document Digitization & Extraction	Extraction of data from Digitized documents and populating in relevant Fields or making it available for further analysis (e.g. of documents: PAN, Aadhaar, Voter Card, Passport Driving Licenses	<name of provider >	<name of provider >	<no.>	<no.>	1		
19	ITR and Form 26 AS	Data fetch, store, process and analyze 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[Fetch via scanned ITR/ITRv/Form 26 AS Forms]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
20	ITR and Form 26 AS	Data fetch, store, process and analyze 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[Fetch via Netbanking, IT portal, ITR/ITRv/Form</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		

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		<b>26 AS - e-Form in PDF/XML]</b>							
21	ITR and Form 26 AS	Data fetch, store, process and analyze 3 years of ITR data for a single applicant, would be considered as a single transaction. <b>[ITR Filing Status Check, Per PAN for per data fetch]</b>	<name of provider >	<name of provider >	<no.>	<no.>	6		
22	GST	GST verification data fetch, store, process and analyze 1- year GST data for a single applicant, would be considered as a single transaction. <b>[Fetch from GST via API or e-forms in pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
23	GST	GST verification data fetch, store, process and analyze 1- year GST data for a single applicant, would be considered as a single transaction. <b>[Fetch from image scanned pdf]</b>	<name of provider >	<name of provider >	<no.>	<no.>	3		
24	MCA	Data fetch, store, process and analyze 3 years of financial data and other details available in the MCA database for a single applicant, would be considered as a single	<name of provider >	<name of provider >	<no.>	<no.>	1		

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		transaction. [excluding direct cost incurred on MCA website which will be on actuals]							
25	eSign	Paperless authentication of loan documents for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5		
26	eStamp	Digital stamping and delivery of loan documents, compliant with the state wise regulation of digital mode of stamp duty payment and delivery, for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5		
27	eMandate	Enable setup of recurring payments through net Banking / UPI / debit card for a single applicant.	<name of provider >	<name of provider >	<no.>	<no.>	5		
28	Mobile Metadata / SMS Scraping	Fetch, process and analyze borrower's mobile and sms data and provide output parameters including but not limited # of Bank accounts # of credit cards, average monthly balance, most recent transaction most frequent transaction, utility bill payments, etc- for a single loan applicant.	<name of provider >	<name of provider >	<no.>	<no.>	8		

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29	Multi-Bureau (Consumer)	Bureau scores and reports as required will be fetched and analyzed for a single loan applicant. Analysis along with integration with Bank's vendor is in scope.	<name of provider >	<name of provider >	<no.>	<no.>	5		
30	Video KYC	Enable remote digital onboarding, capture and authenticate Aadhaar and PAN details, capture photo and geo-location of a single loan applicant, including face / photo match	<name of provider >	<name of provider >	<no.>	<no.>	13		
31	Geo tagging	Tracking the applicant's location for customer profiling.	<name of provider >	<name of provider >	<no.>	<no.>	2		
32	Defaulter Lists	MCA Defaulter List, Wilful Defaulters, SEBI Debarred list.	<name of provider >	<name of provider >	<no.>	<no.>	2		
33	Legal Data Analysis	Fetching of Legal Background records for individual/corporate customers from Supreme Court, High Court, E-Court, Consumer Court, All tribunals etc.	<name of provider >	<name of provider >	<no.>	<no.>	3		
34	Legal Entity Identifier	Legal Entity Identifier verification	<name of provider >	<name of provider >	<no.>	<no.>	1		

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35	External Credit Ratings	External Credit Ratings check [Credit Rating data fetch per applicant]	<name of provider >	<name of provider >	<no.>	<no.>	1		
36	ESIC verification	Per single verification service (for any one mentioned service) will be considered as a single transaction	<name of provider >	<name of provider >	<no.>	<no.>	2		
37	Registration Details	Registration validation like Udyam Registration, FSSAI, FDA, Shop & Establishment, BIS, ISO Certifications, EPFO, UDIN etc.	<name of provider >	<name of provider >	<no.>	<no.>	5		
38	Multi-Bureau (Commercial)	Bureau scores and reports as required will be fetched and analyzed for a single loan applicant. Analysis along with integration with Bank's vendor is in scope.	<name of provider >	<name of provider >	<no.>	<no.>	1		
<b>Total Fintech Services Fee [F] in Lakh Rupees</b>									
<b>* One Service Call could include one or more API Calls for fulfilment / Service Completion.</b>									

\* As a part of bid submission, Bidder will submit list of all the API's and services. Bidder is required to provide the cost of each service above separately. The indicative list of services includes, but not limited to the above. Bidder will also be required to provide all the additional services that will be required to enable the digital lending journey apart from those mentioned above. For TCO calculation, the cost per hit\*estimated hits listed above will be used. However, the payments will be on actual consumption basis only. Bank reserves the right to directly engage any of the fintech service providers and the successful bidder has to facilitate straight through integration with such service providers without any additional cost to the Bank.



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The Bidder shall provide per transaction rates for the definitions given along with the total cost (excluding GST) for the estimated quantum provided against each service above.

Bank's existing credentials will be used and the platform shall integrate (without any additional cost to Bank for such integration) with bank's existing solution where ever pre-integrations exist or Bank directly engages with any of the fintech service providers.

The Bank will pay the Bidder on per transaction basis actual service utilization.

The Bidder shall additionally be asked to provide service costs for all services offered currently on the platform (For e.g. Face match, name match, etc.)

The Bank provides no minimum guarantee for actual service utilization numbers. The Bidder should be able to produce proof of actual service utilization through the platform.

The Bank will have the flexibility to forge bi-lateral agreements with direct data source providers at any point during the period of the contract.

For all services (mandatory and optional) provided by/ through the platform, the Bidder shall provide the integration.