



RFP Selection of Vendor for Implementation of Entity Management System (EMS).

[RFP NO: CO: BOBCARD/IT RFP/2024-25/04]

Sr. No.	Pg No	Point No	Tender Original Clause	Clarification	Request for Change / Modification / Addition / Deletion	BOBCARD Responses
1	8	2.0	Create UCIC at PAN level within BOBCARD proprietary portfolio linking all BOBCARDS proprietary account relationships under 1 UCIC		The CDE's like first name, last name, fathers name, dob, mothers median name, address, pan details are important, we would like to understand if any dimensions of data quality process is pre-processed or is expected us to process the data.	LIST is for illustrative purpose there might be updation in it which will be discussed in future during scoping call
2	7	2.1	Requirements Summary- Intent		Will the EMS need to integrate with legacy systems? If yes, could you share details about those systems?	Yes , System names will be provided during scoping call.We might integrate to 2/3 systems to start with
3	9	2.2	Language		Please clarify the specific requirements for supporting certain communication templates in Hindi? Additionally, should the solution support dynamic content translation, or will the templates be pre-defined?	Required in English
4	10	2.3	Data Integration		Could you specify the sources of data that will be integrated into the proposed Entity Management System?	It will be core system and on-boarding system
5	10	2.4	Requirements Summary- Training		How many employees are expected to undergo training, and what are their roles?	Yes and roles will be provided during implementation
6	11	3.2	Project Scope		How many systems or databases will provide data for integration into the EMS? Kindly share details, if available, regarding the types of systems (e.g., core banking systems, customer management systems) and the nature of the data they contain.	We might integrate to 2/3 systems to start with.It Will customer data with demographic
7	10	3.3	Interface & Integration requirements		Will BOBCARD provide test data for development and testing phases, or is the vendor expected to generate synthetic data?	Yes
8	12	3.5	Implementation Methodology		Are there any specific documentation standards for FRSM/other documents that need to be followed?	Standard market practice to be followed
9	13	4.3	Bidders are required to submit a Bid Security/ Earnest Money Deposit (EMD) for Rupees 10 Lac by way of RTGS/Online transfer		As our company is registered as an MSME, we are exempt from submitting Bid Security (EMD) as per government norms. Could you please confirm if the EMD requirement can be waived for MSME bidders in line with the applicable policies?	For MSME Vendor the tender fees & EMD Exempted on proper submission of certification.
10	5	1.7	Last date & time for submission of Bids 04th February 2025 at 03:00 pm		Is there any possibility of extending the submission deadline one week beyond 4th February to allow bidders additional time for preparation and submission of a comprehensive response?	Extention done till 17th Feb, 3:00 pm
11	Eligibility Criteria	Business Operations	Bidder must have provided/done similar service any 2-3 of the NBFC / Financial Institute or Banks.		Can the eligibility criteria requiring experience with 2-3 NBFCs, Financial Institutions, or Banks be relaxed to also consider relevant experience in the telecom sector, given the similarity in scale, compliance requirements, and operational complexity?	RFP clause cannot be change.
12	11	4	The Bidder has to size the Entity Management Solution covering hardware, software & services to ensure availability, scalability, redundancy and performance of the Entity Management Solution,		We understand the bidder's scope is to supply only the softare for EMS. However the required Operating Environment (Hardware, 3rd Perty Software, Tools) will be recommended by the Bidder and procured by BoBCard. Please clarify.	Yes
13	11	4	The Bidder has to size the Entity Management Solution covering hardware, software & services to ensure availability, scalability, redundancy and performance of the Entity Management Solution,		Please advise it has to be an on-premise OR Cloud environment solution.	On premise and On cloud then on BOBCARD cloud(GCP)
14	15	VII	All terms and conditions, payments schedules, time frame for implementation, expected service levels as per this RFP will remain unchanged unless explicitly communicated by Company in writing to the Bidders.		Please advise what is the time frame for the implementation / go-live phase.	45 days
15	Appendix 01	CAPEX	8 Dedicated Support		Please advise what support to be considered in this?, viz. Only AMC support for issues / bugs fixing (L3) OR Operations Support as well for day-to-day application running (L1, L2)	Recommend both for 1st year
16	5	1.7	Item no. 11 under Important Details: Bid Security (EMD): Rs. 10 Lakhs	Request to reduce the EMD to Rs.5 lakhs	Request to reduce the EMD to Rs.5 lakhs	RFP clause cannot be change.
17	7	2.1	High Level Scope: Point No.6 of 2.1 Intent: Dedupe Scenarios (Business Logics)	We request BoB card to elaborate this item.	Request to elaborate Dedupe Scenarios.	Self dedupe in system and cross dedupe in multiple system
18	8	2.1	Proposed steps - Existing customer base: Create UCIC at PAN level within BOBCARD proprietary portfolio linking all BOBCARDS proprietary account relationships under 1 UCIC	Does it mean creating UCIC for BoBcard at PAN India Level or based on Permanent Account Number (PAN)? Pl. clarify	Requested for clarification. Posidex creates UCIC based on demographic attributes of customer data. Having an identified further suppliments creation of UCIC.	Not able understand the question
19	8	2.1	Proposed steps - New customer: First dedupe of existing customer relationship to be run to identify and extract existing UCIC	On what basis customer need to be identified and deduped. Clarification requested.	Requested for clarification.	Not able understand the question
20	9	2.2	Year on Year Volume Projections (In Lac)	Whether the volume refers to unique customer base of BoB Card (OR) Volume of customer records? Our licensing depends on volume of customer records which would be higher than unique customer count (because each customer may have multiple records within the system)	Volume projections should be actual volume of total customer records in the base/ various source systems.	Not able understand the question
21	39	Annexure-1 (B) 7	The Bidder should have an annual financial turnover of INR 100 CR. or above in average of the last three financial years from operations in India	We need reduction of annual turnover limit to Rs.35 Crores	We are the leading Entity Management Solution compnay in the country and serving many large banks and 10 of the 15 Upper Layer NBFCs notified by RBI. Because of high eligibility limit, we are not able to bid for the RFP. Request BoB Card to reduce the annual turnover limit to Rs.35 Crores.	RFP Clause change to INR.25CR and addendum can be uploaded for the same.

22		New Point	New Point reg. Hardware - Not part of RFP	RFP is open-ended wrt hardware. We think, it can be on-premise deployment (OR) cloud solution. If bidder chooses to deploy solution as a SaaS (Software as a Solution) , the account created should be in the name of 'BOB Card' and it should be Single tenant account. Pl. clarify.	Requested for clarification/ additional information reg. hardware deployment by the bidder.	Whether bidder is okay with on-premise and cloud
23	11	4	The Bidder has to size the Entity Management Solution covering hardware, software & services to ensure availability, scalability, redundancy and performance of the Entity Management Solution, and to meet technical and functional requirements as per the terms of the RFP within the timeframe prescribed by the Company.	would request BOB Card to consider software as a service (SAAS) offering in public cloud as hyperscaler environment gives BOB Card application the resiliency , high availability of the application workload , high fault tolerance and auto scaling of infrastructure. we would request to consider below point in the technical compliance:- 'Infrastructure deployment will be sole responsibility of the OEM or the Solution provider whether Solution provider wishes to deploy it in on Public Cloud or ON-Premises. If Solution provider chooses to deploy solution as a SaaS (Software as a Solution) , the account created should be in the name of 'BOB Card' and it should be Single tenant account.		Kindly propose in solution
24	17	4.5(15)	However, the selected Bidder shall install and commission the solution, in terms of this RFP, at locations designated by Company or at such Centers as Company may deem fit and the changes, if any, in the locations will be intimated to the Bidder.	Does BoB Card plan to host the EMS system on premise or on cloud? In case of cloud, do you have any preference.		Cloud preference in GCP but on-premise solution are also allowed
25				We assume that all infrastructure & DBA related support will be owned by BoB Card IT team. The implementation vendor will get the required infrastructure specifications for installing the OEM tools		Yes
26	21	5.10 (3,4)	3. The Bidder while furnishing the cost under the above heads must furnish the split up cost particulars of all major components/line items under each head. 4. The commercial bid is obtained for all the solutions and Company will place a single order after finalizing the Bidder.	We want to procure a license of a suitable OEM tool to implement this EMS solution. Overall ownership and governance of the engagement will be managed by our team and we will have another subcontract with OEM vendors for required tool Support. Please confirm if you are fine with this approach		RFP clause cannot be change.
27	7	2.1	Corporate Cards to be considered with a separate UCIC: Customers having corporate cards and their credit exposure will not be considered under UCIC held by customer in Individual	Can you please confirm that if the solution needs to cater for both B2B & B2C customers?		Both
28				We anticipate that the customer entity will comprise approximately 150 attributes out of which 40% will be business critical. Please confirm		Depends on use cases
29				We assume that assess and implement Data Quality rules for Business critical attributes will be part of scope. Please confirm		Define data quality rules
30				We assume that 3rd party data enrichment (like Dun & Bradstreet, etc) is not in scope. Please confirm		Not able understand the question
31	8	2.1	Proposed steps - Existing customer base <input type="checkbox"/> Create UCIC at PAN level within BOBCARD proprietary portfolio linking all BOBCARDS proprietary account relationships under 1 UCIC <input type="checkbox"/> Similarly run dedupe against BOBCARD Co-brand portfolio to identify and merge the account relationships under UCIC <input type="checkbox"/> Simultaneous create UCIC for distinct customers in BOBCARD One Co-brand portfolio <input type="checkbox"/> Maintain central repository of allocated UCIC. Reverse flows into core system and other systems considering the scope. Proposed steps - New customer <input type="checkbox"/> First dedupe of existing customer relationship to be run to identify and extract existing UCIC <input type="checkbox"/> If existing, flow to respective system for tagging the application/ applicant <input type="checkbox"/> If new, store and create UCIC, flow to respective system for tagging the application/ applicant	Would the new OEM tool to enable the EMS functionality be the TO-BE platform for onboarding and maintaining customer master data? Or the source of entry for customer master will remain AS-IS?		NO
32	8	2.1	<input type="checkbox"/> Create UCIC at PAN level within BOBCARD proprietary portfolio linking all BOB Card proprietary account relationships under 1 UCIC <input type="checkbox"/> Similarly run dedupe against BOBCARD Co-brand portfolio to identify and merge the account relationships under UCIC <input type="checkbox"/> Simultaneous create UCIC for distinct customers in BOBCARD One Co-brand portfolio <input type="checkbox"/> Maintain central repository of allocated UCIC.	Please confirm if BoB Card would like to consolidate customers across existing BoB Card, Co-Branded Portfolio and ONE Co-Branded Portfolio only?		Yes
33	9	15	Ready MIS on UCIC level exposure for monitoring, measurement and mitigation perspective	As a part of Entity Management System proposal engagement, is there any expectation to build any MIS/ analytical reports?		Yes

34	10	2.3	1. The selected vendor will be responsible for successful data integration with existing customer data available with the Company. 2. The selected vendor will be responsible for developing integration scripts, upload scripts, testing, and rectification with the electronic data available in the Company's system.	Does BoB Card have an existing Integration tool, or would the vendor propose a integration tool for implementing the integration requirements?		Yes
35	11	3.3.	Interface & Integration requirements 1. API integration 2. Data integration 3. Bulk upload 4. Front End	What would be the interfacing systems? (no of inbound and outbound integrations)		ESB
36	11	3.3.	Interface & Integration requirements 1. API integration 2. Data integration 3. Bulk upload 4. Front End	How is the MDM/EMS tool integrated (Realtime/Batch) with other systems		Yes
37	11	3.3.	Interface & Integration requirements 3. Bulk upload 4. Front End	Do you expect business users to onboard/edit customer data directly from the Entity Management system down the line.		No
38	11	3.3.	Interface & Integration requirements 4. Front End	Do you expect a Data Stewardship UI developed for various operations like manual merge, data update etc?		Yes
39	11	3.3.	Interface & Integration requirements 4. Front End	Do you anticipate requiring business process workflows to facilitate the creation, editing, deletion, and manual merging of customer data through the front-end user interface?		Yes
40	11	3.3.	Interface & Integration requirements 4. Front End	Do you foresee a need for business users to access and view data in a hierarchical structure? If so, do you have any specific number of hierarchies to be maintained/configured.		Yes
41	11	3.3.	Interface & Integration requirements 4. Front End	Any data masking/privacy functionality to be configured, so authorised users can only see confidential customer data?		Yes
42			General Question	Can the vendor implement the program using a hybrid model, involving on-site visits to the BoB office as needed, while conducting the majority of the development work from vendor's premises?		Yes but with BOBCARD Information security framework
43	5	1.7	Last date & time for submission of Bids 04th February 2025 at 03:00 pm and later extended till 11th February 2025		Is there any possibility of extending the submission deadline by another two weeks beyond 11th February to allow bidders additional time for preparation and submission of a comprehensive response?	Extension done till 17th Feb, 3:00 pm
44	8	2.1	Requirements Summary - Intent - Business requirement: Point 2 - Data Integration - consolidate customer information from various sources into a centralized database, assigning unique codes to each customer.		With how many systems/data source does this EMS system needs to be integrated, Please list the names of those applications/data source.	It will discussed during solution discussion with selected partner
45	9	2.2	Year on Year Volume Projections		The volumetrics and data fields considered have not been provided. It is unclear whether the projected number refers to crores of records or customers. Could you please clarify?	In Lac
46	10	2.3	Data Integration - consolidate customer information from various sources into a centralized database, assigning unique codes to each customer.		Could you specify the sources of data that will be integrated into the proposed Entity Management System?	It will discussed during solution discussion with selected partner
47	10	3.2	Project Scope		The dimensions of data quality and data governance have not been mentioned for maintaining data quality as part of entity data management. Could you please provide clarity on these aspects?	Before uploading it pre-check should be done before upload and Standard practice to be adhered for Data Quality
48	Annexure 1	Eligibility Criteria (07)	The Bidder should have an annual financial turnover of INR 100 Cr. or above in average of the last three financial years from operations in India		We estimate the project cost (Estimated Bid Value) to be in the range of ₹5-10 Cr, based on the EMD (typically 1-2%). Therefore, setting the average turnover requirement at ₹100 Cr is excessively high and does not align with GFR procurement guidelines. We kindly request you to reconsider and revise the turnover criteria to ₹50 Cr per annum	RFP Terms cannot be changed.
49	Annexure 2	Technical Evaluation	Completion of specific regulatory compliance or certifications related to the EMS and to engage with NBFC like BOBCARD.		We request you to consider both completed and ongoing experience in EMS (Data Deduplication) services across NBFCs, Banks, Insurance, Telecom sectors and PSU	Please provide relevant to Banking
50	Annexure 2	Technical Evaluation - Relevant Credentials	Work Completion Letters from customer		Considering the NDA clause with schedule banks and insurance companies, we request you to accept self-certified or statutory auditor issued (UDIN) work progress or completion letter in-lieu of customer experience letter. BoB may verify the information with customer through official email/correspondence.	We need atleast 2 reference
51	Appendix 05, 06	Appendix 05, 06	Appendix 05, 06 are missing in the tender document. Smiliary there is mention of Appendix 11 and Appendix 10 in Section 5.4. But we believe it is not relevant to as the same has been taken care through Appendix 4 of this tender.		Appendix 05, 06 are missing in the tender document. Please share the same if they are relevant.	Details can be provided on companies letterhead in standard format