

Replies to the pre bid queries to GeM Bid ref: GEM/2023/B/3551132 dated 09/06/2023 for Selection of Vendor for providing free credit information score to new existing customers of bank through ai1 app and internet banking for a period of 2 years.

Sl. No	GeM Bid Clause	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 23	Annexure - 2 Scope of Work	The solution should adhere to all security guidelines of the Bank.	CHM is an ISO 27001 certified organization and have an ISMS implemented. CHM will follow its own guidelines, policies, and procedures. What are the security guidelines of the Bank that CHM will have to adhere to?	RBI guidelines on security should be adhered.
2	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 2.1	Introduction-Penalties/Liquidated Damages	The Bank will impose liquidated damages of 5% per week or part thereof of the total cost of the project payable to the bidder, for delay in not adhering to the time schedules for commitments under each activity under Clause 4.2. However, total charges payable will be limited to 20% of the total charges of the project.	Clause is Unreasonable & reference to 4.2 is not clear	Please read this clause as "The Bank will impose liquidated damages of 5% per week or part thereof of the total cost of the project payable to the bidder, for delay in not adhering to the time schedules for commitments under each activity under Clause 1.2. However, total charges payable will be limited to 20% of the total charges of the project."



3	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 13.2.1	General Conditions-Indemnity	All indemnities shall survive notwithstanding expiry or termination of the contract and bidder shall continue to be liable under the indemnities	Indemnities should be limited for Service provided as per contract period	Bidders to comply with RFP/ GeM bid terms and condition.
4	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 2	Annexure-2 Scope of Work	The CIC Report should contain the below data points (non-exhaustive): a) CIC score b) Personal Information c) Contact Information d) Employment Information e) Loan account Information including credit cards f) Score analysis g) Credit education	Please elaborate on what do we mean by credit education	Credit education is not a data point but a functionality to educate customer to maintain a good credit score
5	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 13	Annexure-2 Scope of Work	Bank should get access to the customer's credit portfolio including (but not limited to) user statement, credit repayment history, phone number, email id etc.	Please elaborate on what do we mean by user statement	A report providing data on the number of times the customer has enquired for the loan by approaching other Bank's & NBFC's.



6	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 29	Annexure-2 Scope of Work	The service provider should enable analytic reports at mutually agreed intervals to bank. The reports should be highlight the details on the benefits by enabling the feature in digital channels	Please provide more clarity on below point: The reports should be highlight the details on the benefits by enabling the feature in digital channels	A report providing data on the number of customers availing the facility, number of NTB customers. Loans availaed in our Bank & other Banks. insight of usage of the facility including hidden business oppurtunities gained/lost to be given on monthly basis
7	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023A TC Point no 31	Annexure-2 Scope of Work	Provide summary of alerts to understand the velocity and type of stimuli and review for course correction and appropriate action.	Please provide more clarity on below point: Provide summary of alerts to understand the velocity and type of stimuli and review for course correction and appropriate action.	A report on the number of hits, Downloads, success, failure, new onboarded customers, existing customers.
8	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 2	Annexure-2 Scope of Work	The CIC Report should contain the below data points (non-exhaustive): a) CIC score b) Personal Information c) Contact Information d) Employment Information e) Loan account Information including	Employment Information is not available in Bureau data- base. Please elaborate about Credit Education Parameter .	Employment Information is optional Credit information as explained in point 4



			credit cards f) Score analysis g) Credit education		
9	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 10	Annexure-2 Scope of Work	The bidder should provide access to credit score to existing customers without authentication and seeking customer data from the Bank.	We expect OTP authentication of phone number at Bank's end.	Post login, OTP should not be prompted. There should be a seamless journey through MB, IB. For Whatsapp, SMS for registered customers, necessary authentication mechanism shall be arrived.
10	GeM bid ref. No. GEM/2023/B/3551132 dated 09/06/2023 ATC Point no 11	Annexure-2 Scope of Work	The bidder should handle the payment process for customers who have exhausted the free downloads.	Payment Option is not Available with us, alternative needs to be discussed	Bidder should enable payment screens and reconciliation files to be shared.

Date: 21/06/2023
Place: Bengaluru


DEPUTY GENERAL MANAGER


