

Request for Proposal for Development of Udaan Portal

Pre-Bid Clarification

(Rfp No. 438/CGTMSE/2018-19 Dated November 20, 2018)

- Rfp No. 438/CGTMSE/2018-19 was issued on November 21, 2018 by CGTMSE for Development of Udaan Portal. Pre-bid meeting was held on November 28, 2018. Based on queries received and discussed during the meeting, relevant points have been modified or added in respective chapters of the RfP. Revised RfP No.456A/CGTMSE/2018-19 dated November 29, 2018 (Version 2) is being hosted along with this clarification. Bidders may please note that for all practical purposes, this version of the RfP will be referred in future. Hence, all bidders are requested to go through this RfP thoroughly and respond.*
- Clause No 8.2 is revised as below :*

<i>S No</i>	<i>Eligibility Criteria (revised)</i>	<i>Supporting Documents Required</i>
<i>7</i>	<i>The bidder should have implemented at least one assignment undertaken in the area of lending domain projects with marketplace in BFSI sector, in Indian market.</i>	<i>Copies of the mandate letter / PO / agreement / successful / satisfactory completion certificate from the appointee company needs to be furnished along with the response.</i>

- Response to the pre-bid queries are given below. Please visit the revised RfP for all references in the following clarifications :*

<i>S.No.</i>	<i>Clause</i>	<i>Page No (existing RfP)</i>	<i>Query</i>	<i>Reply</i>
<i>1</i>	<i>4.2.2 - Proposed Model</i>	<i>14</i>	<i>What is the expected load of borrowers (end user) and anticipated growth YoY ?</i>	<i>Please refer to the revised RfP (Version 2) section No. 4.8</i>
<i>2</i>	<i>4.3 - Proposed Model</i>	<i>15</i>	<i>Is there any Technology stack preference for development of portal (for Development, Middleware, database, DMS etc...) Please let us know your</i>	<i>Based on present technology environment at CGTMSE and for optimised use of present resources, JAVA based technology and Oracle database are preferred for the proposed project.</i>

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			preference of cloud OEM (If any), also we would like to know if you are open for PaaS/ SaaS as well.	There is no preference of cloud OEM, however, the Data Centre must be Tier-3 category situated in India and the data of CGTMSE must reside in India. Bidder has to submit undertaking to this effect as and when required by CGTMSE.
3	4.3 - Proposed Model	15	Existing database is to be used or portal will be having new database all together	New database is to be used.
4	4.3 - Proposed Model	15	Document upload - --> Expected (Exhaustive) number of documents to be uploaded by user --> will document management system be part of solution or any existing CGTMSE DMS is to be used ?	1) Approximately 10 nos. document to be uploaded by single user 2) Solution should be able to store and manage documents. CGTMSE does not have any DMS solution for the purpose.
5	4.3 - Proposed Model	16	"Integration with various source to fetch and validate the data" - --> How many such integration points would be part of portal --> Who will arrange the APIs and authorization from agencies from where the data is to be fetched and validated ?	Approximately 5 to 7 nos. i.e. Besides CGTMSE's existing internal solution, others would be standard service provider's database viz. KYC, PAN, Credit Bureau, GST, MLIs, etc.
6	4.3 - Proposed Model	16	Will Questionnaire and Scorecard be different basis on borrowers category / nature of business etc... In other words what extent questionnaire and scorecard should be dynamic ?	The questionnaire score cards would be dynamic. However, the clear requirement will be finalised during requirement study.
7	4.3 - Proposed Model	16	How the selected 5 MLIs are to be notified on receipt of application,	Notification would be sent through dashboard

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			through Dashboard Notification, email or SMS ?	of MLI and emails. SMS is not required.
8	4.3 - Proposed Model	16	In case of one of the selected 5 MLI has started working on application, How the applications is to be displayed to rest of the MLIs ?	Other MLIs would just see in their dashboard that application is being considered by other MLIs. The status of the application would be changed to close once loan has been extended and accepted by borrower. If an MLI has rejected the application, the same would continue to be available to other MLIs which were considering it, i.e. in this case the status of application would remain open.
9	4.3 - Proposed Model	16	What action is to be performed in case of application rejection by MLI, whether it is to be notified back to customer and trust both, if yes, how - email, SMS, notification ?	On rejection of application, customer needs to be notified. The rejection data needs to be stored, which should be accessible to CGTMSE through a dashboard, where it can see rejection rates of each MLI etc.
10	4.3 - Proposed Model	16	Who will assign the application to "independent credit appraiser" in system? Any notification / dashboard is to be updated / refreshed on this event?	This functionality is not expected to go live in this phase and would be tackled additionally. In the current phase the expectation is to build in a provision where a list of independent appraiser is uploaded along with their location, contact details and rates and MLI should be able to search them based on location and get their details. Subsequently, the process flow of their
11	4.3 - Proposed Model	16	Will there be any readymade assessment sheet to be made available to "independent credit appraiser"?	

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				<i>interaction would be outside the current system.</i>
12	4.3 - Proposed Model	16	<i>In case of "Case closure deadline", is system expected to notify the case to next level authority if deadline is breached ?</i>	<i>System is expected to send notification / reminder to concerned MLI and borrowers one week before the deadline.</i>
13	4.3 - Proposed Model	16	<i>How the back-and-forth interaction with borrower is expected to capture in system? E.g. - MLI is seeking some more details, some corrections is expected in application from borrower etc...</i>	<i>Solution is expected to facilitate communication between MLI and borrower through chat with capability to share files between them.</i>
14	4.3 - Proposed Model	16	<i>Is case status check screen is expected or email/SMS notification will be pushed on each stage ?</i>	<i>Case status check screen is expected at both MLI and customer end. Customer should get both SMS and email notifications while for MLI, only email would suffice.</i>
15	4.4 Functionality and Business Architecture	17	<i>How many payment events are there in system where payment gateway is required ? Such as Guarantee fee, annual service fee etc...</i>	<i>There is only one payment event, the customer paying for his/her application getting evaluated. The guarantee fee, service fee payment etc. is not part of system.</i>
16	4.4 Functionality and Business Architecture	18	<i>During the project and post project how the enhancements / change requests will be handled ? Will there be any sign-off process in place ? How the Change requests and it's impact on schedule and cost will be handled ?</i>	<i>Please refer to the revised RfP (Version 2) section No.5</i>

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17	4.4 - Functionality and Business Architecture	18	Need understanding on Omni Channel. Facilitator Management: Please elaborate more on expectation on collaboration	Omni Channel refers to providing uniform experience across all the digital platforms viz. desktop, mobile devices etc.
18	4.4 - Functionality and Business Architecture	18	Historical Data - This can be achieved straight if the existing database is used, but how the documents will be integrated? If not existing database, is trust has APIs in place?	APIs will be developed by CGTMSE for sharing of data from internal existing systems. Proposed solution should have provision to consume and use them.
19	4.4 - Functionality and Business Architecture	19	Training Module - Will training be part of support engagement or will be taken care by trust? Who is develop training content?	Bidder has to impart training and develop the training content in digital form.
20	4.4 - Functionality and Business Architecture	19	Please let us know expectation on security – please let us know if you have any existing specific guidelines.	Standard security guidelines for BFSI needs to be followed.
21	4.4 - Functionality and Business Architecture	19	Service Management - How many Numbers of dashboards is expected for users, MLIs and trust respectively?	This will be decided during requirement study.
22	4.4 - Functionality and Business Architecture	19	We assume CGTMSE would be using the existing SMTP and SMS gateway and vendor to simply integrate with the proposed application.	Yes.
23	4.4 - Functionality and Business Architecture	19	Contact Centre - Is end to end Grievances redressal module is expected wherein ticket, resolution, history, notifications everything would be there ?	Yes. Both grievance and support management will follow this process.

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24	4.4 - Functionality and Business Architecture	19	How the future planned pieces are expected to capture in scope and cost ? For loan management / origination .	It will be separately handled as and when requirement arises.
25	4.4 - Functionality and Business Architecture	19	List of scheduled language is required	The portal should support both Hindi and English languages (on screen as well as in print).
26	4.5 - Hardware and Infrastructure	20	Is consortium / JV is allowed for Infrastructure ? If not, Pl allow.	Not allowed. Bidder will have sole responsibility to arrange for all the services as per scope of the RfP. CGTMSE would have contract only with the bidder.
27	4.6 - Solution Maintenance	20	Does support engagement also includes end-user support or it would only technical support to be handled by bidder ? How CRs and enhancements will be delivered, onsite or offshore ? If onsite, how source safe will be maintained and who will bear the cost ?	1)Both end-user and technical support are to be handled by the bidder. 2) Please refer to S. No. 16 above. 3)Requirement of any source code management tool will be in the scope of bidder.
28	4.6 - Solution Maintenance	20	Please let us know your SLA expectation for support, we would like to know if want entire team to be onsite or you are open for Hybrid model (Onsite and Offsite).	Please refer to the revised RfP (Version 2) Section No. 4.10 of RfP.
29	4.6 - Solution Maintenance	20	Please let us know expected support window, (24X7, 8X7, 8X5 etc.)	Platform / Portal should be available / accessible 24X7 and Support window will be from 9 am to 9 pm on all days.
30	4.6 - Solution Maintenance	20	We would like to know if have any existing	There is no existing ticketing tool. It will be in scope of the bidder.

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			<i>ticketing tool for support ticket logging.</i>	
31	5.0 Time frame / Tenure	20	<i>4 weeks for Resource mobilization is to be considered post issuing the PO</i>	<i>Agreed.</i>
32	5.0 Time frame / Tenure	20	<i>CRP phase is missing in phases definitions</i>	<i>Solution will be tested by CGTMSE before acceptance as per normal SDLC process.</i>
33	5.0 Time frame / Tenure	20	<i>Timeline kept for Assessment is too short, it should be 3 weeks at least as documentation is also part of it. Pl consider.</i>	<i>Please refer to the revised RfP (version 2) section No. 6 of RfP.</i>
34	5.0 Time frame / Tenure	20	<i>How the schedule will be handled if any changes are suggested by key stakeholders post BRD sign-off? How the impact on cost will be taken care?</i>	<i>Post BRD sign-off, no major changes are visualized.</i>
35	5.0 Time frame / Tenure	20	<i>How the delay due to unavailability of trust's, MLI's stakeholders or due to any reason pertaining to trust, MLI will be taken care in terms of schedule and cost both?</i>	<i>Please refer to the revised RfP (version 2) section No. 4.10 of RfP</i>
36	6.0 Resource Deployment	21	<i>For development and SIT, access of certain systems (Trust, MLI, API issuing authorities etc...) may required over VPN, will it be possible?</i>	<i>Same will be looked into during implementation stage.</i>
37	7.1 - Evaluation Process	21	<i>As this is a solution based RFP, each bidder may come out with a solution based on his understanding, how the deliverables will be compared?</i>	<i>Bidder has to explain its understanding in its response and during presentation. Deliverables will be compared against requirement published in RfP.</i>

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<i>38</i>	<i>7.3 - Evaluation Process Stage - II 2.3</i>	<i>23</i>	<i>Demonstration of solution - what is expected Prototype or screen layouts in ppt or flow diagrams ?</i>	<i>It was a typographical error. Please refer to revised scoring table at section 8.3 of the RfP(version 2).</i>
<i>39</i>	<i>8.7 - Payment Terms - (2)</i>	<i>32</i>	<i>Pl consider, Infra cost will be effective from start of the project itself. In case of cloud infrastructure, bills get generated monthly basis based on actual use. Please let us know possibilities of allowing change in the response format for commercial bid.</i>	<i>Project period of 5 years will start from acceptance of the solution as a whole. However, any cost required to be added by the bidder towards use of infrastructure during development phase may be factored within development cost.</i>
