



**CO: Analytics Centre of Excellence**

Amendment and Clarification to the Pre-Bid Queries for the RFQ for engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent check) for ascertaining eligibility & risk assessment of potential customers for all Digital Lending Journeys of the Bank

RFQ was floated for engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent check) for ascertaining eligibility & risk assessment of potential customers for all Digital Lending Journeys of the Bank vide RFQ ref. no. CO:ACOE/2024/1120/R1 dated 20/08/2024. As per the schedule of the RFQ, a pre-bid meeting was conducted on 28/08/2024. In response to the queries received, amendment & clarification to the RFQ is issued as under:

S. No.	RFQ Clause	Query Raised	Clarification/Amendment by Bank
1	<b>In SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFQ SUBMISSION: Page No 6 and Page No 7</b>  Last Date for receipt of bids : 02/09/2024 15:00 And Date and time of opening Technical bids : 02/09/2024 15:30	Request for extension of bid submission date.	<u>Amendment:</u>  <b>In SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFQ SUBMISSION: Page No 6 and Page No 7</b>  Last Date for receipt of bids : 05/09/2024 15:00 And Date and time of opening Technical bids : 05/09/2024 15:30
2	<b>In SCHEDULE [A]: IMPORTANT DATES AND INFORMATION ON RFQ SUBMISSION: Documents to be submitted physically by Bidders (Offline Mode): Page No 7</b>	Details of the document to be submitted physically	<u>Clarification:</u>  No documents other than the EMD and the Bid Security form needs to be submitted physically as already detailed in the RFQ Page No 47.
3	<b>In Schedule [D] General Information: Page No. 13, Para 1</b> "Indian Bank (hereinafter called the "Bank") is floating Request for Quote (RFQ) for identification of a Bidder (Service Provider) for "Procurement of Power BI Premium P1 subscription License used for analysing, visualizing data and to provide unified business intelligence to the Bank."	NA	<u>Amendment:</u>  <b>In Schedule [D] General Information: Page No. 13, Para 1</b> "Indian Bank (hereinafter called the "Bank") is floating Request for Quote (RFQ) for Engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent check) for ascertaining eligibility & risk assessment of potential customers for all Digital Lending Journeys of the Bank."
4	<b>In 8.1 Eligibility Criteria and in ANNEXURE-X CHECKLIST FOR THE RFQ: SI No 5: Page No 23 and Page No 69: Documents Required -</b>	Whether the Purchase Order should reflect both	<u>Amendment:</u>  <b>In 8.1 Eligibility Criteria and in ANNEXURE-X CHECKLIST FOR THE RFQ: SI No 5: Page</b>

S. No.	RFQ Clause	Query Raised	Clarification/Amendment by Bank
	<p>Bidder should have regularly supplied same or similar Category Products/service to any Central / State Govt. Organization / PSU / Public Listed Company for Two (02) Financial years, before the bid opening date.</p> <p><b>Documentary Proof to be submitted - Copy of the Purchase Order along with proof of supply of the product</b></p>	<p>the activities done by the bidder as part of single contract?</p>	<p><b>No 23 and Page No 69: Documents Required</b> - Bidder should have regularly supplied same or similar Category Products/service to any Central / State Govt. Organization / PSU / Public Listed Company for Two (02) Financial years, before the bid opening date.</p> <p><b>Documentary Proof to be submitted - Copy of the Purchase Order (minimum 1 for each activity viz. data scrubbing and Identity Verification Report (Fraudulent Check)) along with proof of supply of the product</b></p>
5	<p><b>In 2.5 Offline Submissions: Page No 47, 48:</b></p> <p>The bidder is requested to submit the original documents in a Sealed Envelope on or before <b>03/09/2024, 03.00 PM</b> to the address mentioned under schedule of this tender. The envelope shall be super scribed as "<b>RFQ for Engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent Check) for ascertaining eligibility &amp; risk assessment of potential customers for all Digital Lending Journeys of the Bank</b>" and the words 'DO NOT OPEN BEFORE (<b>03/09/2024 at 03.30 PM</b>)'.</p>	<p>Request for extension of bid submission date.</p>	<p><u>Amendment:</u></p> <p><b>In 2.5 Offline Submissions: Page No 47, 48:</b></p> <p>The bidder is requested to submit the original documents in a Sealed Envelope on or before <b>06/09/2024, 03.00 PM</b> to the address mentioned under schedule of this tender. The envelope shall be super scribed as "<b>RFQ for Engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent Check) for ascertaining eligibility &amp; risk assessment of potential customers for all Digital Lending Journeys of the Bank</b>" and the words 'DO NOT OPEN BEFORE (<b>06/09/2024 at 03.30 PM</b>)'.</p>
6	<p><b>In Section-V: Part I – Technical Requirement: Page No 51: SI No 21: Requirement Specification - IDV check (Fraud)</b></p>	<p>What is the expectations from the IDV check (Fraud)?</p>	<p><u>Amendment / Addition</u></p> <p>SI No 21: Identify Verification Report (Fraudulent Check) for scenarios like</p> <ul style="list-style-type: none"> <li>• Fraud History Check</li> <li>• Multiple IDs of similar type for same individual</li> <li>• Multiple individuals linked to same ID</li> <li>• Forged or Fake or manipulated KYC details</li> <li>• Forged or Fake or manipulated Income Proofs</li> <li>• Incorrect or manipulated details provided in Application forms</li> <li>• Frequent address / mobile number</li> </ul>

S. No.	RFQ Clause	Query Raised	Clarification/Amendment by Bank
			<p>change</p> <ul style="list-style-type: none"> <li>• Multiple profiles with the CICs</li> </ul> <p>This scenarios are only indicative and not exhaustive.</p>
7	<p><b>In ANNEXURE - I Bid Form format: Page No 54:</b></p> <p>"We understand that you are not bound to accept the lowest or any bid you may receive.</p>	<p>The clause seems to be in ambiguity with the RFQ terms</p>	<p><u>Amendment:</u></p> <p>Paragraph removed</p>
8	<p><b>In Annexure-V: Page 60: WHEREAS Clause</b></p> <p>The Bank is inter-alia engaged in the business of banking and interested in procuring Power BI Premium P1 subscription License to provide unified business intelligence to the Bank.</p> <p>M/s..... Limited has been engaged in the business of supplying Power BI Premium P1 subscription License.</p> <p>The parties have entered into agreement dated _____ for Power BI Premium P1 subscription License to provide unified business intelligence to the Bank. (herein after referred to as "purpose")"</p>	<p>NA</p>	<p><u>Amendment:</u></p> <p><b>In Annexure-V: Page 60: WHEREAS Clause</b></p> <p>The Bank is inter-alia engaged in the business of banking and interested in engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent check) for ascertaining eligibility &amp; risk assessment of potential customers for all Digital Lending Journeys of the Bank.</p> <p>M/s..... Limited is a Credit Information Company (CIC), licensed by RBI, and has been engaged in the business of providing data scrubbing and identity Verification report (Fraudulent check) for ascertaining eligibility &amp; risk assessment of customers.</p> <p>The parties have entered into agreement dated _____ for engaging Credit Information Companies (CICs) for undertaking data scrubbing and identity Verification report (Fraudulent check) for ascertaining eligibility &amp; risk assessment of potential customers for all Digital Lending Journeys of the Bank. (herein after referred to as "purpose")"</p>