

CO/RBD/BDC RFP/1/2023-24

Request for Proposals for Selection of BDC/BF for credit support and recovery in SHG and JLG in Karnataka State

Sl. No.	Section and Clause Reference No.	Page No.	RFP Text	Query Details	Replies
1	Clause F 7	18	Along with the tender cost, is there any EMD amount as well for	Along with the tender cost, is there any EMD amount as well for	There is no EMD cost in the RFP
2	General	NA	some documents you have specified it to be given in the bidders letter head and for some you have not specified so how should it be submitted.	some documents you have specified it to be given in the bidders letter head and for some you have not specified so how should it be submitted.	Documents which are owned by the bidders shall be on their letterhead, and Documents which are obtained from other institution / source such as experience, NPA % certificate etc shall be self attested.
3	Clause F 7	18	Cost of Bid Document	Request Bank to waive off tender fee for Startup companies, who has DPIIT certificate	Nominal amount Rs. 1000/- only kept by the Bank.
4	Clause F 8	19	Any commercial bid quoted more than 5% in the commercial bid format will be summarily rejected	Request the bank to elaborate with details. Is this loan product applicable for SHG or JLG? Can we consider bifurcating them as two different products? In the market, both groups operate with varying rate of interest (ROI), and the cost of managing them also differs	Yes, RFP is for Both the products, There is no bifurcation for availing service of BDC/BF.
5	Clause G 1 d	21	d) Overdues in accounts of SHGs/JLGs, if any, will be recovered from the BDC/BF charges payable to them.	Request Bank to elaborate with illustrations. Does this mean 100% FLDG.	Yes, 100 % (FLDG) quality groups are expected. Overdue amount will be recovered from the commission / remuneration payable to the selected BDC/BF.
6	Clause G 2	21	The Bidder must have software for maintaining and opening of SHGs and JLGs operations, books of account, financial transactions and other ancillary activities	Request to the bank to confirm whether we can work with any one of the loan products	No, RFP is floated for both the products.

7	Clause G 8 d	29	d) All expenses, stamp duty and other charges expenses in connection with execution of agreement with Bank shall be borne by Bidder as BDC/BF.	Request Bank to confirm whether this is the stamp duty and other expenses of executing an Agreement with the Bank by BC. What about the documents, legal process required by the Bank and customer/group onboarding?	Wherever the documents executed by the selected Bidder /customer's towards bank, all the stamp duties and charges are to be borne by the selected Bidder/ customer. Customers related documents Stamp duties/ charges if any shall be borne by customer.
8	Clause G 8 e	29	e) In case of customer complaints, deficiency in service on the part of Bidder as BDC/BF etc., the Bank shall be within its rights to withhold or demand return of the fees, commission paid.	Request Bank to define the SLAs (Service level Agreement) and associated penalty clauses	Service level Agreement annexed with RFP AS ANNEXURE -XVI As replied in Point No.5
9	Annexure X	52	Banks certificate for having less than 2% under the sponsored SHGs/JLGs(minimum one certificate from PSB)	Request Bank to make this self-certificate/ from CA as getting a certificate from the Bank is challenging.	Certificate from minimum of 1 PSB is mandatory.
10	Annexure XIII	60	NDA	Request Bank to confirm the date	NDA will be signed only after the issuance of work/ service order. However a duly signed copy of NDA is to be uploaded in the portal for having accepted the terms and conditions of the NDA.
11	Annexure XVI	66	Model Agreement	Request Bank to clarify the date of agreement?	Agreement will be signed only after the issuance of work/ service order. However a duly signed copy of Model Agreement is to be uploaded in the portal for having accepted the terms and conditions of the Model Agreement.
12	General		Infra	Will the Bank provide required infra to host our solution in the Bank?	No INFRA will be provided by the Bank to host the Selected Bidder's solution in the Bank.
13	General		Target	Request Bank to provide the target mandate planned for Karnataka region	Initially a minimum outlay of Rs. 500 Cr. is envisaged.

14	Scope	33	<p>To complete all the above formalities, they have to develop a specific Digital platform/ Android Mobile-based App. The data furnished in the App should be verified at different levels for its correctness/authenticity as per bank's eligibility norms. Loan applications to be submitted to the branches for sanction of SHG loans only after proper scrutiny.</p>	<p>a) Will there be a prototype or wireframe required before development ? B) What are the levels at which the data is to be verified ? C) Loan application would be submitted to the SHG and then it will be received by the bank. How will the end user of SHG know if the loan has been sanctioned by the bank ? Will there be any SMS required ? d) Will the bank provide TABS or mobile device to the SHG, BCD/BF ?</p>	<p>a) Prototype/ wire frame required before Development. B) At Branch level data will be verified C) Branch will intimate the sanction to the SHGs by giving sanction letter to concerned SHGs and proceeds of loan will be credited to the SHG a/c as per resolution for further distribution to members. D) Bank will not provide TABS or mobile devices to the SHG, BDC/ BF , All to be procured by selected bidder.</p>
15	5. Other Responsibility:	33	<p>h) BDC/BF to provide technical and administrative support to field staff. Proper periodic training of the field staff in vernacular/local languages, to be taken care of by BDC/BF. Bank also with intimation to BDC/BF arrange training / sensitization programme for field staff.</p>	<p>a) Will there be training records to be maintained ? B) Will training be an ongoing process ?</p>	<p>A) Yes, Training records to be maintained by BDC/BF B) Yes, Training is an ongoing process</p>
16	Eligibility	76	<p>2. The Bidder should have adequate organizational strength to undertake and service large area (Karnataka State) and staff engaged by should have sufficient knowledge to handle the technology/MICRO ATMs/Tablets/ Mobile Devices /enrolment devices.</p>	<p>a) Why are experience in Micro ATMs required ? B) Where will micro ATMS be used ?</p>	<p>A) To execute cash deposits, cash withdrawals, fund transfers. B) To execute cash deposits, cash withdrawals, fund transfers.</p>

17	ACCEPTANCE OF SCOPE OF WORK	78	To complete all the above formalities, they have to develop a specific Digital platform/ Android Mobile-based App. The data furnished in the App should be verified at different levels for its correctness/authenticity as per bank's eligibility norms. Loan applications to be submitted to the branches for sanction of SHG loans only after ro er scrutiny.	Why is a digital platform required in acceptance of scope of work ?	In order to have more data transparency , reduce the turn around time of application and maintain proper record , It is Banks policy to promote digital channel .
18	Other Responsibility:	33	g) Criminal record of person to be checked and police verification to be done before appointing her/him as field staff/ Agent/operator.	a) What are the levels of staffs for whom criminal records are to be checked ?	A) All staffs whoever is being appointed by the BDC/BF
19	General	NA	No of Concurrent Users	How many concurrent users are there	For RFP Single user
20	General	NA	Max Transaction per Day	What is the number of transactions per day	Depands on the business volume of SHGs/JLGs sponsored by the selected bidder.
21	General	NA	Max Size of Write /Transaction year	Need the maximum size of write transaction p	Depends on the business volume of SHGs/JLGs sponsored by the selected bidder.
22	General	NA	Any Document Upload Permitted	Is there any document upload required	Supporting documents to be uploaded in portal
23	General	NA	Max Size of File in MB	What is the file Upload size in MB	For excel based files , maximum file size :2 MB PDF file Size under mandatory document , maximum :10 MB Other non mandatory PDF document file size , maximum: 5 MB Without signed pdf , file Size maximum :10 MB
24	General	NA	Max Files per User	What is the file upload per user required	As replied for 22 and 23.
25	General	NA	Database Backup Policy	What is the database back policy	Bank policy shall be shared with successful bidder.
26	General	NA	Database Retention Policy	What is database retention policy	
27	General	NA	DC - DR Policy	What is Data recovery policy	
28	General	NA	RPO -- Recovery Point of Object	What is the required recovery Point of Object	

29	General	NA	RTO -- Recovery Time of Object	What is the Recovery Time of Object	
30	General	NA	Data Archival Policy	What is the Data Archival Policy	
31	General	NA	What is Project Budget ?	What is the Project Budget ?	Based on business of SHG/JLG sponsored by BDC/BF
32	-	21	BD/BF shall identify deserving person to become member Of SHG/JLG	What will be the credit criteria to form the group?	SHG Should follow RBI/ NABARD- guidelines for Group formation and SHG finance shall be as per bank norms.
33	8	19	Commercial bid quoted more than 5% will be rejected	Whether there will be separate share in the Loan Processing Fee Collected?	No.
34	General	NA	-	What will be the minimum ticket size?	Rs.1.50 lakh for SHG and Rs. 0.50 lakh fo JLG
35	General	NA	-	What will be the quantum sanction?	For SHG Maximum Limit Rs. 20.00 Lakh and for JLG Rs.5.00 Lakhs
36	4- (a), (b), (c), (d)	17	Technical Bid: Technical Bid is to be submitted as per Annexure-IV of this RFP. The bidder must be qualified with the following technical specification: (a)- The bidder must have software for maintaining and operating SHG / JLG's operations, books of accounts, financial transactions and other ancillary activities. (b), (c), (d).	Can Corporate BC submit the bid in collaboration with Technical Partner or else Can two firms jointly submit the Bid	No

