



## ODISHA GRAMYA BANK

Information Technology Department

Head Office, Gandamunda, P.O.-Khandagiri, Bhubaneswar

**Amendment\_1 Dated 22.01.2024**

**Bid Number # GEM/2024/B/4424139 dated 6<sup>th</sup> January 2024**

**Ref: Selection of service provider for supply, installation and maintenance of central CKYC registration solution through (Government e-Marketplace) GeM.**

Bank had published a tender # GEM/2024/B/4424139 dated 6<sup>th</sup> January 2024 in GeM portal for Selection of service provider for supply, installation and maintenance of central CKYC registration solution. In response to the said tender, queries were received from bidders.

Tender Opening and Evaluation Committee comprising of the following members met on 9<sup>th</sup> January 2024 at Odisha Gramya Bank, Head Office, Bhubaneswar to discuss the representations received from bidder(s) and recommend necessary changes if required. The details of amendments proposed, representations received and Committee's response are detailed under.

**Table#1: Amendment\_1**

| Sl. | Document Reference | Page No             | Existing Clause in RFP  | Amendment  |
|-----|--------------------|---------------------|---|--|
| 1   | Infrastructure     | Page 9:Point No (b) | Bidder Shall propose and factor the database to be used in their proposed application. The database shall have all enterprise grade features necessary to comply the requirements of replication of data between DC and DR and the licensing terms shall not violate in any means | Bidder Shall propose and factor the database to be used in their proposed application. The database to comply with the requirements of replication of data between DC and DR and the licensing terms shall not violate in any means. |
| 2   | Scope of Work      | Page 3:             | The solution should have inbuilt Document Management System and also have Record Management system to manage and track the  | <b>This clause is removed.</b>   |

| Sl. | Document Reference      | Page No                           | Existing Clause in RFP  | Amendment   |
|-----|-------------------------|-----------------------------------|---|---|
|     |                         |                                   | physical location of the records. The solution should have Artificial Intelligence and Machine Learning capabilities for providing a 360 ° degree view of the customer profile. |   |
| 3   | Eligibility Criteria    | Page 22; Point No 36<br>Sl. No 1  | The bidder shall have implemented CKYC solution in any bank or any insurance company in India. The CKYC solution should be in operation as on date of this tender.              | The bidder shall have implemented CKYC solution in any <b>Scheduled Commercial</b> Bank or Regional Rural Bank (Other than Odisha Gramya Bank). The proposed CKYC solution should be in operation as on date of this tender and the bidder shall submit a certificate issued by the referenced Bank with satisfactory clause or the Copy of Purchase Order issued by the referenced bank. |
| 4   | Eligibility Criteria    | Page 22-23; Point No 36 Sl. No. 9 | ***Addition of new clause***  | The Bidder should demonstrate their application for CKYC with all features related to Individual, Minor and Legal Entity in the one application with the dashboard to the TOEC (Tender Opening and Evaluation Committee) during technical evaluation.   |
| 5   | Service-Level Agreement | Page 13;Point No 10               | All deliverable in this contract shall be delivered and made live within 45 days from date of release of GEM Contract.  | All deliverable in this contract shall be delivered and made live within <b>60</b> days from date of release of GEM Contract.   |
| 6   | Scope of Work           | Page 3:Point No 4                 | Bidders shall upgrade the solution at free of cost in the event the utilization percentage is not maintained during the currency of the contract                                | Bidders shall upgrade the solution at free of cost in the event the utilization percentage is not maintained during the <b>tenure</b> of the contract <b>except for VM sizing</b>   |
| 7   | Bid Document            | Page 1:                           | Bid End Date/Time: 22-01-2024 16:00:00<br>Bid Opening Date/Time: 22-01-2024 16:30:00  | Bid End Date/Time: <b>06-02-2024 16:00:00</b><br>Bid Opening Date/Time: <b>06-02-2024 16:30:00</b>  |
| 8   | Scope of Work           | Page 7 Pt. No. 69                 | Aadhaar masking when required. System should have the capability to mask the Aadhaar documents downloaded/uploaded where ever present according to regulations.                 | <b>This clause is removed.</b>  |

| Sl. | Document Reference | Page No            | Existing Clause in RFP   | Amendment                      |
|-----|--------------------|--------------------|--|--------------------------------|
| 9   | Scope of Work      | Page 8 Point No 71 | Solution should have features of verification of document & real time verification with Government Database/Verified Source. | <b>This clause is removed.</b> |
| 10  | Scope of Work      | Page 6 Pt. No. 48  | Solution should have the feature for generating CKYC from the customers performing Video KYC in tune with guidelines of RBI  | <b>This clause is removed.</b> |

**Table#2: Clarification on queries of bidders**

| Sl. | Vendor                  | Document Reference   | Page No  | Description in RFP   | Clarification Sought   | Bank's remark   |
|-----|-------------------------|----------------------|--|--|--|---|
| 1   | TSS Consultancy Pvt Ltd | Eligibility Criteria | Page:5; Point 33                                     | Solution provided should be compatible with the existing infrastructure of Bank.                                 | Please Elaborate, As Providing the infra will be under Bank's scope as per point no 2 on page no 3 | Clarification:<br>It refers to Windows DC edition Standard OS flavors, VM and as per the solutions Demands.   |
| 2   | TSS Consultancy Pvt Ltd | Eligibility Criteria | Page: 6; Point: 45                                   | Solution should use the scanner available with the branches for scanning activities required for Performing CKYC | Are all the scanners of the same company and same model?   | Clarification:<br>Bank has deployed flatbed scanners of different make like EPSON, Bear-Paw, Canon and the proposed solution should be compatible with all the scanners irrespective of its make. |
| 3   | TSS Consultancy Pvt Ltd | Eligibility Criteria | Page: 10; Point: (e) under Scope of Onsite engineer. | Duration: One Person during 09.00AM to 06.00PM Mentioned in Page 12 Under Point 31.                              | Request the bank to provide the working days on the onsite engineer                                | Clarification:<br>Bank's working hours/days already clarified in ATC document.  |

| Sl. | Vendor                  | Document Reference | Page No                                 | Description in RFP   | Clarification Sought  | Bank's remark  |
|-----|-------------------------|--------------------|---|--|---|--|
| 4   | TSS Consultancy Pvt Ltd | Commercial         | Commercial Bid Format in the attachment | In the Attachment bidder should quote OTC (One Time Cost) and each year ARC.   | Request the bank drop this from the commercial, as bank will be having an enterprise SQL license for the other application                        | Amended.<br>Please refer to Table # 1; Point # 1   |
| 5   | TSS Consultancy Pvt Ltd | Commercial         | Commercial Bid Format in the attachment | ***Commercial Bid Format***  | Please provide the following details<br><br>No of old customer data.<br><br>No of new customers on boarded on daily/Monthly basis                 | Clarification:<br><u>No of old customer data:</u><br>Legacy Data from 2017 is approximately (17,00,000) Seventeen lakh.<br><br><u>No of new customers on boarded on daily/Monthly basis:</u><br>Approximately (3,00,000) Three Lakh per year |
| 6   | NSCSPL                  | Scope of Work      | Page 3; Point No 4                      | The solution should have inbuilt Document Management System and also have Record Management system to manage and track the physical location of the records. | Record Management system is managing of records in physical format in a warehouse. Please advise what does bank mean by Record Management system? | Amended.<br>Please refer to Table # 1; Point # 2   |
| 7   | NSCSPL                  | Scope of Work      | Page 3                                  | The solution should have inbuilt Document Management System and also have Record Management system to manage and track the physical location of the records. | Document Management System is where first records are scanned and kept in File folder formats in the applications instead of in the Database.     | Amended.<br>Please refer to Table # 1; Point # 2   |

| Sl. | Vendor                  | Document Reference | Page No           | Description in RFP  | Clarification Sought   | Bank's remark   |
|-----|-------------------------|--------------------|-------------------|---|--|---|
|     |                         |                    |                   |   | <p>Kindly advice how the bank wants to manage Documents related to CKYC.</p> <p>In our view they should be securely kept in the Database with proper linking.</p>                                    |   |
| 8   | NSCSPL                  | Scope of Work      | Page 6 Pt. No. 48 | Solution should have the feature for generating CKYC from the customers performing Video KYC in tune with guidelines of RBI                                     | whether bank want to perform Customer On boarding by CKYC application or customer On boarding will be done in Finacle and then customer data will be sent to CKYC application                        | Amended<br>Please refer to Table # 1; Point # 10  |
| 9   | NSCSPL                  | Scope of Work      | Page 7 Pt. No. 69 | Aadhaar masking when required. System should have the capability to mask the Aadhaar documents downloaded/uploaded where ever present according to regulations. | UIDAI has given provision to download document with Masked Aadhaar number But if user has downloaded Aadhaar document with clear text Aadhaar number and submitted to bank, how it is to be treated. | Amended.<br>Please refer to Table # 1; Point # 8  |
| 10  | Miscot Systems Pvt. Ltd | Commercial Bid     | Bid Document      | Bidder needs to quote the cost for 5 years  | In the Bid document contract duration mentioned is 5 years, 2  | Clarification:<br>Contract duration for implementation of this project is for a period of 5 years and 2 months. |

| Sl. | Vendor                   | Document Reference   | Page No                       | Description in RFP   | Clarification Sought  | Bank's remark  |
|-----|--------------------------|----------------------|-------------------------------|--|---|--|
|     |                          |                      |                               |  | months, 1 days - Kindly clarify.  |  |
| 11  | Miscot Systems Pvt. Ltd  | Eligibility Criteria | Page 22; Point No 36 Sl. No 1 | The bidder shall have implemented CKYC solution in any bank or any insurance company in India. The CKYC solution should be in operation as on date of this tender. | We suggest bank to please revise this clause, as CKYC works differently for Banks & Insurance companies, bidder should have experience with at least one scheduled commercial bank. | Amended.<br>Please refer to Table # 1; Point # 3   |
| 12  | Miscot Systems Pvt. Ltd  | Commercial Bid       | Page 2 of Bid Document        | RA Qualification Rule - H1-Highest Priced Bid Elimination  | We suggest bank to please keep it as L1 selection with two rounds of evaluation - Technical & Commercial.   | Clarification:<br>As per the GEM it can't be modified.   |
| 13  | Miscot Systems Pvt. Ltd. | General query        |                               |  | Will there be any technical working evaluation of the product?  | New Clause Added<br>Please refer to Table #1; Point # 4  |
| 14  | V soft                   | EMD Details          | Page 12 Point 5.              | EMD Amount: 4,00,000 /-  | V soft being MSME & OEM of the required solution, request the bank to confirm whether V soft will be eligible for EMD exemption.  | Clarification:<br>Applicability of EMD exemption is to be considered by the Tender Opening & Evaluating Committee. You are requested to submit the required documents justifying your claim as per the extant guidelines in force. |

| Sl. | Vendor | Document Reference                                  | Page No                             | Description in RFP  | Clarification Sought  | Bank's remark                                    |
|-----|--------|---|-------------------------------------|---|---|--|
| 15  | V soft | SLA for delivery                                    | Page 13 Point 10.                   | All deliverable in this contract shall be delivered and made live within 45 days from date of release of GEM Contract.  | Request the bank to increase the timeline to 70 days from the date of GEM Contract.   | Amended.<br>Please refer to Table # 1; Point # 5 |
| 16  | V soft | Database  | Page 9 Point b Under infrastructure | Bidder shall propose and factor the database to be used in their proposed application. The database shall have all enterprise grade features necessary to comply the requirement of replication of data between DC and DR and the licensing terms shall not violate in any means. | Request the bank to consider Bidder should supply secured RDBMS whereas the bidder should be responsible for the implementation, management and support instead of Enterprise class Database. | Amended.<br>Please refer to Table # 1; Point # 1 |
| 17  | V soft | Database  | Page 9 Point b Under infrastructure | Bidder shall propose and factor the database to be used in their proposed application. The database shall have all enterprise grade features necessary to comply the requirement of replication of data between DC and DR and the licensing terms shall not violate in any means. | Request the bank to mention the licensing terms.  | Amended.<br>Please refer to Table # 1; Point # 1 |
| 18  | V soft | Implementation Training and Maintenance of Software | Page 8 Point No 71                  | Solution should have features of verification of document & real time verification with Government Database/Verified Source.  |   | Amended.<br>Please refer to Table # 1; Point # 9 |

| Sl. | Vendor | Document Reference  | Page No | Description in RFP | Clarification Sought  | Bank's remark  |
|-----|--------|---|---------|--------------------|---|--|
|     |        | Under Scope of Work   |         |                    |   |  |
| 19  | V soft | General Query   |         |                    | Request the Bank to help Vendor with necessary API access/login details required during implementation          | Clarification: Successful bidder has to Coordinate with CBS-SI (System Integrator) of Bank and for any integration or technical requirement, the bidder has to liaison with CBS-SI of Bank without claiming any additional cost. |
| 20  | V soft | General Query   |         |                    | Request the bank to provide number of account present, volume of legacy data, and expected year on year volume. | Clarification: Legacy Data from 2017 is approximately (17,00,000) Seventeen lakh.  |
| 24  | V soft | Implementation Training and Maintenance of Software<br><br>Under Scope of Work<br><br>General Query |         |                    | Request the Bank to help Vendor with necessary API access required during implementation                        | Clarification: Successful bidder has to Coordinate with CBS-SI (System Integrator) of Bank and for any integration or technical requirement, the bidder has to liaison with CBS-SI of Bank without claiming any additional cost. |



| Sl. | Vendor                             | Document Reference           | Page No             | Description in RFP  | Clarification Sought   | Bank's remark   |
|-----|------------------------------------|------------------------------|---------------------|---|--|---|
| 25  | Adroit Corporate Services Pvt. Ltd | Bid Document (EMD EXEMPTION) | Page 12 Point No. 5 |   | Kindly clarify Udyog Aadhar is a Sufficient document for exemption from submission of EMD.                                 | Clarification: Applicability of EMD exemption is to be considered by the Tender Opening & Evaluating Committee. You are requested to submit the required documents justifying your claim as per the extant guidelines in force. |
| 26  | Adroit Corporate Services Pvt. Ltd | Remote Support General Query |                     |   | We need remote access till the application get live.   | Clarification: Remote access is not allowed. However the successful bidder has to deploy one support staff at OGB, Head Office immediately after acceptance of Purchase Order/Contract.   |
| 27  | Adroit Corporate Services Pvt. Ltd | Scope of Work                | Page: 3; Point No 4 | Bidders shall upgrade the solution at free of cost in the event the utilization percentage is not maintained during the currency of the contract                                | Kindly elaborate in detail.  | Amended.<br>Please refer to Table # 1; Point # 6  |
| 28  | Adroit Corporate Services Pvt. Ltd | Scope of Work                | Page 4 Point No 9   | The Successful Bidder should provide 24x7 technical support through phone and Web for Support, Product Updates, Patches, Signatures and access to Technical Library and Product | Request bank to clarify why they required support services 24*7 if bank working hours 10 am to 7 pm and bank working days. | Clarification: The solution should be available 24*7 without any additional cost to Bank.   |

| Sl. | Vendor                             | Document Reference | Page No             | Description in RFP  | Clarification Sought   | Bank's remark  |
|-----|------------------------------------|--------------------|---------------------|---|--|--|
|     |                                    |                    |                     | Documentation during the entire contract period with no additional cost to the bank. It will be the responsibility of the Successful Bidder to ensure this.   | Or In case support required after banking hours/after 7 p.m. will be charged   |  |
| 29  | Adroit Corporate Services Pvt. Ltd | Scope of Work      | Page 5 Point No 26  | Pre-production VAPT audit by bidder: Bidder shall do one round of VAPT audit by engaging a third party CERT-IN empaneled auditor before moving the application from UAT to production and shall submit the closer certificate for all security vulnerabilities with second round of VAPT audit of the application in production environment within 15 days of going live. | In case the effort is more than five working days, the bank has to pay charges.  | Clarification:<br>It is in the scope of the Successful bidder to complete the VAPT and to comply it within 15 days of Go-Live. Bank will not pay any extra charges for the effort. |
| 30  | Adroit Corporate Services Pvt. Ltd | Scope of work      | Page 5 Point No 37  | Solution shall send mail alert to the branches as well as to the concerned RO about the pending accounts for CKYC registration with day wise analysis.  | We prefers to use a dashboard for branches and RO. Still, if the bank requires then it will be considered a change request and we have to customize this | Clarification:<br>The solution proposed should comply with the existing criteria.  |
| 31  | Adroit Corporate Services Pvt. Ltd | Scope of Work      | Page 6; Point No 42 | Solution should generate reports in multiple formats-PDF, RTF, HTML, CSV and XLS/XLSX. User can configure the columns and print settings-header, footer etc.  | Columns are not configurable as well report will be available in XLS only  | Clarification:<br>It is in the Scope of the Bidder to provide the required data in the mentioned format as per the requirement of Bank and Govt. Agencies                          |

| Sl. | Vendor                             | Document Reference | Page No             | Description in RFP   |   | Clarification Sought                           | Bank's remark                                  |
|-----|------------------------------------|--------------------|---------------------|--|---|--|--|
| 32  | Adroit Corporate Services Pvt. Ltd | Scope of Work      | Page 6; Point No 48 | Solution should have the feature for generating CKYC from the customers performing Video KYC in tune with guidelines of RBI  |   | Kindly elaborate in detail.                    | Amended. Please refer to Table # 1; Point # 10 |
| 33  | Adroit Corporate Services Pvt. Ltd | Scope of Work      | Page 8;Point No 71  | Solution should have features of verification of document & real time verification with Government Database/Verified Source. |   | Kindly elaborate in detail.                    | Amended. Please refer to Table # 1; Point # 9  |
| 34  | Adroit Corporate Services Pvt. Ltd | Penalty Clauses:   | Page 14;Point No 11 | Uptime Percentage  | <b>Penalty Details</b>  | Request bank to Provide relaxations on penalty | Clarification: This clause remains unchanged.  |
|     |                                    |                    |                     | A >= 99.5%   | No Penalty  |  |  |
|     |                                    |                    |                     | 99.0% =< A < 99.5%   | 2% of cost of Onsite support Charges  |  |  |
|     |                                    |                    |                     | 98.5% =< A < 99%   | 5% of cost of Onsite support charges  |  |  |
|     |                                    |                    |                     | A < 98.5%  | Penalty at an incremental rate of 1% (in addition to a base of 5%) of cost of Onsite support charges for every 0.1% lower than the stipulated uptime. Bank shall have the right to invoke the performance Bank Guarantee if minimum 99.5% is not maintained |  |  |

| Sl. | Vendor                             | Document Reference | Page No  | Description in RFP  |                                 | Clarification Sought  | Bank's remark                                   |
|-----|------------------------------------|--------------------|----------|---|---------------------------------|---|---|
|     |                                    |                    |          |   | consecutively for three months. |   |   |
| 35  | Adroit Corporate Services Pvt. Ltd | Payment Terms.     | Page 15; | 100% payment of the onetime implementation cost will be done by Bank after completion of<br><br>a. Successful testing in UAT and Go live at both DC & DR site |                                 | Request to bank, kindly consider payment terms given below-<br>1) 30% on Purchase Order<br>2) 30% on UAT Sign off.<br>2) 20 % on Go Live at both DC & DR site.<br>3) 20% after one month of go live | Clarification:<br>This clause remains unchanged |