S.no	Section	RFP Clause	Query	Response
64	Annexure D - PROFORMA COMMERCIAL BID	Bank shall identify any of the implementation methods (On-premise/Cloud) as per its discretion. The prices quoted by the bidder in Table II for the same shall be valid. However, prices quoted for both the implementation methods shall be considered for calculation of the TCO and determination of successful bidder.	Some vendors are discussing a pay-per-use model. Does this apply solely to the APIs, or does it cover the entire loan origination solution, including lead management, business rule engine, credit rule engine, a comprehensive document management system, and the APIs? Will the Bank provide a minimum commitment on the number of applications? This is not mentioned in the RFP; hence, we need clarification. On what basis can any vendor calculate the application cost without a minimum commitment from the Bank?	In case of cloud model, the vendor shall provide the software subscription cost yearly (one year for TCO) as per the commercial bid format (TABLE I) which inlcude infrastructure and any other expected cost. API cost is on pay-per-use basis in both the models as per commercial bid format (TABLE IV)
65	Eligibility Criteria	The Bidder should be a registered IT company in India under Companies Act 1956 and should have been in operation for at least five years as on date of RFP	Are the five-year presence and turnover clauses exempted for bidders with Startup India and MSME certifications	MSMEs with minimum 3 years in operations shall be considered.
66	Eligibility Criteria	The proposed Loan Origination System should have been implemented by bidder/ TSP Successfully in at least one Schedule Commercial Bank/ RRB/BFSI in India in last three years.	Is the Original Software Developer (OSD) permitted to participate both directly and through a consortium with a local partner? Additionally, are two separate bids allowed in this scenario, or is only one bid permitted? Must both the OSD and the Partner individually meet the eligibility criteria, or is it acceptable for either one or a combination of both to qualify?	Consortium is not permitted. In case the bidder is not the OSD, the bidder experience for implementation of the proposed solution from the OSD shall be considered.