

S no.	Section	RFP Clause	Query	Response
1	2. Control Sheet table	Last date, time & Venue for submission of Bid 09-04-2025, Time 05:00 PM IT Department, Head Office J&K Grameen Bank, Narwal Jammu – J&K	Kindly request to confirm whether online bid submission is allowed (through email)	No
2	2. Control Sheet table	Date and Time of Technical Bid & Commercial Bid Opening a. Technical Bid – 10-04-2025 Time: 05:00 PM b. Commercial Bid opening date will be intimated to the Bidder/s qualifying in Technical Bid in due course.	Kindly request to confirm whether any virtual meeting link can be shared for the bid opening?	Yes
3	2. Control Sheet table	Place of opening of Bids IT Department, Head Office J&K Grameen Bank, Narwal Jammu – J&K	Request to conduct online bid opening also	Yes
4	4.1 Scope of work		Is there a requirement for integration with external tools (e.g., HRMS, Core Banking, ERP)?	Bank doesnot require any external integration.
5	4.1 Scope of work		Kindly confirm if any specific customization is expected beyond the modules mentioned in the RFP (DAK, File, Office Notes, Workflow, etc.).	Customization is required to be done for the modules mentioned in scope.
6	4.1 Scope of work		Will the Bank provide detailed BRDs (Business Requirement Documents) for each module before implementation?	BRD will be finalized with the selected bidder.
7	4.1 Scope of work		Are any modules expected to be deployed in Phase 2 or subsequent rollouts?	No deployment shall be only as per the Scope mentioned in RFP.
8	4.1 Scope of work		Are bidders allowed to propose optional add-ons or only quote strictly as per scope?	The bidder shall atleast be able to fulfill the minimum requirements mentioned in the scope of RFP.
9	4.1 Scope of work		Is onsite presence required during implementation, or will remote deployment be acceptable?	Implementation can be carried out offsite, however, if any requirements arise, a resource must be deployed on no additional cost to the bank.
10	4.1 Scope of work		Does the Bank have a centralized document storage or DMS that needs to be integrated?	Yes, however bidder is open to propose separate DMS for this requirement.
11	4.1 Scope of work	User and Role-Based Hierarchical Access The system enforces hierarchical access for different users.	Please confirm if role-based access should be configurable dynamically to accommodate future organizational changes?	Yes

12	4.1 Scope of work	Notifications and Reports The system should provide real-time notifications and alerts.	Does the Bank require integration with external messaging services such as WhatsApp for alerts?	No, external integration shall be as per the scope.
13	4.1 Scope of work	Interfaces The solution should integrate with Bank's Email/SMS for OTP authentication.	Please provide details on the current Email/SMS gateway provider for integration feasibility?	Shall be shared with successful bidder.
14	4.1 Scope of work	The workflow master dictates how approvals are structured.	Should the system support both sequential and parallel approval workflows?	Yes
15	4.1 Scope of work	Office Notes require structured approval workflows.	Should Office Notes have versioning and audit trails for compliance tracking?	Yes
16	4.1 Scope of work	The system should allow tracking of file movement.	Is there a requirement for barcode/RFID-based tracking for physical documents linked to digital records?	No
17	4.1 Scope of work	This document outlines the system requirements, including the sub-modules and features necessary for the successful implementation of the e-OFFICE solution	Can the implementation be done in a phased manner (e.g., core functionalities first, followed by enhancements)?	Implementation can be done in phased manner, but go-live will be considered on one go.
18	4.1 Scope of work	The Dashboard Report provides users with a graphical overview of pending work items and approval statuses.	What are the key performance indicators (KPIs) or metrics you would like to track through the reporting dashboard (e.g., document processing time, approval, turnaround time)?	Major KPI's are required for tracking.
19	4.1 Scope of work	The Notifications & Reports system in e-Office is essential for workflow monitoring, timely approvals, and efficiency tracking.	Do you require any custom reports or analytics features that need to be incorporated into the system?	Yes, as per the requirements of the bank.
20	4.1 Scope of work	E-office solution : Key aspects : Electronic diarization (tracking)	Can you please elaborate the type of document that is to be tracked here?	Document as mention in the scope of RFP.
21	4.1 Scope of work	Calendar feature	We understand that purpose of the Calendar feature is to ensure that users can take appropriate action on Dak/E-Notesheets pending with them on time. If the understanding is correct, please confirm that purpose of the functionality is to ensure that users get notified about due dates (if any) on time.	Yes

22	4.1 Scope of work	The system grants different levels of access based on roles. Lower-level users, such as entry-level Employees or operations staff, can create and submit documents/notes but cannot approve them. Mid-level users, such as department heads, have the authority to review and modify documents/notes before they are forwarded to the next level. Senior-level users, such as executives or top management, have the highest level of access, allowing them to approve, reject, or escalate files based on organizational requirements.	Procedurally, a note initiator puts the first note and users added in the workflow provided there approvals. Every note once signed by corresponding users should be non-editable and should be stored in a way that is legally admissible i.e. digitally signed version. Please confirm whether the understanding is correct regarding expectations from the referred paragraph?	Yes
23	4.1.4 Office Note Management	The Office Note can be linked to existing files, DAKs, or enclosures to maintain proper referencing.	How to link office notes to File ? All office notes are to be a part of a file ?	Yes
24	5. Eligibility Criteria	The bidder should have a minimum sales turnover of Rs. 3 Crores per year during last 2 years to apply for the bidding process. This must be the individual Company's turnover and not that of any group of Companies.	On account of complexity of the assignment and importance of quality deliverables , we request the department to consider the minimum turnover of bidder to be more than 100 Crore. This will help create benchmarks and incentivise quality bidders.	The eligibility criteria is as per the RFP issued by the bank.
25	5. Eligibility Criteria	5.5. The bidder should not be blacklisted by any Govt. Organization/Scheduled Commercial Bank.	We request to change it to "Bidder should not have been blacklisted by any of the State or Central Government Organizations as on bid submission date"	The eligibility criteria is as per the RFP issued by the bank.
26	5. Eligibility Criteria	The bidder should either own the IPR (Intellectual Property Right) for the solution offered or should be an authorized SI (System Integrator) of the OEM (Original Equipment Manufacturer).	We have clarification , what it mean by authorized SI , it seems there is a need of COTS product. We request to include open source clause as Govt of India is promoting open source products and request you to remove this.	The eligibility criteria is as per the RFP issued by the bank.

27	5. Eligibility Criteria	The bidder should have implemented the proposed solution/or any similar workflow based approval system in at least one reputed company/BFSI in India.	Kindly request the bank to consider the solution implemented globally also into consideration. <u>Request for Amendment:</u> The bidder should have implemented the proposed solution/or any similar workflow based approval system in at least one reputed company/BFSI in India/Global.	The eligibility criteria is as per the RFP issued by the bank.
28	5. Eligibility Criteria	MSEs / Startups are exempted from paying Tender fee and EMD. Bank may also exempt startups (as defined by Department of Industrial Policy and Promotion- DIPP) from meeting the qualification criteria in respect of prior-experience and/or prior-turnover subject to meeting of quality and technical specifications of the requirement for which necessary relevant documents shall be submitted by such bidders.	Kindly request the bank to consider providing the exemption to MSEs also as per GOI guidelines. <u>Request for Amendment:</u> MSEs / Startups are exempted from paying Tender fee and EMD. Bank may also exempt startups (as defined by Department of Industrial Policy and Promotion- DIPP) <u>and Micro or Small Enterprises (as per the Public Procurement Policy for MSEs Order, 2012)</u> from meeting the qualification criteria in respect of prior-experience and/or prior-turnover subject to meeting of quality and technical specifications of the requirement for which necessary relevant documents shall be submitted by such bidders.	The eligibility criteria is as per the RFP issued by the bank.
29	5. Eligibility Criteria	Eligibility Criteria: Point No. 4- The bidder should have net profit during each of the last 2 years to apply for the bidding process	Our company is a US MNC and has invested heavily in India in last few years. Request you to please change the clause to -- The bidder should have positive net worth/ Positive Operating profit during each of the last 2 years to apply for the bidding process.	The eligibility criteria is as per the RFP issued by the bank.
30	5. Eligibility Criteria	The bidder should have implemented the proposed solution/or any similar workflow based approval system in at least one reputed company/BFSI in India.	We Suggest to please consider the relevant experience of OEM also, and revise the clause to The bidder/OEM should have implemented the proposed solution/or any similar workflow based approval system in at least one reputed company/BFSI in India.	The eligibility criteria is as per the RFP issued by the bank.
31	7. Earnest Money Deposit	The Bidder(s) must submit Earnest Money Deposit online before last date of bid submission	As per the provisions of the Public Procurement Policy for Micro and Small Enterprises (MSEs), 2012 for EMD Exemption to the MSE Bidder. We would request J&K Bank to consider exemption for the same.	The same is already mentioned in RFP.

32	8. Performance guarantee		<p>The bank has requested a Performance Bank Guarantee (PBG) for 5 years, amounting to 10% of the order value, to be submitted after receiving the Purchase Order (PO). Instead of submitting a 10% PBG upfront, can we propose retaining 10% of the order value with the bank for 5 years post project completion—meaning we would receive 90% of the payment upon completion and claim the remaining 10% after 5 years? Is this alternative acceptable, or does the bank mandate submission of the 10% PBG at the time of PO issuance? Also, is the PBG requirement from the bank itself or from the client? Lastly, under the Start-up India scheme, are there any exemptions available from furnishing a Performance Bank Guarantee? Kindly confirm.</p>	<p>Bank is open to discuss the same with the successful bidder in future.</p>
33	15. Evaluation Process	Technical Bids QCBS:70:30	<p>The department is requested to modify the QCBS to 80:20 to have a quality selection of Bidders</p>	<p>Evaluation process shall remain as per RFP.</p>
34	15. Evaluation Process	<p>The Bank may at its discretion conduct reverse auction. A reverse auction event will be carried out by an agency appointed by the Bank, among the Technically Qualified Bidders, for providing opportunities to the Bidders to bid dynamically.</p>	<p>Kindly provide details about the reverse auction method and confirm if the final L1 Bidder is purely selected based on the lowest commercial bid? If not request the bank to provide the technical score of the bidders also before the reverse auction process.</p>	<p>Reverse auction shall be as per the discretion of the bank, post opening of commercial bids. However technical score shall be shared with individual vendor before reverse auction.</p>

35	15. Evaluation Process		<p><u>Request for Addition of Purchase Preference Clause for MSEs:</u> Kindly request the bank to provide the following selection process for MSEs who are participating in the tender. (i) Price quotation in tenders: In tender, participating Micro and Small Enterprises, quoting price within price band of L1+15 percent shall also be allowed to supply a portion of requirement by bringing down their price to L1 price in a situation where L1 price is from someone other than a Micro and Small Enterprise and such MSE shall be allowed to supply up to 25 per cent of total tender value. (ii) In case of more than one such Micro and Small Enterprise, the supply shall be shared proportionately (to tendered quantity). (iii) In case of tender item cannot be split or divided, etc. the MSE quoting a price within the band L1+15% may be awarded for full/ complete supply of total tendered value to MSE, considering the spirit of the Policy for enhancing Govt. Procurement from MSEs.</p>	Evaluation process shall remain as per RFP.
36	19. Commercial Bid	LICENSE / SUPPLY / INSTALLATION/CUSTOMIZATION/ TRAINING/ SUPPORT & MAINTENANCE OF E-OFFICE SYSTEM WITH 1 YEAR UNDER WARRANTY	The department should specify if there are any trainings required to be provided by vendor otherwise the same may have financial implications further. Kindly elaborate .	Technical online training should be provided to core IT team as per requirement.
37	19. Commercial Bid	The solution will be under AMC for 4 years after implementation.	Do vendor need to setup a helpdesk or deploy resources to address/support the users with their issues/problems while using the eOffice solution? Please confirm.	Remote level support shall be provided by vendor through helpdesk. However other channels should be available like email, on call etc.
38	19. Commercial Bid	FORMAT FOR COMMERCIAL BID 1. LICENSE / SUPPLY / INSTALLATION/CUSTOMIZATION/ TRAINING/ SUPPORT & MAINTENANCE OF E-OFFICE SYSTEM WITH 1 YEAR UNDER WARRANTY	Kindly request the bank to confirm whether we have to give both the license cost and implementation cost separately or combined figure.	Bidder is open to share the breakup of the same.
39	20. Payment terms	40% of 1st year payment shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank	Please clarify the criteria for signing of SLA by the bank?	The SLA will be signed mutually by bank and the solution partner.

40	20. Payment Terms	40% of 1 st year payment shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank	Instead of providing a Bank Guarantee and collecting 50% payment at the time of agreement signing and post-UAT, we propose an alternative model: no advance payment, and 100% payment (including applicable taxes) upon Go-Live. This approach eliminates the need for a Bank Guarantee, which otherwise results in funds being blocked unnecessarily. To ensure mutual clarity and protection, the project deliverables for Implementation, UAT, and Go-Live must be clearly defined and jointly agreed upon by both the Bank and SOMAYAJI prior to project commencement.	The payment terms can be mutually agreed with the successful bidder.
41	20. Payment terms	a) 40% of 1st year payment shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank	We request the bank to consider the issuance of the license as a payment milestone and accordingly revise the payment terms to include a percentage of the first-year payment upon license issuance.	Payment terms are as per the FFP.
42	20. Payment terms	a. 40% of 1st year payment shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank b. 50% of 1st year payment shall be released after GO LIVE of Project. c. 10 % of 1st year payment shall be released after completion of 1 year warranty period of the project	Kindly request the bank to amend the clause as following for License and Implementation Milestone separately <u>Request for Amendment:</u> 20.1. License Cost: License Cost to be paid 50% in Advance and 50% on GO-LIVE 20.2. Implementation Cost: a. 20% on Contract Signing and 40% shall be released after implementation of the project, UAT Sign off, submission of PBG and signing of the SLA by the Bank b. 30% shall be released after GO LIVE of Project. c. 10 % shall be released after completion of 1 year warranty period of the project	The payment terms can be mutually agreed with the successful bidder.
43	Annexure 2: Functional requirements	Solution shall have the capability of integration with Email and SMS for OTPs/notifications	Apart from the integration with Email and SMS its assumed that proposed eOffice system will not have required to have integration with any other system/solution? Kindly confirm.	At present the bank requires integration with SMS and email only. However there is scope for further capabilities in near future.
44	Annexure 2: Functional requirements	Solution shall have the feature to archive the data with authorized access.	The department should clarify where to archive the data arising from e office solution? Whether its to store on cloud storage OR Local/On-Premise storage. Please elaborate on data archival process.	On Premise storage is required.
45	Annexure 2: Functional requirements	Should have option to digitally sign the approved note/document using eSign/DSC	The vendor will not be responsible for procurement of DSCs for document signing? Kindly confirm	DSCs shall be provided by bank as and when required.

46	Annexure 2: Functional requirements	Should enable preparing content by choosing pre-defined templates and/or copy-pasting from another document file.	Can the Bank provide sample formats/templates for Office Notes, DAK categories, or workflow hierarchies to be used during implementation?	No
47	Annexure 2: Functional requirements	Solution shall have the capability of integration with Email and SMS for OTPs/notifications	Will the Bank provide SMTP/SMS gateway credentials for alerts and OTPs, or is the vendor expected to provision them?	Yes
48	Annexure 2: Functional requirements	The e-OFFICE Solution shall be capable to support minimum 300 concurrent users.	What is the percentage of Users increase year on year	10%
49	Annexure 2: Functional requirements	Solution compatibility with different web browsers.	Please clarify if browser-based access is sufficient, or if a mobile version is also expected.	Mobility shall be required for specific users.
50	Annexure 2 Functional Requirements	Should have feature to save draft content/note before final submission.	Are you looking for a yellow note facility, where you need to draft a note in yellow note section, get the approval to convert it to green note ?	No
51	Annexure 2 Functional Requirements	Editor for creation of Notes with all the word features.	1. Please confirm if the Notes Editor should support advanced word processing features such as spell check and grammar suggestions in addition to basic text formatting. 2. Is there a requirement to support image insertion and resizing, within the notes?	Yes
52	Annexure 2 Functional Requirements	Editor for creation of Notes with all the word features.	Is the bank looking for an online editing tool to be integrated with the Office Note Editor? If so, does the requirement include integration with third-party solutions such as Microsoft 365, ONLYOFFICE, or similar platforms?	No
53	Annexure 6 : SLA	Call Response/Resolution and uptime commitments	Please elaborate critical and Non critical levels mentioned in section 8.5 Call Response/Resolution and uptime commitments	The call response/ resolution of uptime commitments remains as per SLA.
54	General		We are assuming that the timeline is quite aggressive. The requirement study and design will take some time. We are requesting to change the timeline	The delivery timelines has been revised to 3 months.
55	General		The Department should clarify that the e-office solution will be deployed on cloud or Departments Local On-premises infrastructure? We assume that client will provide the necessary infrastructure for application hosting, please clarify in case of difference in understanding.	On premise deployment will be done.

56	General		Who is responsible for the provisioning and configuration of SSL certificates and domain pointing?	Solution partner shall be responsible for the same.
57	General		Is the system expected to be integrated with Bank's LDAP [Loan Account Detailed Position] or AD [Account Details] for user authentication?	Integration shall be as per the scope mentioned in the RFP.
58	General		Is the use of open-source technologies permissible, or does the Bank mandate proprietary stack?	NO
59	General		Can the bidder use their own workflow engine and document viewer, or does the Bank have preferences?	Bank has no preference regarding the workflow engine or document viewer.
60	General		Will the Bank allow access to test servers or UAT environment for configuration before production rollout?	Yes
61	General		Will historical DAK/File/Note data need to be migrated from any legacy system? If yes, please share volume and format.	Bidder should factor for max of 5000 pages of legacy DAK/file/Note data. However bank shall provide master data as per the requirement.
62	General		Who will provide data mapping, cleansing, and validation for migrated records— Bank or bidder?	No data migration is required.
63	General		Is 24x7 support required, or would business hours suffice?	Support shall be required for business hours only.
64	General		Should support include minor enhancements and workflow modifications, or would that be treated as change requests?	Minor changes shall be covered under AMC by the vendor.
65	General		Can consortiums or sub-contracting of specific components (e.g., SMS gateway) be allowed?	No
66	General		Please confirm if a deviation sheet is allowed for suggesting alternate solutions or functionality enhancements.	Can be mutually discussed with the successful bidder.
67	General		Will a corrigendum be issued post pre-bid with final clarification and any changes in scope?	Yes
68	General	DAKs are the official documents/notes received and processed through various sources	Can you provide more details on the various types of documents handled by the bank (e.g., internal memos, legal documents, loan applications) and their unique processing requirements?	Official documents received by the bank which includes the documents mentioned in the query.
69	General		We assume that the bank will provide the required hardware and technology software (Database, WebLogic) for implementing the e-Office solution, based on our infrastructure sizing document. Please confirm if this understanding is correct.	Yes

70	General		If the bidder is responsible for providing the hardware and required technology software (Database, WebLogic), we will need details of the bank's current infrastructure landscape to accurately propose the necessary servers, storage, backup solutions, and SAN switches. Please provide the relevant information.	Bank shall provide the Hardware
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