

Pre-Bid Query

The bidders are requested to go through all the listed queries. Further queries or clarification(s) if any, may be sought through mobile/email communication.

S. No.	RFP reference	Section details	Pre-Bid Queries	NSTFDC Response(s)
1.	14. Evaluation Criteria	Serial no. 2 "Experience of developing loan management software with financial organizations under Government Sector and /or PSUs/financial sector during last five financial years."	This may be changed to "Experience of developing and maintenance of software with organizations under Government Sector and /or PSUs during last five financial years."	Experience of developing and maintenance of loan management software with organizations under Government Sector/ PSUs/ any government undertakings/ private sector.
2.	15.1. Evaluation of Technical Bid	b. Only those bids which have a minimum technical score of 80% of total marks as mentioned at point no.14, shall be considered as qualified. However, the Corporation reserves the right to lower the minimum required marks.	The required technical score can be reduced to 70% according to point no 14.	Only those bids which have a minimum technical score of 70% of total marks as mentioned at point no.14, shall be considered as qualified.
3.	16. Timeline of the Project	3. Demonstration of existing application, Study & Submission of Customization Requirement Specifications (CRS) document	Recommend: Do + 22 (15 days) and further extension in other Timeline. Also it is recommended to incorporate the delay in approvals from the department side.	As per the RFP.
4.	17.1. Application Software, Installation & Configuration	10% on submission of Customized Requirement Specification (CRS); 60% on installation and demonstration of Beta Version; 30% on Go-Live & Handover.	Recommended: 25% on submission of Customized Requirement Specification (CRS); 45% on installation and demonstration of Beta Version; 30% on Go-Live & Handover.	As per the RFP.
5.	19. Arbitration	NSTFDC and selected Bidder will make every effort to resolve amicably, by direct negotiation, any disagreement or dispute arising between them under or in connection with the work order. If any dispute will arise between parties on aspects not covered by this agreement, or the construction or operation thereof, or the rights, duties or liabilities under these except as to any matters the decision of which is specially provided for by the special conditions, such dispute will be referred to arbitrator, <u>to be appointed by CMD, NSTFDC, New Delhi</u> and the award of the arbitration, as the case may be, will be final and binding on both the parties. Such arbitration will be governed in all respect by the provision of the Arbitration and Conciliation Act, 1996 or later and the rules there under and any statutory modification or re-enactment, thereof. All	Recommended - to be mutually appointed by NSTFD & the Vendor.	As per the RFP.

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		Arbitration proceedings shall be held at New Delhi and the language of the arbitration proceedings and that of all documents and communications between the parties shall be in English.		
6.	22. GENERAL TERMS AND CONDITIONS	30. In case of any dispute, the decision of Chairman cum Managing Director (CMD) of NSTFDC shall be final and binding. Any dispute arising out of this agreement which cannot be amicably settled shall be referred to the sole arbitrator to be appointed by the CMD of NSTFDC and the arbitration would be governed with the provisions of the Arbitration and Conciliation Act 1996. The place of arbitration shall be at New Delhi and the language of arbitration proceedings shall be English.	Recommended - to be mutually appointed by NSTFD & the Vendor.	As per the RFP.
7.	3. Pre-Qualification Eligibility Criteria:	Point 9 - Bidder must have a Service Location /Office in Delhi-NCR.	Recommended to remove this as the point give undue advantage to the local Delhi based organizations and may result disqualification of good organization fitting all the criterion.	As per the RFP.
8.	3.3.3. Training Requirements	Training shall be provided to the users of NSTFDC at New Delhi. All necessary infrastructures for conducting the training will be provided by NSTFDC. The AMC would cover training of SCA employees in connection to the MIS platform as and when required.	Further estimates like tentative number of people to be trained, minimum duration of training etc. to be provided.	- Tentative number of the people includes employees of: (i) NSTFDC, and; (ii) SCAs - For NSTFDC total tentative number of person to be trained= 50 - For SCAs, total tentative number of person to be trained= 200 The above number is only tentative and may further increase or decrease.
9.	5.3. Source Code and Documentation	Transfer and Handling: Ensure a smooth transfer of the software to NSTFDC, including training for NSTFDC officials if required. Provide any additional details necessary for the effective handling and operation of the software.	Recommended that a duration of 15 days for exit management before the end of the contract be included.	<i>Please refer point 17 of this table.</i>

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10.	Annexure 1	The bidder must have completed at least 01 project each of Loan Management Software and Content Management System web-portal for financial institution under Government sector/ PSUs/financial sector	This may be changed to " Experience of developing and maintenance of software with organizations under Government Sector and /or PSUs during last five financial years."	Please refer point 1 of this table.
11.	Annexure 1	Point 9. Bidder must have a Service Location/ Office in Delhi-NCR.	Recommended to remove this as the point give undue advantage to the local Delhi based organizations and may result disqualification of good organization fitting all the criterion.	As per the RFP.
12.	Annexure 2	Point 8. Technology to be used: The proposed software to be developed using following technologies. Front End Tools : HTML, CSS , AJAX, JQuery ,Bootstrap Back End Tool : ASP. Net , C# Database: MS SQL server 2016 or above.	This point is irrelevant as per section 14.14. Evaluation Criteria, sub point - Demonstration Requirements Demo of CMS & LMS systems have been sought and also under section 16 - Timeline of project it is mentioned "Demonstration of existing application, Study & Submission of Customization Requirement Specifications (CRS) document", these suggest that customization of an existing solution is being sought. Thus adherence to this technology recommendation should not be there. If department wants the application to be developed from scratch in the recommended technologies, then the relevant changes should be done in the above mentioned sections.	As per section 14, the demonstration requirement in the evaluation criteria states about an indicative model of the LMS & CMS platform to assess the understanding of the tender requirements by the bidder. Whereas, under Section D- point 2 (8) of Technical/General Specifications for the Proposed Software Solution states about the proposed technologies to be used. [Also, please refer Sl. No.20 of this table.]
13.	A.4.	Location for Supply of Product, Services and Installation	Can we bid only for the development of LMS part of the RFP? If not, then can we partner up with a partner for development of the web portal (CMS)?	The Corporation has explicitly mentioned that the tender is for development of LMS and CMS. Hence, any partial service bidding shall not be considered for technical qualification.
14.	A.14.	Evaluation Criteria	We have our resources placed in Delhi for other customers, but we do not have an office in Delhi. We can place resources in the service location of NSTDFC, can we get relaxation on the Office in Delhi region?	As per the RFP.
15.	A.14.	Evaluation Criteria	Request confirming on whether the word "financial sector" includes non-PSU and non-Government Sector implementations done in the last five financial years.	Please refer point 1 of this table.
16.	A.16.	Timeline of the Project	What would be the score in this section if a company is ISO 27001 certified, but ISO 9001 and CMMi will be done in the future?	As per the RFP. [The marks will be allocated based on the document submitted on or before the last date of submission]

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17.	A.16; Section D- Point 2 (9)] & Annexure -2-Point 9	Application Software, Installation & Configuration	The timeline of the project is D0 + 75 days, but there is a point mentioned in the RFP, "proposed software to be hosted on vendor's staging server for a period of 12 months during development & implementation period." This is contradictory please clarify	- The development of the software platforms should be completed within the timeline as mentioned in the RFP. - After the completion (Go-Live) of the proposed software it will be hosted on vendor's staging server (MeitY empanelled company) for a period of 12 months (considered as first year of maintenance of the total period of 3 years) during development (subsequent defects removal and modifications if any) & implementation (including training, data migration, exit management, etc.) period.
18.	A.22.	GENERAL TERMS AND CONDITIONS	Can there be a relaxation in the one-time fee payment terms, like a 20% advance with the PO, 10% with CRS, 40% with the beta version & 30% on go-live?	As per the RFP.
19.	D. 5.	Deliverables for CMS Website and Loan Management Software (LMS) - - 5.1. Implementation and Functionality	Is there an exemption on the Bid-Processing fee for MSME?	The bidders registered under MSME are exempted from the EMD and bid processing fee. The bidder shall have to present valid certificates.
20.	D. 5.	Deliverables for CMS Website and Loan Management Software (LMS) - 5.3. Source Code and Documentation	The RFP specifically requires this to be developed using Drupal as the CMS. Is this is a necessary condition?	As mentioned in the RFP, the general/technical requirements are only tentative and subject to change during Customization Requirement Specification. However, the bidder needs to deploy the software in latest/updated version in all relevant areas.
21.	Annexure 2	Technology to be used	We never provide our IP as part of the contract. Would a SaaS model be preferred or other commercial model? pls confirm	Intellectual Property (IP) rights and source code rights for the software will be fully transferred to the department upon project completion.
22.	Annexure 4	Financial Bid	The RFP mentions the front end tools: HTML, CSS , AJAX, JQuery ,Bootstrap Back, and backend tools: ASP.NET, C# to be used in the solution Is there flexibility for Angular and .NET core based solution?	<i>Please refer point 20 of this table.</i>
23.			is the STQC certification mentioned in the commercials mandatory? Is any other testing agency acceptable?	Yes, STQC certification is mandatory.
24.	3.Pre-Qualification Eligibility Criteria>> Point no. 5	The bidder must have completed at least 01 project each of Loan Management Software and Content Management System web-portal for financial institution under Government sector/ PSUs/financial sector.	The bidder must have completed at least 01 project of Loan Management Software/Finance Management Software/Inventory Management Software/Content Management System web-portal for financial institution under Centre or State Government Department/ PSUs/financial sector	The bidder must have completed at least 01 project each of Loan Management Software and Content Management System web-portal for financial institution under Government Sector/ PSUs/ any government undertakings/private sector.

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25.	14. Evaluation Criteria>>Point no. 6	Presentation on the Bidder's Approach and Methodology	Technical proposal explaining their understanding of the objective of the project, approach, methodology (in line with the technical requirements as per the Annexure 2 and scope of work) and work plan. The presentation would entail following elements: • CMS Demo (for web-portal) Dynamic functionalities; LMS/FMS Demo (for loan management/Financial Management) - Dynamic functionalities; Flow Chart-Loan/Financial Software Process; Algorithm and technical implementation; Detailed explanation of Security measures and data protection for loan data. • Overall presentation and communication on approach, methodology (in line with the technical requirements as per the Annexure 2 and scope of work) and work plan.	• It will be considered, if it is relevant to the scope of the tender.
26.	Demonstration Requirements	The bidders will be required to deliver a brief presentation (20 minutes for presentation followed by Q&A) covering the following: 1. Company Profile; 2. Scope of Work Understanding for both the Website and Loan Management Software. The presentation would entail elements such as: CMS Demo (for web-portal)-Dynamic functionalities; LMS Demo/Financial demo (for loan management/Financial management) - Dynamic functionalities; Flow-Chart-Loan Software Process; Algorithm and technical implementation; Detailed explanation of Security measures and data protection for loan data. 3. Approach and Work Plan, including design and architecture; 4. Relevant Case Studies and Client References.	The bidders will be required to deliver a brief presentation (20 minutes for presentation followed by Q&A) covering the following: 1. Company Profile; 2. Scope of Work Understanding The presentation would entail elements such as: CMS Demo/ (for web-portal)-Dynamic functionalities; LMS Demo/Financial demo (for loan management/Financial management) - Dynamic functionalities; Flow-Chart-Loan Software Process; Algorithm and technical implementation; Detailed explanation of Security measures and data protection for loan data. 3. Approach and Work Plan, including design and architecture; 4. Relevant Case Studies and Client References.	• It will be considered, if it is relevant to the scope of the tender.
27.	Pg. No.- 14 Section 2	The bidders registered with MSME, are exempted for payment of EMD, if they produce a valid certificate.	We are registered with MSME as MEDIUM Enterprise. Are we exempted from EMD and Bid Processing fee. Please clarify	• Please refer point 19 of this table.
28.	Pg. No.- 17 Section 3, point no. 5	The bidder must have completed at least 01 project each of Loan Management Software and	Requesting to include Private Sector experience also	• Please refer point 24 of this table.

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		Content Management System web-portal for financial institution under Government sector/ PSUs/financial sector.		
29.	Pg. No.- 28 Section 3, Clause 5	APIs and Integrations: Integrate with other systems and APIs, such as databases or third party services, as needed.	What is the volume of Data and how is accessibility/connectivity with other system APIs and Database	The Corporation engages State Channelizing Agency spread across India. The data traffic may depend upon the loan proposals received annually which is approx. ranges between 100 to130 loan proposals.
30.		General	Is current system using any third-party OTP/MFA provider for Authentication?	No
31.		General	What is the size of Change Request every Month	The areas of change request expected can be inferred from RFP. The frequency of such changes may depend upon future requirements.
32.		General	What is the size of users	The Corporation is in association with more than 50 implementing agencies. The user size including NSTFDC would be around 250 users.
33.		General	Is Current Application supported with Web or Mobile or both	Web based
34.		General	What is the size of tickets in a Month/Quarter	The number of tickets would depend upon the number of loan proposal received. Currently, the average loan proposal received is 20 per week.
35.	Pg. No.- 27 Section D(SOW), Point 2 ,Clause 9	Hosting & Deployment: The proposed software to be hosted in NSTFDC, central server after Go Live. However the proposed software to be hosted on vendor's staging server for a period of 12 months during development & implementation period.	Where is current Application hosted	The new platforms will be hosted as per the RFP.
36.	Pg.No.-49 2	Pre-qualification Criteria: 2. The bidder should be a Company registered under Companies Act, 1956 and Registered with the GST Authorities for at least 05 years.	We request NSTFDC to consider Company registered under Companies Act, 1956/2013 also. As all the companies registered after 2013 are under Companies Act, 2013.	The bidder should be a Company registered under Companies Act, 1956/ 2013 and Registered with the GST Authorities for at least 05 years.
37.	Pg.No.-54 5, 6	5. Server (One Year) in Ministry of Electronics and Information Technology (MEITy) empaneled company 6. Maintenance (3 Years)	Is the Contract term 3 years?	The AMC contract will be for 3 years as mentioned in the tender.
38.	Pg.No.-28 9	Hosting & Deployment: The proposed software to be hosted in NSTFDC, central server after Go Live. However the proposed software to be hosted on vendor's staging server for a period of 12 months during development & implementation period.	Our Understanding: Staging Server during Development period (12 Months) should be Meity Cloud. We have to provide the cloud, OS, Database etc. during this period. After Go-live, it will be hosted on NSTFDC central server and NSTFDC will take care of OS, Database and	Please refer Sl.No.17 of this table.

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			maintenance of servers etc Is our understanding right?	
39.	Pg.No.-38 5.3 & 5.4	5.3. Source Code and Documentation Source Code: Deliver the fully functional and latest version of the source code for the Loan Management Software. The source code must be complete, well-documented, and provided to NSTFDC upon project completion 5.4. Ownership and Confidentiality, Ownership: The Loan Management Software developed will be the sole property of NSTFDC. All rights, including intellectual property rights, will be transferred to NSTFDC upon project completion. · Non-replication: The tenderer shall not copy, replicate, or use the developed software for any other purposes outside the scope of this tender. The software is intended exclusively for NSTFDC and should not be used or distributed elsewhere.	Considering product companies like us already have a LMS solution and deployed the solution with multiple financial institutions, giving source code, Ownership is not a viable solution. We request NSTFDC to allow subscription based offerings as well.	As per the RFP.