Kerala Financial Corporation
KFC
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**The Supply, Installation, and Implementation
of LLMS (Loan Lifecycle Management Solution)
and Supporting Solutions as part of ongoing
Digital Transformation Initiative**
RFP No.: KFC/IT/E-Tender/03/2025-26

PREBID QUERY RESPONSE

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
1				System should have the OCR/ICR ability to process documents based on images for customer acquisition and lead generation. The system should receive and process documents in file formats including but not limited to PDF, XML, XLS, CSV, WORD, JPEG, PNG etc. and tag them with the respective leads (loan applications).	Please elaborate what is the end objective of OCR and ICR	The RFP clause is self explanatory. The only differenc is OCR has been mentioned for Printed character recognition and ICR for hand written character recognition.
2				Should provide an integrated scanning engine with capability for centralized and decentralized Scanning & Document Capturing. The scanning and document management System should be from same OEM so as to provide an integrated System right from capture to archival of documents. Sanning of documents in	Would you need a Document scanning / capture utility separately, which can work with any scanner	Understanding is correct.
3				System should provide role-based access to platform users to secure critical user information captured on the platform. Specified user should have access to manage the user journey screens including making a field editable, read-only, completely hidden or even create new fields specified for the roles based on	Please specify the end objective. Would this be needed in the DMS or LOS	This is the requirement of DMS.Role basesd access should be given so that not all users have access to all document repository.Bidder to note role based access will be available in all other applications also.
4				Platform should be able to generate letters, forms, loan, legal documentation & all desired template automatically. The generated forms should be modifiable / configurable / editable from backend by KFC.	Please clarify the nos of format and template for each, and from where would the data be populated	Template should be available out of the box from the Bidder.IT should be easliy configurable by the concerned business user with respect to dimensions attributes.Regarding few modification in the template paramter or any specific requirement from KFC for template designing this will be discussed with selected Bidder.
5				System should have the functionality to extract required data for further analytical functions or for other purposes for end users or other systems at KFC's desired format	Please elaborate furtther	It should be configurable framework which will be discussed during the BRD Phase.
6				Dashboard builder should be available to allow the System Administrator to create and configure dashboard templates. This	Please elaborate if DMS dashboard is needed or LOS	RFP clause is self explanatory
7				System should have the capability to process the documents in regional languages other than English as well.	Please the nos and names of the regional languages for which the support is needed	Legal Requirement is already there. Some documents like Demand Notice etc. should be generated in malayalm. The same will be discussed with the selected bidder
8				NPS - Does customer have NPS deduction for permanent employees with Employee and Employer contribution to be		Both Employee and Employer contribution applicable for NPS and PF cases
9				Does customer maintains the complete workflow for calculation of		To be discussed with the selected bidder
14	general queires				Kindly confirm Operating System Version and Edition? Example:- (Windows Server 2016 Std Edition or CentOS Community Edition) for each server	Prime Bidder to coordinate with the CSP for all the in scope applications. It cannot be out of support versions
					Kindly confirm Database Version and Edition? (MS SQL 2016 Std Edition or Oracle 12c Enterprise Edition) for database servers	Prime Bidder to coordinate with the CSP for all the in scope applications. It cannot be out of support versions

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					Kindly confirm who will provide the Database Licesnses?	It is the bidder's responsibility to provide the proposed database with support and services (ATS).
					Kindly confirm Required Backup Space at DC site in GB/TB?	Prime Bidder to coordinate with the CSP for all the in scope applications.
					Kindly confirm no. of DR Drills required.(eg. 2 Drills yearly)	Quarterly DR Drill to be performed.
					Kindly confirm how much public IP's client will Required at DC and DR site?	It is the joint responsibility of the selected bidder and its consortium partner for CSP.
					Kindly confirm no. of DR Drills required.(eg. 2 Drills yearly)	Quarterly DR Drill to be performed.
					Kindly confirm peak hours and daily log/Flat files size that need the replicated (For Eg. 2 GB Daily)	Prime Bidder to coordinate with the CSP for all the in scope applications.
15				The proposed LLMS applications/product (LOS, LMS, Accounting system) implemented with multiple 3rd Party's real time Fintech integration such as • Bureau (Credit Scoring, Dedupe) • 3rd Party Data – Ekyc • Income Assessment • Legal(e-sign, e-stamp, e-mandate) • Video KYC • Adhaar & OTP Authentication • Payment Gateway • Sponsor/Partner Bank	We request KFC to kindly consider modifying the clause to state: "Interfaces or features should be readily available with the bidder."	RFP Requirement Stands.
16		22	3 Eligibility Criteria C - 3	All the proposed core applications/products should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1.CRM 2.LOS 3.LMS 4.Accounting System with GST & Treasury	We request relaxation in the requirement for the Accounting System. Our LMS solution includes a fully integrated Accounting System capable of managing all core accounting functionalities including GST compliance and Treasury. Hence, we request that the Accounting System not be required as a separate implementation, and the integrated approach within LMS be considered compliant with this clause.	RFP Requirement stands
17		22	3 Eligibility Criteria C - 4	All the proposed supporting applications/ products should at least be implemented in at least one (1) BFSI. 1. Budgeting and Forecasting 2. Document Management System 3. Field Inspection App/ Mobile application for field agent users 4. Fixed Asset Management 5. HRMS & Payroll 6. Mobile Application (customers) 7. Web Portal (customers)	We have a Mobile Banking solution with most of the functionalities and an Internet Banking solution with comparable features as required under "Mobile Application (customers)" and "Web Portal (customers)." Kindly confirm whether these can be considered as valid implementations for compliance with the respective requirements.	Refer to Corrigendum
18		31	4 Scope of Work 2. vi - Mobile Application (Customer App) that includes	Support: Chat support, AI chatbot, call-back scheduling, FAQs, and ticketing system.	Kindly clarify whether the ticketing system is expected to be provided and implemented by the bidder as part of the mobile application, or will KFC provide an existing ticketing system to be integrated.	Bidder to propose the Chat support, AI chatbot, call-back scheduling, FAQs, and ticketing system for customers.
19		31	4 Scope of Work Xii	It is mentioned that Bidder will be responsible for implementing IT Security Policy drafted and provided by KFC Sometimes.	This scope is erroneously defined. Implementation of IT Security Policy has multiple components over and above the scope of RFP. Please clarify.	Bidder to focus on the implementation, and align with the security requirements mentioned in the IT policy of KFC which will be discussed with the selected bidder only.

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20				Rates provided by the bidder for the respective software, cloud services, and other services shall be used on a pro-rata basis for any additional software, cloud services, and/or services utilized by KFC during the contract period.	The services in cloud environment if not defined at the time of subscription / procurement; the pro-rata price structure cannot be applied to any additional software / cloud / other services during the contract period. Please clarify.	If any additional requirement comes during contract period that will be discussed with the selected Bidder.
21					KFC shall at least provide the information of production iOPs / Database Size at present in normal and in peak to justify and plan for the data replication link from Primary to DR Site since the expectation of real-time synchronization or close to zero with respect to RPO defined in the RFP.	Total DB Size is 400 GB approximately
22					The bandwidth mentioned in the RFP for Head Office is also needs to be revised basis on the EDR, AD & Other applications to be operational at HO and Bank branches.	Bidder to size accordingly, RFP stated only minimum requirement. It will depend on the Bidder application architecture.
23					Hardware Capacity planning may go higher keeping 20% buffer for each service / storage requirement at Production & DR, DR also expected 100% replica. Considering the given Business Volume, Number of branches, Number of customers, Number of users for the proposed LLMS system and that too no channel partners. We think the expected sizing / solutions planned in first phase are at higher side and can be plan gradually which shall reduce the initial investment and TCO in long run. Whether Bidder is allowed to propose the appropriate solutions, sizing and overall project orchestration in the Bid response or just comply to the RFP terms and conditions. Please clarify.	KFC has only provided only business projections. Critical service levels is mentioned in Section 1 B Clause 9 Service Level Expectations and Penalty. Bidder to bid accordingly.
24					KFC is requested to revise the penalties mentioned for various levels of the project. The project implementations require ecosystem support and there are multiple inter-dependencies.	RFP Requirement Stands.
25	56		Loan application	Consent to access of information	Solution should also facilitate to get explicit consent with OTP to access GST data through external solutions like Karza.	Please specify if any further detailed analysis specific to GST is also required.	Requirement is self explanatory. Further discussion will be done with selected Bidder.
26	24		Loan Management	Automated loan renewal requests	Implement automated loan renewal requests	Will the Customer be able to apply for a new loan facility and self onboarding by the customer from the web portal ?	Understanding is correct.
27	21		Limit Maintenance	Multiple disbursement on the same limit	System should be capable of disbursing different tranches for both revolving and non-revolving limit loans	In case of multi-tranche disbursement, does a new loan account needs to be opened with each new tranche being disbursed ?	No, it will be single loan account based on Self On boarding after meeting the necessary eligibility criteria and it should support multi tranche disbursement. Detailed discussion will be done with the selected bidder during BRD stage.
28	3. Eligibility Criteria	20	4	The OEM of the proposed LOS, LMS and Accounting System should have minimum CMMi Level 3 or above as on Bid Submission Date.	We are an MSME and we follow ISO standards for our Quality Management Systems. We request an exemption from this criteria.	RFP Requirement Stands.

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29	Schedule of Events	8	4	Last Date & Time for Bid submission	Given the complexity and extensiveness of the RFP, we request a minimum of 3 weeks extension to the deadline for submission of the bid to 29 Aug 2025	RFP Requirement Stands.
30	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	1	KFC's requirement is to have a multi-step process in the loan application and approval journey, though the entire process should be digital. It covers the below stages: 1. Loan enquiry with basic details akin to lead 2. Loan application for in principle approval with minimum details 3. Process and communicate in principle approval with interest rate within minimum TAT 4. Collect additional information and documents for normal sanction 5. Credit appraisal and sanction.	What are the exact steps and user roles involved in the multi-step loan enquiry and application process?	To be discussed with the selected bidder.
31	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	2	A user friendly front end form to capture minimum details from the prospective customer. Name of the important individual, entity names, constitution, business sector, mobile number, PAN, email address, address (with pin codes), branch name,	Should the front-end form dynamically adjust fields based on loan type or applicant category?	Understanding is correct. However, this will be discussed with succesful bidder during BRD stage.
32	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	3	There should be facility to Generate OTP to the mobile number input in the enquiry and authenticate the OTP.	Is the OTP generation expected to support SMS only, or also email and other channels?	In addition to SMS , both Email and Whatsapp channel should be supported.
33	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	4	There should be facility to request for resend OTP, if OTP is not submitted within 30 seconds	How many OTP resend attempts should be allowed, and is there a time limit between resend requests?	To be discussed with the selected bidder during BRD stage.
34	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	5	On submission, there should be facility to capture Captcha and validate	Should the CAPTCHA be image-based, text-based, or third-party (e.g., reCAPTCHA), and must it comply with accessibility standards?	To be discussed with the selected bidder during BRD stage.
35	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	6	On successful submission of enquiry, a reference ID to be generated automatically and displayed in the UI.	Should the system display the reference ID on-screen only or also send it via email/SMS to the user?	It should be displayed on the screen as well as send via SMS in registered Mobile number. There should be Provision for EMAIL and Whatsapp too which will be discussed with the selected bidder.
36	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	7	Along with reference ID, a configurable message should be displayed. It should also contain hyperlink to a URL to submit detailed loan application.	Should the confirmation message and reference ID be configurable per product, branch, or language?	To be discussed with the selected bidder during BRD stage.
37	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	8	It should also provide a hyperlink for check list of details and documents required to submit detailed loan application.	Should the checklist hyperlink support user-specific conditions such as loan type or applicant profile?	To be discussed with the selected bidder during BRD stage.
38	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	9	Should be able to generate an acknowledgement as per pre-defined template and send my email and by SMS / WhatsApp.	Should the system send the acknowledgment PDF via email or just provide it for download post-submission?	It should be shared via registered email and Whatsapp.
39	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	10	Should be able to define message content differently for different channels, viz., email and SMS/WhatsApp	Should message templates be configurable per branch, product, or applicant type at runtime?	Templates should be easliy configurable by the concerned business user based on products/applicant type.
40	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	11	Acknowledgement message should also contain branch details like address, phone number, based on branch code selected in the enquiry.	What should be the structure or format of the branch-wise escalation details in the acknowledgement message?	To be discussed with the selected bidder during BRD stage.
41	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	12	Acknowledgement message should also contain a hyperlink to URL to submit detailed application for in principle approval.	Should the customer support contact include phone number, email, or both in the acknowledgement?	To be discussed with the selected bidder.

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42	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	13	It should also contain a hyperlink for check list of details and documents required to submit detailed loan application. This should also be configurable for each type of facility.	Should the checklist hyperlink vary by loan product, applicant type, or geography?	To be discussed with the selected bidder.
43	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	14	It should also contain a hyperlink for a FAQ relating to loan application.	Should the FAQ hyperlink be static or dynamically rendered based on applicant journey?	Understanding is correct.
44	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	15	Should be able to define FAQ, which should be configurable as per need.	Is FAQ content expected to be managed through an admin interface, and should it support versioning or audit trail?	To be discussed with the selected bidder.
45	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	16	On submission, enquiry should be auto assigned to designated CRM based on branch code selected as well as to back up CRM, if defined.	Should lead assignment rules consider loan type, location, or resource availability?	To be discussed with the selected bidder.
46	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	17	An email and or SMS alert should be sent to assigned CRM and any other Marketing Executive configured about the enquiry.	Should alerts to the assigned employee be sent via SMS, email, or both, and triggered immediately or on a schedule?	It should be sent relatime through SMS,EMAIL and Whatsapp
47	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	18	System must have a configurable escalation matrix that specifies a time period for each process and a next-level person for escalation. It should have capability to define multiple levels of escalation and at the minimum of five levels.	Should the escalation matrix support rule-based triggers based on time, status, or response SLAs?	Understanding is correct.Further to be discussed with the selected bidder.
48	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	19	There should be an integration to Lead generation to register an enquiry from lead	Which lead generation sources need to be integrated (e.g., website, third-party aggregator, mobile app)?	The clause is self Explanatory. The solution should have the capability to integrate with any lead generation application.
49	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	20	There should be an integration to enquiry and loan application / origination.	What specific systems are expected to be integrated with enquiry and lead modules (e.g., CRM, DMS)?	The clause is self Explanatory. The solution should have the capability to integrate with any lead generation application.
50	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	21	System should have a configurable masters for pin code, constitution, purpose of Loan, type of facility branch code mapping, branch address, branch contact details, branch code to CRM (Customer Relationship Manager), CRM email id and mobile	Should master data (like loan products and branch codes) be manageable via admin UI or only backend updates?	The data should be manageble via admin UI with proper Audit Trails in the system.
51	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	22	Employees should have login to loan enquiry to view the requests and take action.	Should employee login access be role-based, and should it support MFA or IP whitelisting?	The Clause is self Explanatory.
52	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	23	There should be access control and only assigned enquiries can be viewed by respective CRM / employee.	Should system access be restricted to only assigned enquiries using RBAC (Role-Based Access Control)?	Understanding is correct.Further to be discussed with the selected bidder.
53	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	24	Dashboard to display different views at branch level or zone level or HO level and in various status.	What kind of views should the dashboard offer,Äîe.g., status by branch, TAT metrics, or pending workloads?	It should be configurable as per user requirement
54	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	25	There should be facility to update status of enquiry with pre-defined status and sub-status values like, Assigned, Follow-up, Inactive, Rejected, Application submitted.	Should the status update process support user remarks, timestamps, and action history for auditability?	Understanding is correct.
55	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	26	Ability to provide a hyperlink of application form through multiple channels, namely, website, email acknowledgement, loan enquiry acknowledgement or directly through a URL.	Should the application form dynamically adjust based on customer type, loan product, and co-applicant inclusion?	Understanding is correct.

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56	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	27	Application form should be comprehensive to capture information about Firm details (like name, PAN, GST, CIN, year of establishment), Industry/ Sector, Details of promoters or directors or partners, Financial details of last 3 years, Existing facilities,	Which financial documents should the system auto-fetch,Äîe.g., bank statements, ITRs,Äîand via what integrations (e.g., Perfios, Yodlee)?	The Clause is self Explanatory.
57	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	28	System should be capable to capture/fetch financial data of the customer both current and projections through user input/bulk upload/3rd party API integration, as needed. Equity / capital details, Credit facility sanctioned/availed by/ from other Banks/ institutions, profit and loss statements, balance sheet statements,	Should the system validate eligibility thresholds based on loan type and amount before allowing next steps?	Understanding is correct.
58	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	29	Based on the type of facility and amount selected, some of the information can be optional.	Which categories of applicant types (individual, company, trust, etc.) must be supported, and should validations differ accordingly?	Understanding is correct.It should be configurable.Further to be discussed with the selected bidder.
59	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	30	Application should be able to capture all types of securities including personal guarantees.	What file formats and limits apply to multiple collateral attachments (e.g., PDF, DOCX, images)?	System should able to all types of format.
60	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	31	Platform should support attaching multiple collaterals for a single loan application post initial approvals.	What structure or templates should the system use to capture collateral details (e.g., property, machinery, vehicle)?	RFP clause is self explanatory. Bidder to provide standard out of the box collateral templates
61	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	32	Platform should be able to capture collateral data basis the collateral type post initial approvals.	Should the system flag duplicate collateral entries within the same or other applications across the group?	Understanding is correct.
62	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	33	Platform should support de-dupe of collateral based on the predefined set of rules/logic post initial approvals.	Should margin setup rules be configurable per product, collateral type, and LTV band?	Understanding is correct.
63	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	34	Platform should support margin setup basis the type of collateral. This is should be configurable and should be modifiable basis GUI or backend master sync	Should the system pre-fill security details from master templates or require manual entry each time?	System should able to support both manual and template based.
64	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	35	System should at least capture the following security details (primary and collateral) for each type of security such as: • Item (share, raw material, book debt etc.) • Description • Margin • sub – limit • valuation periodicity • insurance required (y/n) • insurance extent • next review date • insurance expiry period • type of insurance • periodicity of inspection etc.	How many facilities per application should be allowed, and should each have separate repayment and security?	Understanding is correct.
65	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	36	Application should be able to capture multiple facilities in one application.	Should additional custom fields be added via UI configuration or code-level change?	System shoud have the capability to capture multiple facilities. Detailed will be discussed with the selected bidder.
66	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	37	Flexibility to easily add additional fields to be captured should be available. It should be possible to change label name or hide fields.	Should product eligibility logic be rule-based using applicant industry and sector codes (e.g., NIC, MSME)?	System shoud be capable for product eligibility logic be rule-based using applicant industry and sector codes (e.g., NIC, MSME) . Detailed will be discussed with the selected bidder.
67	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	38	Based on industry and sector, eligible products should be listed for selection, by pre-defining sector to products mapping. This should be configurable depending upon the type of the facility.	What naming conventions and formats are required for document uploads (e.g., KYC, income proof, GST returns)?	To be discussed with the selected bidder

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68	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	39	There should be facility to upload named documents with mandatory and non-mandatory. It should support specified formats of documents like pdf, jpg, jpeg, excel. This should be configurable depending upon the type of the facility.	Should the OCR function auto-populate specific fields from PAN, Aadhaar, or bank documents?	The Clause is self Explanatory.
69	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	40	The System should read Optical Character Recognition (OCR)/Quick Response Code (QR Codes) in the documents and auto-fill the relevant fields in the system (e.g. Aadhaar, PAN, DL, Voter ID etc.)	Should the system enforce validation rules based on mandatory and conditional fields at each step?	The Clause is self Explanatory.
70	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	41	Fields should have categorization of mandatory, non-mandatory, and conditional mandatory should be able to change this category as per need.	Should mandatory and conditional fields be driven by product configuration, and should field-level validation be enforced at runtime?	It should be at Product configuration level
71	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	42	System should have provision to capture/fetch various data through user input/bulk upload/API integration related to loan application but not limited to the followings: 1)Customer profile, constitution, address,demographic details etc. 2)Customer KYC details, 3)Customer detailed History/Business & Industry 4)Group(connection) Structure definition, fetching group exposure, 5)Employment Details, 6)Loan details, 7)Guarantor/ Co-applicant details 8)Management Profile 9)Employee Detail 10)Customer exposure with other Banks, 11)Land Holding Details, 12)Company Future Plan & Justification of Facility 13)Asset & liability details 14)Date of appraisal initiation 15)Customer Follow Up reports 16)Financials 17)Facility Details 18)Security Details 19)Credit Rating/scoring results 20)Ratios and calculation from rating input/output sheets	Should the system fetch external data such as credit score, GST returns, or banking history during application capture?	Understanding is correct.
72	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	43	System should have provision for capturing site/field visit with photos, Documents, Data, Geo Locations etc.	Should site visit details be stored in structured fields (e.g., date, officer, remarks) and support photo/document upload?	System should have the capability to store field visit details
73	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	44	Online application form should have facility to identify existing customer with Customer ID or Loan number.	Should prefilled data from CKYC include address, KYC type, and should the override be allowed by the applicant?	The Clause is self Explanatory.
74	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	45	Existing customer should be authenticated using OTP and another 2FA (second factor authentication) as may be defined.	What customer identifier should be used to validate existing customers,Äîmobile, PAN, customer ID, or a combination?	Detailed will be discussed with the selected bidder during BRD phase
75	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	46	For existing customer, basic details should be auto-filled by integrating with Loan Management system.	Which customer fields should be auto-filled for existing users,Äîe.g., name, address, KYC, linked accounts?	Detailed will be discussed with the selected bidder during BRD phase
76	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	47	There should be facility to modify certain information for existing customer but restricting some details not to be modified.	Which fields should be editable by the applicant, and should changes trigger revalidation or audit log entry?	Detailed will be discussed with the selected bidder during BRD phase

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77	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	48	All existing loans and outstanding should be automatically available in the application and no need to fill by customer.	Should the system fetch loan account details from the CBS or display data from historical LOS records?	In case the customer is an existing customer of KFC, details should be fetched automatically.
78	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	49	Solution should perform de-dupe of existing customer database, even if applicant does not inform about existing relationship and accordingly take to differentiated journey.	What logic or parameters should be used to perform de-duplication (e.g., PAN + DOB + mobile)?	Detailed will be discussed with the selected bidder during BRD phase
79	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LOS Tab	50	It should be able to indicate in the application that it is for takeover of a loan from other institution and accordingly relevant information about existing loan details with other institution should be captured.	Should application clearly label matched customer records, and should user be prompted to confirm before continuing?	Understanding is correct.
80	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	1	Ability to create customer through an interface with LOS or directly capture customer data.	Should customer creation be available via API for integration with third-party sources or internal CRMs?	System should have the capability to create customer via API for integration with third-party sources or internal CRMs
81	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	2	Before creating a customer, system should be able to perform de-dupe based on select criteria like PAN, CIN and should not create a duplicate profile.	Should de-duplication happen before customer creation via real-time match against core or LOS records?	It should be real-time match
82	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	3	System should facilitate to capture entire company information including multiple addresses of the company / factories, multiple email id, multiple mobile numbers.	What structure should the system support for capturing constitution details‚Äîdropdown list, free-text, or both?	To be discussed with the selected bidder
83	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	4	All the related individual persons namely, Chief promotor/ Managing Director / Managing Partner, directors, partners, etc., should be captured with all the required details that include and not limited to name, address, ID, Gender, DOB, qualification,	Should system support capturing multiple directors/partners with linked roles and ownership percentages?	Understanding is correct.
84	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	5	System should have ability to handle PAN details with respect to proprietership cases with same PAN for different units	Should PAN validation include format checks only or integration with NSDL for real-time verification?	Relatime verification with NSDL
85	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	6	Before creating an individual customer, de-dupe should be done with ID like PAN or Aadhaar and should not create duplicate profile.	Should the system allow one individual to be linked to multiple customer entities with distinct roles?	Detailed will be discussed with the selected bidder during BRD phase
86	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	7	System should support tagging one individual to entity with relationship type like partner or director, etc.,	Should the default (primary) contact be used for alerts and communication, and should it be editable post-creation?	Understanding is correct.
87	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	8	System should be able to define one default (primary) address, email id and mobile number for default communication. This will be address or email or mobile to which communications will be sent to all the loans / facilities held by the customer.	Should secondary emails and phone numbers be used for notification fallback or just for record?	This will be discussed with the selected bidder during BRD stage
88	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	9	System should facilitate to mark secondary email and mobile number in addition to primary contact.	Should customer-branch linkage be many-to-one or many-to-many, and should it control product availability?	This will be discussed with the selected bidder during BRD stage
89	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	10	System should be able to tag the customer to a an existing group or new group. This should facilitate to have a group level view and group exposure.	Should additional fields be configured via admin UI, and should they support validations and visibility conditions?	This will be discussed with the selected bidder during BRD stage
90	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	11	System should be flexible to add new fields or remove some fields not applicable. System should be flexible to modify categorization of mandatory or optional.	Should group-level enquiry visibility be controlled by access rights or default to all users under the group?	This will be discussed with the selected bidder during BRD stage

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91	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	12	Enquiry should be available at Group level view, Entity level and individual customer level view and display static information and the related loan / facilities under each of the view.	Should sanctioned limits be auto-pushed to LMS via integration, and should partial sync be allowed?	It should be auto pushed to LMS.
92	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	13	Upon sanction of facility in LOS, limit should be created in LMS. If it is a new customer, customer should be created and then limit should be setup.	Should limits support tagging across facilities, products, and applicant entities with effective dates?	This will be discussed with the selected bidder during BRD stage
93	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	14	Solution should have a structured limit with an outer limit and inner limit and with a facility of limit sharing or joint utilization. It should be possible to define a sub-limit lesser than or equal to the main limit.	Should system support toggle between revolving and term loan behavior at the facility level?	This will be discussed with the selected bidder during BRD stage
94	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	15	It should be possible to define a revolving or non-revolving limit.	What categories define funded vs non-funded limits, and should usage rules differ between them?	This will be discussed with the selected bidder during BRD stage
95	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	16	System should be able to define funded and non-funded limit.	Should the system allow restructuring limits per product type or borrower group after sanction?	Detailed will be discussed with the selected bidder during BRD phase
96	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	17	System should provide the flexibility to utilize the sub-limits under one limit inter changeably. This should be possible between funded and non-funded limits.	Should expiry dates support absolute dates or relative definitions like 'X months from sanction'?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
97	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	18	It should be possible to capture limit expiry date, limit review date and limit validity date.	Should group limit validation apply at sanction only or during disbursement and review stages as well?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
98	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	19	Validity date should be definable as x period from sanction and if it is not utilized before, then it should be automatically cancelled.	Should disbursement types (e.g., one-time, staggered, milestone-linked) be configurable per loan product?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
99	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	20	It should be possible to define a group limit (for a group of companies) and all the limits of individual entities under the group should be tagged under the group to control the exposure to the group.	Should disbursement advice show bank details, borrower name, and linked facility with downloadable format?	To be discussed with the selected bidder at the time of BRD preparation.
100	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	21	System should be capable of disbursing different tranches for both revolving and non-revolving limit loans	Should disbursement scheduling support configurations for one-time, staggered, or milestone-based payments per product?	To be discussed with the selected bidder at the time of BRD preparation.
101	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	22	System must have provision to show the disbursement calendar at various stages of disbursement	Should disbursement advice include borrower name, loan account, amount, and bank account details in a printable/downloadable format?	Understanding is correct .However,To be discussed with the successful bidder at the time of BRD preparation.
102	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	23	On repayment of an installment as per schedule, limit amount should also be automatically reduced to indicate no gap between limit amount and outstanding. This is normally for non-revolving loans. However, for revolving loans, limit should remain same and	Should part-prepayment or foreclosure reduce principal and reschedule interest dynamically?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
103	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	24	System should have a provision to send reminders (E-mails/ SMS) to customers for limit renewal in case if limit is about to expire	What channels should be supported for sending EMI reminders‚ÄìSMS, email, WhatsApp‚Äìand should retry logic be included?	RFP clause is self explanatory
104	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	25	It should be possible to send follow up emails and or SMS at x frequency for limits not utilized post sanction. Such follow up should be recorded to enable further follow up.	Should follow-up emails/SMS have templated content and scheduling rules per customer type or loan stage?	The Solution should have the capability to Schedule email/SMS template.

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105	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	26	Auto cancellation of sancitoned loan if the same is not disbursed within the mentioned period (option to configure the same)	After how many days of inactivity should a sanctioned loan be auto-cancelled, and should alerts precede cancellation?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
106	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	27	System should provide reports to list all unutilized limits with various details that include mobile number and email id of the customer, to enable follow up by respective staff.	Should reports include user-defined filters (e.g., date, branch, product) and export to Excel/PDF?	Understanding is correct.
107	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	28	System should provide a pre-defined check list that include and not limited to documents to be collected, pre-disbursement visit, payment of processing fee, legal clearance.	What checklist items must be enforced before disbursement (e.g., document verification, legal clearance)?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
108	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	29	System should provide a control that pre-disbursal check and sanction conditions are completed before proceeding to make actual disbursal.	Should pre-disbursement conditions be validated automatically by the system or require manual override option?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
109	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	30	Should provide a digital legal clearance by legal officer or other such designated officer to confirm that all documentation is complete.	Should digital legal clearance allow lawyer login to upload signed documents or record comments directly?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
110	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	31	System should interface with Document Management System (DMS) to check completion of documentation including that of Mortgage or hypothecation creation.	Apart from using DMS planned withing the technical solution, any other third party Document Management Systems (DMS) should the platform integrate with (e.g., SharePoint)?	Bidder to propose the DMS as per the Technical Specification mentioned and BOQ.
111	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	32	System should support e-signing (digital signature) of loan agreements and documents by the respective authorized person for the credit facility. Such documents should be archived in document management system.	Which e-signing providers (e.g., NSDL, Digio) should be supported and should it be Aadhaar-based or token-based?	System should use NESL DDE Platform. The signing should be possible in all available ways supported by the NESL platform. It can be Aadhaar- or token-or digital signature based. However,To be discussed with the successful bidder at the time of BRD preparation.
112	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	33	System should have facility to mark certain documents as pending for collection and to update the status as collected or received. It should also provide alerts / reports to facilitate follow up for collection of such pending documents.	Should users be able to tag critical documents manually, or should tagging be rule-based (e.g., based on document type)?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
113	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	34	System should support creation of loan or facility for different types of loan products that include Term loans, Working capital, Contractor loans, Bill discounting, non-fund facilities like letter of guarantee and letter of credit.	Should facility creation allow defining sub-limits, repayment methods, and drawdown rules within the same workflow?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
114	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	35	System should support ability to add additional fields as required for different facilities.	Is this required to be configurable specific fields or generic misc field addition would suffice?	It should be configurable
115	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	36	System should support different types of repayment schedules, as per the type of facility. This includes and not limited to Equated principal plus interest, Equated instalments, Balloon, Bullet, Step up or step down, and structured. The schedule should consider	Should the system support both fixed and reducing balance interest structures within the same loan product?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
116	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	37	System should display principal and interest separately in all types of repayment schedule.	Should interest calculation adjust automatically if due date falls on a non-business day?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
117	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	38	In case of an installment or due date of the loan falls on a holiday, system should have facility to automatically move to next or previous working day or to keep it as it is (as per current process), while keeping other installments as per schedule. This should be	Should interest rate revision logic support MCLR, external benchmark, or manual overrides with history tracking?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
118	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	39	In case of floating or variable rate of interest, the interest portion of repayment schedule should be auto re-worked, whenever, there is change in rate.	What repayment frequencies should be supported,Äîmonthly, quarterly, bullet, custom,Äîand should changes be allowed post-sanction?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.

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119	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	40	System should support all types of frequencies viz., Weekly, Monthly, Month end, Quarterly, Quarter end, Maturity (for bullet payment or due date in case of bill discounting)	Should moratorium configuration support interest-only or full moratorium, and for what maximum duration?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
120	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	41	System should support various types of moratorium that include principle moratorium, interest capitalize, interest added to next installment, and no interest during moratorium.	Should charges be configurable by loan type, frequency (one-time/monthly), and collected during disbursement or later?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
121	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	42	Provision to add charge or fee as per fee configuration at the time of loan booking.	Which repayment modes must be supported,ÄîACH, NACH, direct debit, cheque,Äîand should users set preference order?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
122	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	43	Facility to capture repayment mode, namely direct debit (ACH), direct payment (NEFT, RTGS), PDC, Escrow or Standing Instruction. There should be flexibility to have multiple repayment modes. It should be possible to modify this later during the tenure of the	Should the system validate account ownership and IFSC during bank account capture, and flag mismatches?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
123	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	44	Facility to capture bank account details for direct debit including IFSC code.	Is the mandate authentication expected via eMandate (NPCI), Aadhaar-based eSign, or bank OTP?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
124	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	45	Facility to trigger mandate authentication with other bank and record the same. It should also facilitate update of mandate verification manually.	Should blocked or removed mandates retain historical audit data and user action trail?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
125	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	46	There should be facility to block or remove a mandate and unblock or again place a mandate for direct debit (ECS).\nFor debit mandates provided by customers, ensure that eNACH collections are auto-generated one day prior and sent to the	Should mandate creation support both manual entry and automatic generation via API or file upload?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
126	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	47	System should support creation of mandate through API from a third party system.	Should notification include success/failure status and reference ID when mandate is confirmed or rejected?	Understanding is correct.
127	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	48	System should send notification to customer on mandate acceptance or rejection.	What fields must be captured for refinance,Äîsource institution, refinance amount, and applicable scheme?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
128	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	49	Facility to capture refinance or hypothecation indicator against each loan and to capture institution name and reference.	Should refinance indicator be editable post-sanction, and should it affect downstream reporting or pricing?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
129	Annexure – 11 Functional and Technical Requirements Excel Sheet (FTRKFC.xls)	LMS Tab	50	Facility to update the refinance indicator through a bulk upload to multiple loans and to edit the same.	Should this affect loan classification?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
130	FinalKFCRFP.pdf	Section 4	4.1.a	Bidder is required to perform end to end activities related to implementation of the solutions mentioned above which includes designing, sizing, procuring, development, customization, configuring, parameterizing, implementing, integrating, training	Will KFC provide any legacy data mapping documentation or data dictionary for all existing systems to assist with the ETL process?	KFC will provide it based on the requirements of the selected bidder and the target architecture
131	FinalKFCRFP.pdf	Section 4	4.1.a	Bidder is required to perform end to end activities related to implementation of the solutions mentioned above which includes designing, sizing, procuring, development, customization,	What is the existing technology stack and confirm the tool used for ETL transformation?	Oracle Stacks are being used for the core DB and Application Servers.No ETL tool is used by KFC
132	FinalKFCRFP.pdf	Section 4	4.1.a	Bidder is required to perform end to end activities related to implementation of the solutions mentioned above which includes designing, sizing, procuring, development, customization, configuring, parameterizing, implementing, integrating, training	Does KFC have an existing enterprise architecture framework or target architecture principles that must be followed?	The prime bidder should decide it based on the Core and supporting applications architecture adhering to the functional and non funcational requirements of KFC
133	FinalKFCRFP.pdf	Section 4	4.1 e	Bidder is also required to supply, implement & maintain bandwidth & SDWAN solution for DC, DR & all branches. DC & DR	Can KFC confirm the specs of current SDWAN setup?	Please refer to the RFP and FTR for SDWAN

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134	FinalKFCRFP.pdf	Section 4	4.1 j	Bidder is required to build interfaces/data transfer mechanisms and integrate the proposed applications with other applications and third party fintech and service providers.	Can KFC confirm a list of target systems both internal and third party which which the new solution stack must be integrated?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
135	FinalKFCRFP.pdf	Section 4	4.1.h	Bidder should design, conceptualize, implement, and manage the technology architecture that provides for secure container-based data management, where encryption keys and Hardware Security Modules are controlled by KFC. The architecture should provide	What is the preferred container orchestration platform for secure container based data management?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
136	FinalKFCRFP.pdf	Section 4	4.1.m	Bidder is required to provide helpdesk support from KFC's premises in Thiruvananthapuram, Kerala for the proposed applications. KFC reserves the right if needed to shift the location within Thiruvananthapuram during the contract duration, bidder	What are the expected working hours and language support requirements for the helpdesk to be setup in Thiruvananthapuram?	Bidder is expected to provide support as per KFC's working hours and helpdesk support will be in English/local language (if possible)
137	FinalKFCRFP.pdf	Section 4	4.1.p	Bidder must comply with the functional and technical specifications mentioned in Annexure 11.	Are there any non functional priorities like High Availability, Resilience, Failover that takes precedence in the integration or data migration design?	RFP clause is self explanatory
138	FinalKFCRFP.pdf	Section 4	4.1.t.iv	The bidder will be responsible for defining and regularly updating the baseline security standards in line with the above-mentioned security standards. It is the bidder's responsibility to ensure and incorporate all necessary security and control features within the	Will KFC provide its current baseline security policy in advance? Or is the bidder expected to propose one for KFCs adoption or approval?	Bidder should abide by industry standard adhering to the regulatory requirements.
139	FinalKFCRFP.pdf	Section 4	4.1.t.Xiii	The Bidder will ensure that relevant and required logs for each item such as servers, databases, networks, and security are recorded and analyzed. Any suspicious or concerned activities should be immediately informed to KFC and corrective actions	Can you confirm the current Security Incident Management Process? Should the bidders include 24X7 Security Operations Center or just provide on-call experts?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
140	FinalKFCRFP.pdf	Section 1		Current Business Applications Table	Can KFC confirm which of the existing applications are to be fully decommissioned and which applications need to be integrated with the new LLMS ecosystem	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
141	FinalKFCRFP.pdf	Section 1		Current Applications Vendor Table	Can KFC provide the current sytems documentation invluding the data structures or APIs of the in-house applications that will be decommissioned? This will help us to scope out the data migration and decommissioning support requirements.	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
142	FinalKFCRFP.pdf	Section 1		Interfaces	There are several external interfaces that are currently in place (such as NeSL, CERSAI, GSTIN, MCA APIs). Can you clarify which ones out of these are active and in-use? Which ones are being phased out?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
143	FinalKFCRFP.pdf	Section 1		Legacy Systems	Are there any known technical or licensing limitation in the current legacy applications that might impact the migration feasibility? Are there any technology platforms that are old and going out of support that we need to be aware of?	The clause is self explanatory. However,To be discussed with the successful bidder at the time of BRD preparation.
144	FinalKFCRFP.pdf - 11. Annexure – 11 FUNCTIONAL AND TECHNICAL REQUIREMENTS	NA	NA	11. Annexure – 11 FUNCTIONAL AND TECHNICAL REQUIREMENTS Available as Excel attachments as part of the RFP documents.	In Section 11 Annexure – 11 Functional and Technical Requirements it is mentioned "Available as Excel attachments as part of the RFP documents". Are you referring to the file "FTRKFC.xls"? FTRKFC.xls Instructions sheet heading says "Appendix 1 - Functional Specifications - Scoring Sheet". Please clarify.	It is a typo error. It is refered to Annexure – 11 Functional and Technical Requirements (FTRKFC.xls)
145	FinalKFCRFP.pdf	Section 4.4		Interfaces and Integration	For the current integrations such as eCourt API, EMR, Income Tax APIs, is KFC currently managing them through a centralised integration platform? Can you share more details?	All these are independent Service providers and hence need to be managed separately.

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146	FinalKFCRFP.pdf	Section 4.4		Interfaces and Integration	Are there any new or upcoming integrations with other government or regulatory systems that needs to be considered in the design?	Understanding is correct.
147	6) Regulatory Compliance, Security, and System Maintenance	Section 6 a		Bidder to arrange for any updates/upgrades required in the system to meet the changes suggested by RBI/ Govt. of India/ regulatory & statutory authorities towards compliance as part of ATS & AMC at no extra cost to KFC for the entire contract period as per the timelines defined by RBI/ Govt. of India/ regulatory & statutory authorities.	No one can perdict the changes that RBI migth suggest. Some requirements of RBI are small but some can be big and complex. Are the vendors supposed to handle the complex chnages also at no cost?	Understanding is correct.
148	Post Go-Live			The response time at server end should be always less than 2 seconds. During the agreement period, if at any stage, it is found that the solution provided by the bidder is not able to give the requisite performance as per the sizing parameters (i.e. up time above 99.9% and response time < 2 seconds) the bidder shall have	What if there is a sudden spike in business. This comes under capacity management and hence will a road map of projected growth be provided? This will help us plan the sizing accordingly.	The Bidder is expected to provide hardware sizing with an assumption of increment in business growth @5% YOY
149	End of Day batch processing			a. EOD – To be completed within 1 hours to 1.5 hrs failure to which Rs 1,000 will be imposed as penalty for each day end batch process of delay	Why is it mandated that batch job should finish in 1hr? What will happen if it takes a bit longer? Is there any dependencies between the jobs? Fines are imposed for jobs late running and so need to know more details	RFP clause is self explanatory
150	Uptime of Links				Links are provided by the ISP provider. We will have SLA defined with them but arent the penalities defined to be high on the vendor?	RFP Requirement Stands.
151	7) Cloud Setup & Management as Infrastructure as a Service (IaaS)	Setion 15		15. The infrastructure provisioned by the Bidder must be scalable and shall allow KFC to add/reduce cloud resources on demand basis.	Is public cloud allowed or should it be a dedictaed private cloud? Are open source softwares allowed or should all softwares be licensed.	It should be a dedicated private cloud.
152	5.1) System Integration testing			The bidder should integrate the software with the systems of KFC, NBFC and 3rd party system.	what does this mean?	The solution should be capable enough to integrate with any internal software or third party software. It should also allow to expose and cosnume API as and when required by KFC.
153	1) Brief description of Implementation Model:			ii. It is the responsibility of the bidder to comply with the Government of India Guidelines and Act on DPDP and other acts/guidelines issued by GOI on regular basis	DPDP Act is not in force yet. Government is still working on it. Unless it is finalized it cannot be followed as changes can keep occuring	RFP Requirement stands.Bidder to abide by the statutory norms as and when required
154	1) Brief description of Implementation Model:			v. The solutions shall ensure user level, data and information security as per KFC security policy.	What is KFC's current security policy?	To be discussed with the selected bidder.
155	1) Brief description of Implementation Model:			xiii. The Bidder will ensure that relevant and required logs for each item such as servers, databases, networks, and security are recorded and analyzed. Any suspicious or concerned activities should be immediately informed to KFC and corrective actions must be taken by the Bidder in concurrence with the CSP to resolve the issue. Bidder is required to provide security expert to	Is SOC required?	KFC has placed minimum requirement to monitor its infrastructure like servers, databases, network and security.Full fleged SOC is out of scope currently . If required this will be discussed with the selected bidder during the project tenure.
156	General				While we recognize KFC'S ambition behind executing multiple transformations concurrently — including data porting, cloud migration, and network redesign — it may be worth considering a phased approach to ensure long-term stability. Initiating with application migration to the cloud and allowing systems to settle over a few months could reduce complexity and minimize disruption. Once the cloud environment is mature and stable, we could then proceed with network revamping in a more controlled manner	RFP Requirement stands.Bidder to abide by the timeline.

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157	1	27	4 - Scope of Work (Clause 4(1)(t)(xii))		Bidder requests that it be provided with the applicable KFC policies referred to in this clause. Bidder requests KFC to share policies in order for it to be implemented in the solution.	To be discussed with the selected bidder.
158	1	58	7 - Payment Terms		Bidder requests KFC to make 100% of the payment with in 30 days of date of invoice. Bidder request deletion of the withholding clause to avoid any delay in payment.	RFP Requirement Stands.
159	1	72, 73	19 - Monitoring and 22 (c) - Adherence to Laws and Standards		(a) We understand that Bidder will be required to share information only with respect to project, and shall not be obligated to share any information or records relating to the Bidder's proprietary information, internal controls, internal or external audit information, internal cost records or Bidder's affiliates, subcontractors' proprietary information, or any information subject to attorney-client privilege or prepared at the direction of counsel. Please confirm. (b) Parties to agree on frequency and scope of proposed audits.	RFP Requirement Stands.
160	2	73	22 - Adherance to Laws and Standards		(a) Bidder agrees to comply with laws that are applicable to its business as an information technology services provider; (b) Request to also clarify that each party is also responsible for complying with: i) laws and regulations applicable to its business and Client data/information and ii) import, export and economic sanction laws and regulations, including the defense trade control regime of the United States of America and any applicable jurisdiction, that prohibit or restrict the import, export, re-export, or transfer of products, technology, services or data, directly or indirectly, to or for certain countries, end uses or end users. Bidder will not serve as Client's exporter or importer, except as required by data protection laws, for any Client data/information; (c) Bidder requests deletion of clause 22(b) as compliance with law is covered under point (a) mentioned above.	RFP Requirement Stands.
161	2	92	46 - Sub-contracting		Bidder requests that the Bidder be able to subcontract freely, as a restriction on sub-contracting may hinder the Bidder's ability to effectively perform the services. Bidder suggests that the Bidder and KFC agree on a pre-approved list of sub-contractors to whom the Bidder may sub-contract. Before the Bidder sub-contracts to a party not on the approved list, the prior written consent of KFC will have to be obtained.	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
162	2	94	55 - Limitation of Liability		(a) Bidder requests that unlimited liability be limited to acts of the Bidder and its employees, and not include acts of subcontractors. OEM or other Bidder commercial products would be subject to their own separate license agreement directly signed by KFC with the OEM; (b) Bidder requests that for the purpose of this section the term "Gross Negligence" be defined to mean "*any act or failure to act by a party which was in reckless disregard of or gross indifference to the obligation of the party under this Agreement and which causes personal injury, damage to life, personal safety, real property which such party knew, or would have known if it was acting as a reasonable person, would result from such act or failure to act for which such Party is legally liable. Notwithstanding the above, Gross Negligence shall not include any action taken in good faith* "; (c) Bidder requests that for the purpose of this section the term misconduct be modified to "Wilful Misconduct" and defined to mean "*any act or failure to act with an intentional disregard of any provision of this Agreement, which a party knew or should have known if it was acting as a reasonable person, which would*	RFP Requirement Stands.
163	2	96	61 - Confidentiality		Bidder requests the following: 1. to make this mutual as the Bidder will also share Confidential Information with KFC during the course of the agreement; 2. to consider information as confidential if it is marked with restrictive legend or if conveyed orally, is converted into writing within 30 days; 3. to limit the confidentiality for a period of 5 years from the date of termination/ expiry of the agreement (or each initial date of disclosure) rather than perpetuity.	RFP Requirement Stands.
164	2	98	63 - Liquidated Damages		(a) Liquidated Damages should only be restricted to delay in performance as specified in para. 3 of this clause (i.e., "*If the Service Provider fails to deliver...a sum equivalent to 0.50%...of the total purchase order value* "), since other specified events are adequately addressed through corresponding SLA penalties; (b) Bidder requests that there can only be one remedy for delay, therefore paras. 1 and 2 of this clause should be deleted.; (c) We understand that LD will be only for delays solely attributable to the Service Provider and shall be the sole and exclusive remedy for the corresponding breach. Please also confirm if the LD is capped to 10% of the Total Contract Value in aggregate.	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
165	2	98	64 - Governing Law and Jurisdiction		Bidder requests clarification the arbitration shall be the only binding method of dispute resolution.	RFP Requirement Stands.
166	2	98	65 - Indemnity		(a) Bidder agrees to provide an indemnity to KFC by defending KFC against suits and claims by third parties for patent and copyright infringement arising from the materials provided by Bidder to KFC, and paying amounts agreed by Bidder in a settlement or awarded by a court; except where the infrigement is caused by third party products or KFC's specifications or instructions, claims based on non-Bidder products, items or materials not provided by Bidder, or any violation of law or third party rights caused by KFC provided content, materials, designs, or specifications; (b) Bidder requests that indemnity should be limited to patent and copyright infringement as specified under (a) above; (c) Bidder requests that the procedure for indemnification be incorporated in this clause.	RFP Requirement Stands.
167	2	99	66 - Intellectual Property Rights and Patent Rights		Bidder requests that its standard position on IP rights be as follows:

(a) Bidder can only grant ownership for copyright in work of authorship. KFC will own the copyright in works of authorship that Service Provider develops for KFC under a Statement of Work (SOW) (Project Materials); (b) Bidder retains an irrevocable, nonexclusive, worldwide, paid-up license to use, execute, reproduce, display, perform, sublicense, distribute, and prepare derivative works of such works of authorship; (c) It is also clarified that passing of title in work made for hire to KFC shall only pass upon due payment for the same being made; (d) Bidder shall only indemnify KFC against third-party claims of infringement of Intellectual Property claims of copyright and patent. | RFP Requirement Stands. |
169	2	104	73 - Dispute Resolution		Bidder requests clarification the arbitration shall be the only binding method of dispute resolution.	RFP Requirement Stands.
170	2	112	86 - Representations and Warranties		Bidder seeks deletion of insurance clause (bullet points 7 and 8). Bidder proposes a separate 'Insurance' clause be incorporated as follows: "*Bidder shall maintain insurance policies of the types and limits customary for businesses of similar size and in accordance with industry practice.* "	RFP Requirement Stands.
171	2	114	89 - Force Majeure		Bidder requests clarification that the Force Majeure event does not impact monetary obligations of either party.	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
172	3	130	Annexure - 8 - Non-Disclosure Agreement		Bidder requests the following: 1. to make this mutual as the Bidder will also share Confidential Information with KFC during the course of the agreement; 2. to consider information as confidential if it is marked with restrictive legend or if conveyed orally, is converted into writing within 30 days; 3. to limit the confidentiality for a period of 5 years from the date of termination/ expiry of the agreement (or each initial date of disclosure) rather than perpetuity; 4. to delete the indemnity clause (clause 11).	RFP Requirement Stands.
173	3	131	Annexure - 9 - Deed of Indemnity		(a) Bidder requests the Deed of Indemnity should be aligned with the indemnity clause in the RFP. The indemnity should be limited to defending third party claims for infringement of copyright or patent and paying amounts as finally awarded by a court against KFC or included in a settlement approved by the Bidder; (b) Bidder requests the Deed to state that Bidder's entire liability for all claims related to the Agreement will not exceed the amount of any actual direct damages incurred by KFC up to the amounts paid (if recurring charges, up to 12 months' charges apply) for the Services that is the subject of the claim, regardless of the basis of the claim. These limitations apply collectively to Bidder, its affiliates, contractors, and suppliers.	RFP Requirement Stands.
174	Section 3	21	EXPERIENCE AND SERVICE CAPABILITY		The credentials should be in last five financial years as well as under implementation.	RFP Requirement Stands.
175	Section 7	58	Payment Term FMS		Request that payment terms for FMS should be quarterly in advance	RFP Requirement Stands.
176	Section 7	59	Application Payment terms		For Licensese we request that payment should be 100% on delivery of licenses.	RFP Requirement Stands.
177	Section 7	59	ATS Cost for Core and Supporting Application Software		Bidder request is that ATS charges should be Annual in advance	RFP Requirement Stands.
178	Section 7	60	Implementation charges		Bidder Proposes the following to be changed Milestone Proposed Billing % Mobilization 15% BRD SRS Completion 20% SIT Completion 20% UAT Completion 30% Go-Live 10% Warranty 5%	RFP Requirement Stands.
179	Section 7	60	Migration cost		Bidder proposes 50% Migration plan submssion and 30% on Migration UAT and 20% on Migration go live	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
180	Section 7	60	Onetime Cost for Establishment of DC-DR for cloud setup		. One time cost of 30% payable on submission of design document and balance 70% on completion of setup for each of the instance.	RFP Requirement Stands.
181	Section 7	60	Recurring Cost for DC-DR Cloud Setup including Infra solutions (DLP, EDR, APM, ITSM)		Bidder proposes Infrastructure cost to be on actual consumption basis monthly in arrears from the time of setup of environments till end of the project. Bidder proposes monthly recurring cost post setup of environment for DC and DR	RFP Requirement Stands.
182	Section 7	43	Cloud Setup & Management as Infrastructure as a Service (IaaS)		Please confirm if SDWAN devices needs to purchased as one time procurement or to be provided on Opex Model.	Refer to RFP
183	Section 8	56	Escrow Arrangement		Bidder understands that the bidder will be required to share the configuration of COTS products only. Bidder will not be required to share source code of the OEM products that are used as the COTS products. Please confirm.	Please go through the Escrow Arrangements clause in the RFP.
184	Section 9	65 to 68	Post Go live penalties. Uptime of individual core solutions and supporting solutions.		Bidder request that penalties and liquidate damages to be capped 10% of Total contract value	RFP Requirement Stands.
185	Section 39	87	Termination for Convenience		We request deletion of termination of convenience clause	RFP Requirement Stands.
186	Section 31	82	Final Evaluation – Weighted Techno-Commercial Evaluation		Bidder proposed 80:20 qcbs evaluation instead of 60:40 QCBS evaluation methodology	RFP Requirement Stands.
187	Section 5	56	Warranty & ATS		Bidder proposed to make warranty period to 3 Months post go live	RFP Requirement Stands.
188	3. ELIGIBILITY CRITERIA	21	B. FINANCIAL	2. Prime Bidder should have a positive net-worth for the last three financial years (2022-23, 2023-24, 2024-25) and with erosion in net worth less than 20% on a YoY basis.	Request for Clause Amendment – 2. Prime Bidder should have a positive net-worth for the last three financial years (2022-23, 2023-24, and 2024-25) and with erosion in net worth less than 5% on a YoY basis.	RFP Requirement Stands.
189	3. ELIGIBILITY CRITERIA	21	C. EXPERIENCE AND SERVICE CAPABILITY	1. The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS & Accounting System) at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores of the client.	Request for Clause Amendment – 1. The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least Three (3) NBFC / at least One BFSI with loan portfolio size of minimum INR 2,500 Crores of the client.	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
190	3. ELIGIBILITY CRITERIA	22	C. EXPERIENCE AND SERVICE CAPABILITY	3. All the proposed core applications/products should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1. CRM 2. LOS 3. LMS 4. Accounting System with GST & Treasury	Request for Clause Amendment – 3. All the proposed core applications/products should be implemented in at least one (1) BFSI / Three (3) NBFC with loan portfolio size of minimum INR 2,500 Crores. 1. CRM 2. LOS 3. LMS 4. Accounting System with GST & Treasury	RFP Requirement Stands.
191	3. ELIGIBILITY CRITERIA	22	C. EXPERIENCE AND SERVICE CAPABILITY	4. All the proposed supporting applications/ products should at least be implemented in at least one (1) BFSI. 1. Budgeting and Forecasting 2. Document Management System 3. Field Inspection App/ Mobile application for field agent users 4. Fixed Asset Management 5. HRMS & Payroll 6. Mobile Application (customers) 7. Web Portal (customers)	Request for Clause Amendment – 4. All the proposed supporting applications/ products should at least be implemented in at least one (1) BFSI / Three (3) NBFC. 8. Budgeting and Forecasting 9. Document Management System 10. Field Inspection App/ Mobile application for field agent users 11. Fixed Asset Management 12. HRMS & Payroll 13. Mobile Application (customers) 14. Web Portal (customers)	RFP Requirement Stands.
192	3. Eligiblity Criteria	21	C-1 , C-3	All the proposed core applications/products should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1. CRM 2. LOS 3. LMS 4. Accounting System with GST & Treasury. The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS	Point 1 & 3 looks same. Please explain difference between pt 1 and 3 in PQC in C section	C-1 tells about the implementation experience of the Bidder. C-3 tells about whether the proposed application has been implemented.
193	Business Volumes	15		Number of Loan Accounts (Active and Inactive Both) Active – 9195 In-Active - 67003 Number of Customers (Individual & Institution Both) 41121	There is no mention of total numbers of employees who will use HRMS.	Total KFC Employee is 300. However, this may change on YoY.
194	Business Volumes	15		Number of Loan Accounts (Active and Inactive Both) Active – 9195 In-Active - 67003 Number of Customers (Individual & Institution Both) 41121	Please provide volumes of all solution products in detail -Loan product wise (Disbursement (Cr), No of Loans Disbursed, Year End AUM (Cr)).	Total number of schemes under each loan type has been mentioned. Total loan account is mentioned in the RFP. Approxiimate transactions has also been mentioned. Prodcut wise number of account is immaterial at the stage of RFP.
195	Business Volumes	15		Number of Loan Accounts (Active and Inactive Both) Active – 9195 In-Active - 67003 Number of Customers (Individual & Institution Both) 41121	Also please clarify the following number of customers as summation of Acitive and inactive loan accounts are not matching with number of customers	Details shared in the RFP is correct. A singe customer can have multiple loan account.
196	Business Volumes	16		Interface Details	Please provide loan product wise volumes of cases/month and API consumption volumes for 5years	To be discussed with the selected bidder.
197	General				You have considered Accounting System with GST and Treasury as single product. 1) We request you to consider them as 2 different products as the functional aspects are different and also OEMs 2) Requesting you to clasify Treasury as Core Solution and Accounting System with GST as Supporting solution considering the core nature of treasury.	RFP Requirement Stands

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198	3. Eligiblity Criteria	21	C-1	The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with loan portfolio size	Requesting relaxation of implementation experience for Accountings system as a prime bidder	RFP Requirement Stands.
199	3. Eligiblity Criteria	20	A-4	The OEM of the proposed LOS, LMS and Accounting System should have minimum CMMi Level 3 or above as on Bid Submission Date.	Requesting relaxation for CMMI certification against Accounting system for prime bidder with MSME and Start ups	RFP Requirement Stands.
200	3. Eligiblity Criteria	21	B-2	Prime Bidder should have a positive net-worth for the last three financial years (2022-23,2023-24,2024-25) and with erosion in net worth less than 20% on a YoY basis.	Requesting relaxation for Networth erosion of 20% for startup's and MSME or increase it to 30%	RFP Requirement Stands.
201	3. Eligiblity Criteria	21	C-1	The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with loan portfolio size of minimum	Requesting relaxation for implementation experience for accounting solution as a prime bidder for MSME and Startup's	RFP Requirement Stands.
202	3. Eligiblity Criteria	21	C-2	The proposed LLMS applications/product (LOS, LMS, Accounting system) implemented with multiple 3rd Party's real time Fintech integration such as • Bureau (Credit Scoring, Dedupe) • 3rd Party Data – Ekyc • Income Assessment • Legal(e-sign, e-stamp, emandate) • Video KYC • Adhaar & OTP Authentication • Payment Gateway • Sponsor/Partner Bank Out of 8 at least 4 fintech integration experience has to be provided	Requesting relaxation of experience for accounting solution integrations pertaining to bureau, income assesment etc	RFP Requirement Stands.
203	3. Eligiblity Criteria	21	C-3	All the proposed core applications/products should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1. CRM 2. LOS 3. LMS 4. Accounting System with GST &	Requesting relaxation of AUM management for CRM/Accountion and other supporting solutions in Scope for startup's and SME's	RFP Requirement Stands.
204	8. Escrow Arrangement	56	Point -2	The Bidder will place the Source Code (and the procedures necessary to build the source into executable form) along-with flow diagrams and technical write up for the Software, within Thirty (30) days of commencement of the implementation in escrow with a reputable agency acceptable to both the parties. The modalities of the versions to be kept can be finalized	Requesting relaxation on excrow source code submission for supporting solutions/applications and Accounting solution with GST	RFP Requirement Stands.
205	General				Requesting multi party consortiom for CSP, Lending, Treasury and Accounting solution	RFP Requirement Stands.
206	Complance sheet	LOS	Pt 210	The proposed solution system should have Single sign on facility and the same shall be available for use of other applications of KFC (present & future such as General Accounting, DMS, CRM,	Kindly explain if our understanding is correct "KFC is envisaging single login for all Core and supporting applications"	Understanding is correct.
207	Complance sheet	LOS	Pt 96	System should be able to define the committee members for each level (Branch, zonal, CMD level) with an ability to modify them as	Kidly advise for which loan products committee members to be defined	RFP clause is self explanatory
208	Complance sheet	LOS	PT 110	It should be possible to receive applications sourced from external agencies like SIDBI (psbloanin59minutes) and auto assign to respective employee of the branch.	Kindly let us know number external agencies form which loan applications will be sourced	To be discussed with the selected bidder.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
209	7.1 Implementation Model	25		The bidder is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions.	Kindly confirm whether the existing applications (LLMS, DMS, HRMS, etc.) are currently hosted on-premises or with any other cloud service provider. If so, please share details of the current setup and whether migration from the existing environment to the proposed cloud platform is part of the bidder's scope	On Prem Hosted. Migration is part of scope of Prime Bidder.
210	7.5 WAN & SD-WAN	44		Bidder to provide network connectivity, bidder to propose two separate link at each branch one should MPLS and the other should be internet. Each of these links to be on Fiber or RF last mile excluding any type of 3G/4G/5G connectivity. The DC & DR should have these connectivity on fiber and should have dual last mile for each link. The network connectivity will have SDWAN component for providing segregated bandwidth for various applications. Bidder should propose branch bandwidth based on	Please confirm if both MPLS and Internet links are mandatory at each branch	Understanding is correct.
211					If MPLS is used, how many MPLS links are expected to terminate at the ESDS Cloud/DC location	Please refer the Branch Count mentioned in the RFP.
212					Kindly please confirm the expected required bandwidth (in Mbps e.g 10 Mbps or 20 Mbps) for both MPLS and Internet?	Plese refer branch count including HO in the RFP.
213	7.1 IaaS Scope	25		Infrastructure as a Service (IaaS): The Bidder/Services provider shall provide the compute, storage, networks, and other fundamental resources to deploy and run the core and supporting solution as per bank's requirements	Kindly provide the detailed specifications of the required infrastructure, such as the number of virtual servers, vCPU, RAM, SSD storage, and IOPS required for each component (Application, DB, Middleware, etc.) for both DC and DR.	Prime Bidder to size accordingly as per their application architecture. KFC has provided minimum requirement for it in the the RFP.
214	7.1 Replication	25		The Bidder shall ensure data is successfully replicated between the DC and DR and as per the required specifications of KFC	Please confirm the required replication bandwidth (in Mbps or Gbps) between DC and DR	Prime Bidder to porpose as per minimum requirement of its applications.
215	Complance sheet	GL-TMS	13	single point of entry to capture UDC/PDC, security, FD, guarantees etc provided for various facility	We assume this is only for MIS/ Tagging/ Notification point of view. Please confirm.	To be discussed with the selected bidder.
216	Complance sheet	GL-TMS	16	Debt profile & Cap table profile	Cap table? Does KFC intend to monitor Equities also in the borrowings/ Treasury application?	To be discussed with the selected bidder.
217	Complance sheet	GL-TMS	19	Facility to raise Debit note/ Credit note against selective transactions	Requesting KFC to provide the business scenario/ example this requirement.	To be discussed with the selected bidder.
218	Complance sheet	GL-TMS	23	Master allocation sheet to set Individual Cap, aggregate cap, relevant Board resolution/ circular etc	Is this requirement only to attach the mentioned document? If anything additional is needed, please elaborate the requirement.	To be discussed with the selected bidder during BRD stage.
219	Complance sheet	GL-TMS	26	Provision to tag assets marked against statutory liquidity requirements.	Is this LCR tagging? Please confirm.	To be discussed with the selected bidder during BRD stage.
220	Complance sheet	GL-TMS	30	Ensure that investment decisions comply with KFC's internal policies and regulatory guidelines.	Requesting KFC to provide examples of some critical/ must-have internal policies/ limits.	To be discussed with the selected bidder during BRD stage.
221	Complance sheet	GL-TMS	67	Auto deduction of TDS based on Form 15G/15H submission and applicable thresholds.	What will be the source for receiving the 15G/15H? Will this be standard format? Also specify the file type (xls, pdf, csv..)	To be discussed with the selected bidder during BRD stage.
222	Complance sheet	GL-TMS	65	ISIN-wise auto-import of Benpos from RTA for interest calculation and payout file generation.	Which entity is the current RTA for KFC?	To be discussed with the selected bidder during BRD stage.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
223	-	-	-	-	**To arrive at an appropriate HW sizing, would request the following information:** **For Treasury: Borrowings & Investments** 1. Transaction volume, 2. Concurrent users across FO, BO, MO, IT 3. YoY % growth rate in no. of users 4. No. of transaction per month /year 5. YoY % growth rate in number of transactions **For ALM:** 1. No. of users for ALM 2. No. of concurrent users in ALM 3. No. of deposit account 4. No. of loan accounts 5. No. of rows in loan dump 6. YoY % growth rate in no. of users 7. YoY % growth rate in no. of loan accounts	Please refer RFP Treasury Concurrent user Count- 10 Total Employees : 300 ALM- No. of Users : 10 ALM- No. of concurrent users :10
224	Compliance sheet	LMS	234	Term loans given against a project and amount to be disbursed based on progress or stage of the project. There should be facility to track the progress and record same and use it to get approval	Kindly help us woth type of projects is it Infrastructure projects or other service projects	To be discussed with the selected bidder during BRD stage.
225	-	-	-	-	Kindly specify No of users Application wise LOS,LMS, Accounting,DMS,HRMS, Treasury, General Accounting,CRM and for other supporting applications for infra sizing	Total number of user count has been mentioned in th RFP. Bidder to approximate concurrent users.
226	Compliance sheet	Document Management	Bulk Scanning-26	There should be no limit on the volume of documents and/or pages that can be scanned through the scanning solution at each branch and Head Office. The OEM is required to provide an undertaking for the same.	Kindly confirm that scanner's and other hardware cost pertaining to DMS will be borne by KFC, Also please confirm number of Scanning stations to be factored along with DMS users. Specifications of the scanners to be installed will be suggested by the bidder	Scanning utility to be provided by Bidder. KFC will procure scanning hardware. DMS will be used entriprse wise across KFC.
227	Compliance sheet	Document Management	Structure for documents-4	Document organization structure: 1. Loan Applications: - Pending Review - Approved - Rejected 2. Lead's Documents: - Identity Proofs - Income Statements - Company Financials - Property Documents - Other Legal Documents 3. Loan Agreements: - Draft - Under Review - Finalized Should have capability to add more as per KFC's requirements.	Is the provided folder structure is tentative or final? Also please confirm if the DMS is for LOS/LMS as In transit DMS or Enterprise wide DMS. If this is enterprise wide DMS the suggested folder structure wont suffice as per clause 2 in DMS section of compliance sheet	To be discussed with the selected bidder during BRD stage.
228	Annexure-2	120	Commercial Annexure	_____	Kindly advise if there will be any specific format for commercials to be shared or bidder can share his own format with commercial annexure	Refer Commercial Bill of Material in the etendering portal.
229	6	s		The maximum project implementation period is stipulated for 12 months, as shown below:	Request to extend the timelines to 18 months	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
230	3	20	B.Financial	The Prime Bidder should have an annual turnover of Rs. 100 Crore or more (Rupees One Hundred Crore) in the last three financial years (2022-2023, 2023-2024 and 2024-2025). Note: In case the prime bidder falling under category of MSME as	Please provide more clarification for the exception clause for Medium enterprises	The Clause is self Explanatory. Please refer to Circular O.M. No. F. 20/2/2014-PPD dated 20.09.2016
231	3	21	B.Financial	Prime Bidder should have a positivenet-worth for the last three financial years (2022-23,2023-24,2024-25) and with erosion in net worth less than 20% on a YoY basis.	Please revise the clause as follows 1.Prime Bidder should have a positive net-worth for the last three financial years (2022-23,2023-24,2024-25) and Erosion in net worth less than 50% on a YoY basis. OR 2. Prime Bidder should have a positive net-worth for the last three financial years (2022-23,2023-24,2024-25)	RFP Requirement Stands.
232	3	21	C. EXPERIENCE AND SERVICE CAPABILITY	The credentials should be in last five financial years.	Please revise the clause as follows 1. The credentials should be in last eight financial years. OR 2. Please include/consider the projects on on-going AMC or Support OR 3. Request you to remove this clause	RFP Requirement Stands.
233	3	21	C. EXPERIENCE AND SERVICE CAPABILITY	Credential letter from the client in the name of OEM of LLMS or its authorized partner or system integrator	Please clarify if OEM of LLMS can provide letter from authorized partner / system integrator	RFP Requirement Stands.
234	3	22	C. EXPERIENCE AND SERVICE CAPABILITY	All the proposed core applications/products should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1. CRM 2. LOS 3. LMS 4. Accounting System with GST & Treasury	Request you to revise the clause as follows, All the proposed core applications/products should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1. CRM (3rd party/optional) 2. LOS 3. LMS 4. Accounting System with (GST/Treasury-optional)	RFP Requirement Stands.
235	3	22	C. EXPERIENCE AND SERVICE CAPABILITY	All the proposed supporting applications/ products should at least be implemented in at least one (1) BFSI. 1. Budgeting and Forecasting 2. Document Management System 3. Field Inspection App/ Mobile application for field agent users 4. Fixed Asset Management 5. HRMS & Payroll 6. Mobile Application (customers)	We request you to revise the clause as follow, Atleast 2 from the below proposed supporting applications/ products should at least be implemented in at least one (1) BFSI.	RFP Requirement Stands.
236		1		Last date for submission of proposals: 05.08.2025 up to 3:00 P.M	Requesting to extend submission date by 4 working weeks	RFP Requirement Stands
237	31	80	3	The Proposed LLMS (LOS, LMS, Accounting System) should have been implemented in NBFC **having Corporate Loans in last 7 years.**	Please clarify as this is not mentioned as part of eligibility criteria	RFP Requirement Stands.
238					Requesting you to allow prime bidder to have consortium with 3rd party application providers for followig solution 1.CRM 2. Webportal (customers) 3. Budgeting and Forecasting 4. Document Management System	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
239	Mandatory Qualification Criteria for the Consortium Partner (Cloud Service Provider)	23	B. FINANCIAL	**Eligibility Criteria :** The CSP should have a positive net worth for the last 3 FYs (2022-2023, 2023-2024 and 2024-2025) and with erosion in net worth less than 20% on a YoY basis **Supporting Documents :** Audited balance sheet for the last three financial years.	Kindly amend the clause as : **Eligibility Criteria :** The CSP should have a positive net worth for the last 3 FYs (2022-2023, 2023-2024 and 2024-2025) and with erosion in net worth less than 20% on a YoY basis **Supporting Documents :** Audited or provisional balance sheet /CA Certificate for the last three financial years.	Refer to Corrigendum
240	4. Scope Of Work 1) Brief description of Implementation Model:	25	g	The bidder is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions.	Kindly confirm whether the existing applications (LLMS, DMS, HRMS, etc.) are currently hosted on-premises or with any third party cloud service provider. If hosted on cloud, please specify the provider, deployment model (IaaS/PaaS/SaaS), and architecture details (VM count, OS, storage, middleware, etc.). Also, confirm whether migration of these applications and associated data to the proposed cloud platform is within the bidder's scope, including any specific migration approach (lift-and-shift, re-platforming) and compliance or downtime constraints.	Please refer RFP
					Kindly confirm the current hosting location of the existing system infrastructure (on-premises / co-located data center / third-party cloud). Please provide the physical site details (region/city) and any relevant hosting service provider information.	Existing Infrastructure is hosted on premises. Further details will be shared with the selected bidder
					Kindly share a detailed overview of the current IT system landscape, including: 1.Number and specifications of physical/virtual servers 2.Operating systems in use 3.Network topology and segmentation 4.Security components (e.g., firewall, IDS/IPS, WAF)	To be discussed with the selected bidder
					Kindly provide the detailed application landscape and logical flow of key systems (e.g., LLMS, DMS, HRMS), including: 1.Application tier distribution (web, app, DB) 2.Integration points and APIs 3.Middleware components 4.Authentication and authorization mechanisms (e.g., AD, LDAP, SSO)	To be discussed with the selected bidder
					Kindly confirm the total number of virtual machines (VMs) to be migrated. For each VM, please specify: 1.OS version 2.CPU, RAM, and storage allocation 3.Application workload hosted 4.Interdependencies (if any)	To be discussed with the selected bidder

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
					Kindly confirm the volume of data (in MB/GB/TB) that needs to be migrated per application/component. Also, please indicate the storage type (block/file/object) and associated database or data repositories.	400 GB data to be migrated
					Kindly share the expected migration schedule and timeline, including: 1.Preferred migration window 2.Downtime tolerance per application 3.Any blackout periods or compliance-driven scheduling constraints 4.Cutover strategy (big bang vs phased)	To be discussed with the selected bidder. However, cutover strategy will be big bank.
					Please confirm the number of public/static IP addresses required at both Primary (DC) and Disaster Recovery (DR) sites. Indicate usage (e.g., web services, VPN, remote management) and whether IP whitelisting is required.	It is the joint responsibility of the selected bidder and its consortium partner for CSP.
263	Definition and Abbreviationn	10		"Confidential Information" means all intellectual property information; technical or business information or material not covered; proprietary or internal information related to the current, future and proposed products or services of the Parties including, financial information, process/flow charts, business models, designs, drawings, data information related to products and services, procurement requirements, purchasing, customers, investors, employees, business and contractual relationships, business forecasts, business plans and strategies, information KFC provide regarding third parties; Information disclosed pursuant to RFP & other documents; documents, accounts, business plans, information or documents whatsoever, concerning business,	Can this be made mutual as information will be shared by Bidder i.e software product documentation, product insight and information.	RFP Requirement Stands.
264	Brief description of Implementation Model	25	1(c)	All software licenses acquired for the solutions developed for KFC must remain under KFC's ownership	(i) The software to be licensed is the proprietary of Bidder and intellectual property for the software including any modification will vest with Bidder. (ii) If any third party sofware is licensed, the IP of such software will vest with the third party	RFP Requirement Stands.
265	Security Features	26	1(t)(xii)	The Bidder will be responsible for implementing the IT security policies drafted and provided by KFC sometimes. Any deviations to the policies provided by KFC shall be informed to KFC and approval shall be sought from KFC. The proposed infrastructure &	Please provide clarity on this point	RFP clause is self explanatory
266	Escrow Arrangement	56	8	The escrow will be released to KFC in the event of the Contract being terminated for either default or Insolvency of the Bidder or should be Bidder cease or give notice of intention to cease to provide maintenance or technical support services for the software as required by the contract. The release will be affected	The source code will be deposited with Escrow Agent and will be made available to KFC in an event of occurrence of events defined in "Release Event" agreed under Escrow Agreement.	Understanding is correct.
267	Guarantees on Software and Hardware	57	5	The successful bidder shall guarantee that the software / hardware / RDBMS / Other related suits supplied to KFC are licensed, legally obtained and will not require any further licensing costs, other costs or any other software/hardware purchase to meet the above-mentioned guarantees	Please provide clarity on this point	All products provided to KFC are properly licensed and legally obtained, no additional cost/hidden cost will be required in the future for Licensing. Everything provided by Bidder should be complete and self-sufficient to meet the guarantees or requirements stated in the contract.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
268	Change control processs	74	24	Any deviations or changes/amendment in the workflow of Services required by KFC may always be agreed between the parties, which shall be notified in writing by KFC to BIDDER as a change control process. Any other customization suggested by KFC in the application due to Regulatory requirement will be provided by	Please provide clarity on this point Any other customization suggested by KFC in the application due to Regulatory requirement will be provided by Bidder as part of active annual maintenanc service	RFP clause is self explanatory
269	Signing of contract	85	37	The signing of Contract should be accompanied by the submission of Performance Bank Guarantee, Non-Disclosure Form, Deed of Indemnity and other applicable documents as specified in the RFP/ Bid Document.	(I) What is the purpsoe of detailed "Deed of Indemnity" considering the contract will indemnity obligations ? Further, can we suggest changes to the deed of indemnity document ? (ii) Since the Bidder will be licensing it's software, can we share the Sofware License Agreement which will outline the license usage terms and conditions ? (iii) Can we outline the deviations to the RFP terms in a separate sheet ?	RFP Requirement Stands.
270	Other Terms and Conditions	86	39(a)	In the event, KFC terminates the Contract in whole or in part, KFC may procure, upon such terms and in such manner as it deems appropriate, Goods or Services similar to those undelivered, and the Successful Bidder shall be liable to KFC for any excess costs for such similar Goods or Services. However, the Successful Bidder	What does excess cost mean ?	RFP clause is self explanatory
271	Termination for Convenience	87	39(c)	KFC reserves the right to terminate the agreement with the Bidder /Service Provider at any time by giving Thirty (30) days prior written notice to the Bidder.	What happens to the payment for the services delivered until the date of termination considering KFC will exercising the right to terminate for convenience	Please refer payment milestone and subsequent termination clause in the RFP.
272	"NO CLAIM" CERTIFICATE	117	94	The Bidder shall not be entitled to make any claim, whatsoever against the Purchaser, under or by virtue of or arising out of, this Contract, nor shall the Purchaser entertain or consider any such claim, if made by the Bidder after he shall have signed a "No claim" certificate in favor of the Purchaser in such forms as shall be required by the Purchaser after the works, Services/Systems are finally accepted.	Please provide clarity on this point.	RFP clause is self explanatory
273	FTRKFC	LOS	71	Business Rule Engine	Do the "Kerala Financial Corporation" has a existing BRE or intending to have a enterprise BRE or the BRE has to be part of the LOS system itself	Currently BRE is not available.Bidder should propose the same in the new LOS
274	FTRKFC	LOS	145	Credit Appraisal Memo CAM should support embed excel work sheets as per pre-defined templates for financial statement analysis and project financial analysis including forecast.	Do the "Kerala Financial Corporation" has a standard CAM template which would be shared to selected vendors to design or there is no standard CAM and it varies from customer to customer.	Bidder to provide customizable template. It varies from Product to Product
275	FTRKFC	LOS	161	Expert committee for start-up loans	Will "KFC" provides the intended LOS workflow to be designed to all the product lines asked in the RFP	Understanding is correct.
276	FTRKFC	LOS	203	Integration requirement	Is there a list of Internal & external Integrations required for the LOS and LMS systems to be integrated with	Understanding is correct.
277	FTRKFC	LMS	182	Corrective Action Plan (CAP)	Request more details on this requirement. Do the LMS system need to recommend Corrective Action Plan based on the customer repayment and loan behaviour or its just the facility for the officer to propose a CAP to the customer loan account	To be discussed with the selected bidder.
278	FTRKFC	LMS	214	Subsidy	What are all the Govt and external subsidy plans offered by KFC and their treatment on the loan schedule to be articulated in detail	To be discussed with the selected bidder at the time of BRD.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
279	FTRKFC	LMS	275	Early Bill Discounting Facility	Is supply Chain finance module is also part of the requirement	No
280	FTRKFC	LMS	297	Employee Loan management	Is this requirement to have a separate Loan portal for the internal employees of Kerala Finance Corporation	There should be a provision for the KFC employees (Staff Loan) minimal intervention for loan related data submission. It should be readily available in the proposed solution.
281	FTRKFC	LMS	503	Scheme wise SMA Analytics	Need more details on this analytics requirement	To be discussed with the selected bidder.
282	FTRKFC	LMS		Loan portfolio	Kindly share us the AUM details across the mentioned Loan products in RFP for a transaparent commercial build	Please check RFP Section-1 - Key Financial Parameter
283	FTRKFC	LMS		Total Number of users	Please share the Total number of Login Bussiness users across LOS LMS and Collections Modules	Please check RFP Section-1 - Business Volume
284	FTRKFC	LMS		Mobile Apps	For a Corporate customer what is the scope of the Customer Portal and mobile apps	Please refer RFP
285	FTRKFC	LMS		Regarding Penalities & SLA's	Post finalization of vendor can penality clauses & SLA's can be mutually aggreed during contract closure?	RFP Requirement Stands.
286	FTRKFC	LMS		Deviation submission	As a part of RFP submission can we submit Devaition excel which can be discussed post finanlization of the vendor	RFP Requirement Stands.
287	FTRKFC	LMS		Data Migration	Is Data Migration in scope. Do we also need to consider Cutover Migration or History Migration and also do closed loans to be migrated	RFP Requirement Stands.
288	Section 3(Eligibility Criteria)-FINANCIAL	20		The Prime Bidder should have an annual turnover of Rs. 100 Crore or more (Rupees One Hundred Crore) in the last three financial years (2022-2023, 2023-2024 and 2024-2025). In case the prime bidder falling under category of MSME as defined by Govt. Of	Considering the Udyam MSME Certificate, kindly confirm whether MSME bidders are exempted from the turnover criterion mentioned.	RFP clause is self explanatory
289	Section 3(Experience & Service Capability)	21		The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores of the client.	Kindly confirm whether the vendor needs to showcase experience in only one solution out of LOS, LMS, and Accounting, or in all three.	RFP Requirement Stands.
290	Section 3(Experience & Service Capability)	22		All the proposed core applications/products Should be implemented in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores. 1. CRM 2.LOS 3.LMS	Kindly confirm whether the vendor needs to showcase experience in only one solution from the above list, or in all four, for a single (1) BFSI client with a loan portfolio of INR 2,500 crores.	RFP Requirement Stands.
291	9. SERVICE LEVEL EXPECTATIONS AND PENALTY	64		Project Commencement: The successful Bidder shall mobilize resources to the Project Management Office of KFC within 21 Days from the date of KFC issues Purchase order to Bidder to kickoff the project and commence the BRD/SRS phase. Failure of which INR 1,00,000/- will be charged per week from the Bidder to a	Kindly clarify the clause: Is the resource required to be available at the KFC office? Does this refer to the entire team or just a representative resource?	RFP Requirement Stands.
292	Section 4(Experience & Service Capability	22		All the proposed supporting applications/ products should at least be implemented in at least one (1) BFSI. 1. Budgeting and Forecasting 2. Document Management System 3. Field Inspection App/ Mobile application for field agent users 4. Fixed Asset		RFP Requirement Stands.
293	Section 1 (A)-3	20	Section 1 (A)-3	The Prime bidder should have at least two of the below quality certificates that are valid as of bid submission date. a) ISO 9001:2015 or above b) ISO 20000-1:2018 or above c) ISO/IEC 27001:2013 or above	KFC is requested to change it to - The Prime bidder should have at least **One** of the below quality certificates t	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
294	Section 1 (A)-3	20	Section 1 (A)-3	The OEM of the proposed LOS, LMS and Accounting System should have minimum CMMi Level 3 or above as on Bid Submission Date.	1. KFC is requested to waive off the CMMi clause. 2. In case KFC allows Consortium, Does all the partners will be required to CMMi level certified.	RFP Requirement Stands.
295	Section 1 (A)-3	22	Section 1 (A)-3	All the proposed supporting applications/ products should at least be implemented in at least one (1) BFSI. 1. Budgeting and Forecasting 2. Document Management System 3. Field Inspection App/ Mobile application for field agent users 4. Fixed Asset Management 5. HRMS & Payroll 6. Mobile Application (customers) 7. Web Portal (customers)	Is it mandtoary for the bidder to bid for all the Modules? Can the Bidder Bid for Selcted Modules? Is the Consortium Allowed with differnt partners / OEMs allowed?	RFP Requirement Stands.
296	Section 1 (B)-4	25	Section 1 (B)-4	The successful bidder needs to complete data migration activities and will be responsible for extracting, loading, and transforming the data in	What are the number of records that need to be migrated?	Please check RFP Section-1 - Business Volume
297	Section 1 (B)-4	25	Section 1 (B)-4	The successful bidder needs to complete data migration activities and will be responsible for extracting, loading, and transforming the data in	Is there a list of featuers that need to migrated from existing CRM?	Please refer RFP for Migration
298	Section 1 (B)-4	25	Section 1 (B)-4	The successful bidder needs to complete data migration activities and will be responsible for extracting, loading, and transforming the data in	How many such workflows will need to be migrated?	RFP clause is self explanatory
299	Section 1 (B)-4	43	Section 1 (B)-4	1. KFC wishes to on-board a Bidder/Services provider who provides separate isolated infrastructure for 5 years (post go-live) for hosting all the core and	Is the KFC open for SAAS Solution?	Please refer RFP
300	Section 1 (B)-4	43	Section 1 (B)-4	Entire solution needs to be on a dedicated to KFC and no other client should	Is KFC open for Hosting on Multitenacnt Architecture?	RFP clause is self explanatory
301	Section 1 (B)-4	25	Section 1 (B)-4	The bidder is required to provide Training and Knowledge Management to KFC's management and personnel designated by	What is the Training requirement ? Please share the details.	Please refer RFP
302	Section 2 - 88	114	Section 2 - 88	Confidential Information shall at all times remain the sole and exclusive property of the disclosing Party. Upon termination of this Contract, Confidential Information shall be returned to the disclosing Party or destroyed, if incapable of return. The destruction shall be witnessed and so recorded, in writing, by an authorized representative of each of the Parties. Nothing	Since solution is a multi-tenant solution, customers may not be able to witness the destruction. However, solution provider can provide confirmation on the effectiveness of the data deletion. Request you to modify the clause suitably	RFP Requirement Stands.
303	Section 1 (B)-4	35	Section 1 (B)-4	Integration with banks	Solution provider is not a Regulated Entity however, will support to comply with their KFC's obligations. Request you to share a list of information that they require from the solution provider, which they would need to comply with the KFC's requirements	Please refer RFP document and FTR in details
304	Section 3 - 6	124	Section 3 - 6	Annexure – 6 MANUFACTURERS AUTHORIZATION FROM OEM	Request you to considered the MAF Format which has been formulated for the Indian Market & is being accepted by other Financial customers for this Purpose.	RFP Requirement Stands.
305	4 - Scope of Work	24	4 - Scope of Work	Bidder is responsible for end-to-end implementation including cloud infra, integrations, training, data migration, and support.	As a Salesforce partner, can we propose Salesforce as the unified platform for CRM, LOS, LMS (LMS-third party integration), and integrations via Salesforce? Will OEM-hosted SaaS architecture be acceptable?	RFP Requirement Stands.
306	4 - Scope of Work	24	4 - Scope of Work	Bidder is responsible for providing cloud infrastructure (DC/DR) and bandwidth for all branches.	Salesforce follows SaaS multi-tenant architecture with AWS as its infra. Can this be considered in place of IaaS ownership or direct cloud provisioning by the bidder?	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
307	Annexure 11 - Functional Requirements	136	Annexure 11 - Functional Requirements	Detailed functional and technical requirements listed for CRM, LOS, LMS, HRMS, Mobile App, etc.	Do all modules have to be from a single OEM, or can integrated best-of-breed products availabe in the Market.	RFP Requirement Stands.
308	3 - Eligibility Criteria	19	3 - Eligibility Criteria	Bidder must be OEM or authorized implementation partner for LOS, LMS, and Accounting systems.	If we propose Salesforce as OEM for CRM/LOS and integrate LMS and accounting system as third party integration, will that meet eligibility requirements?	RFP Requirement Stands.
309	6 - Implementation Schedule	57	6 - Implementation Schedule	No specific timelines mentioned for milestone or go-live phases.	Please share a detailed milestone schedule or expected time-to-go-live phase-wise for planning delivery and resource allocation.	RFP Requirement Stands.
310	9 - SLA and Penalties	63	9 - SLA and Penalties	Mentions penalties but lacks measurable SLA parameters.	Can you define expected uptime, response/resolution timelines, and related SLA penalty structure?	Please refer RFP
311	84 - Information Security	110	84 - Information Security	All systems must comply with KFC's security policy and GoI standards.	Salesforce follows global certifications (ISO, SOC 2, etc.). Can these certifications be accepted in place of MeitY empanelment?	RFP Requirement Stands.
312	66 - IPR & Patent Rights	99	66 - IPR & Patent Rights	All software licenses to remain under KFC's ownership.	In case of SaaS-based solutions (Salesforce), licenses are subscription-based. Can subscription models be proposed instead of perpetual ownership?	RFP Requirement Stands.
313	4. Scope Of Work 1) Brief description of Implementation Model:	25	g	The bidder is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions. The bidder must liaise with the KFC IT team for data extraction. Data shall be provided to the bidder as extracted from the table, it is the responsibility of the bidder to transform and load the data and enable in validation the correctness of the data.	Kindly confirm whether the existing applications (LLMS, DMS, HRMS, etc.) are currently hosted on-premises or with any other cloud service provider. If so, please share details of the current setup and whether migration from the existing environment to the proposed cloud platform is part of the bidder's scope Kindly confirm at which location existing system is currently hosted. Kindly confirm the detailed exisiting system landscape. Kindly confirm detailed application landscape & flow of the existing system. Kindly confirm how many VM's needs to be migrated. Kindly confirm the existing data size needs to be migrated.(eg. MB/GB/TB) Kindly share the migration timeline for bidder, so that we can decide the proper migration approach for the same.	Primary details are available in the RFP and FTR. Details will be shared with the selected bidder.
314	4. Scope Of Work 1) Brief description of Implementation Model:	25	h	Bidder should design, conceptualize, implement, and manage the technology architecture that provides for secure container based data management, where encryption keys and Hardware Security Modules are controlled by KFC. The architecture should provide for a standard set of tools and processes to manage containers, images, and releases	Please confirm the use case for encryption with customer-owned keys. 1.HSM use cases (e.g., DB encryption, API signing, file-level encryption) 2.Expected TPS (Transactions Per Second) 3.Approximate number of keys to be generated/managed	Further clarification will be provided to selected Bidder.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
315	4. Scope Of Work 1) Brief description of Implementation Model:	27	t) Security Features, XV.	Bidder is required to perform security baselining, hardening, implementation of security related patches in OS or firmware before putting the application into production. VAPT or Application Security Testing would be done post implementation of security parameters. In case of there is an observation by testing agency, Bidder is required to perform the necessary	Please clarify the expected frequency of VAPT (Vulnerability Assessment & Penetration Testing)	VAPT will be done on half yearly basis in addtion of that VAPT need to be performed after any significant system or network changes, such as software updates, infrastructure modifications or new change request deployments.
316	Section 3 – Eligibility Criteria		Clause A.1 – OEM or authorized partner for LOS, LMS, Accounting	Can different OEMs be proposed for LOS, LMS, and Accounting, or must they all be from a single OEM?	Allow multiple OEMs for modular solution flexibility	RFP Requirement Stands.
317	Section 3 – Eligibility Criteria		Clause A.1	Is consortium bidding allowed for core modules (not just CSP)?	Allow consortium for modular expertise coverage	RFP Requirement Stands.
318	Scope of Work / Pg. 24		Clause 4(a) – Implementation of all modules	Can bidders propose reuse of existing in-house modules (e.g., OLMS, CLMS) if feasible, with integration?	Accept reuse with integration where beneficial	Bidder to propose the new applications as per this RFP scope.
319	Scope of Work / Pg. 24		Clause 4(g) – Data migration responsibilities	Please share expected volume of data per module to be migrated (e.g., # of records/tables for LMS, Accounting).	Provide a data migration sizing sheet	Minimum Requirement related to monthly transaction, total loan accounts, customers, users given in the RFP. Bidder to size accoirdingly.
320	Annexure – 11 Functional Requirements		Across modules	Can bidders propose a commercial DMS/HRMS if the in-house or custom versions are not scalable?	Allow OEM-based products for DMS/HRMS if they meet specs	Bidder to propose its solutions as per this RFP.
321	Scope of Work / Pg. 24		Clause 4(j) – Fintech integrations	Please specify preferred method of integration – API, webhook, or other for each listed integration partner.	Share integration preference or standard	To be discussed with the selected bidder during BRD stage.
322	Scope of Work / Pg. 24		Clause 4(t)(iii) – Security standards	Please confirm if the solution must be audited as per DPDP Act or if declaration of compliance is sufficient.	Clarify level of compliance documentation needed	For now declaration of compliance is enough. If in future regulatory authority directs to audit as per DPDP act then Bidder to provide without additional cost.
323	Scope of Work / Pg. 24		Clause 4(e) – DC & DR setup	Should bidder propose separate DR setup per module or a common DR setup across all solutions?	Allow centralized DR if technically feasible	RFP clause is self explanatory
324	SLA & Penalties / Pg. 63		Clause 9 – SLA for EOD, EOM	Please confirm how penalty will be computed for delay in batch processing (EOD/EOM/EOY).	Provide penalty calculation formula	For each delay pe per instance penalty will be deducted.
325	Commercial Bid		NA	Should cloud infrastructure pricing be quoted separately or bundled under core/infra solution pricing?	Recommend separate line item for transparency	Refer Bill of Material in the E tenedering portal.
326	General Terms		Clause 16 – EMD exemption	Will DPIIT-recognized startups be exempted from EMD and tender fee similar to MSMEs?	Clarify DPIIT Startup exemption	Refer Business Volume in the RFP.
327	Section 1 – Objective		Pg. 19	Can you confirm estimated number of total users after 5 years including projected growth for licensing purposes?	Provide year-wise user growth projection	Refer Business Volume in the RFP.
328	Annexure – 11		Mobile App & Web Portal modules	Can bidder use their existing (non-beta) platforms, or does KFC expect from-scratch development for app/portal?	Allow existing OEM-supported products with custom branding	Bidder to fulfill the eligibility and technical criteria and propose its solutions
329	Annexure – 11		Budgeting and Forecasting module	Should this module be tightly integrated with the Accounting system or can it be standalone with periodic sync?	Allow sync-based integration if real-time not feasible	The sync based integration shouldbe realtime however the FTR requirments should be fulfilled.
330	Infrastructure Requirements		Pg. 24	Does KFC mandate Indian public cloud (MeitY empaneled) or can private cloud with compliance also be proposed?	Clarify if only public cloud is accepted	Bidder to fulfill the eligibility criteria and quote accordingly.
331	Section 8 (Escrow Arrangement)	56	Clarification on Escrow	For the escrow arrangement (Page 56), will KFC or the bidder bear the costs of verification and annual subscription fees?		Escrow arrangement to be provided by the Bidder.
332	Section 7 Payment Terms	Page 60	Failure to meet Implementation Phase(s) Milestone(s)	Application warranty will be for 1 year for all the applications which will start post successful production Go-Live and sign-off from KFC.	We recommend that only "go-live" should be the criteria which is already interally based on sign-offs of various components. Additional sign-off is not relevant in this scenario.	RFP Requirement Stands.

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333	9. SERVICE LEVEL EXPECTATIONS AND PENALTY	Page 64		If the Bidder fails to achieve implementation milestones which is in line with the payment milestone defined in the RFP, a penalty of 5% will be deducted from the missed milestone's each week of delay, subject to a maximum penalty of 20% of the Total Contract Value amount. In case there is delay of more than 2 months for an	The capping of 20% becomes irrelevant with the option for "additional penalties". We recommend removal of additional penalties from the clause.	RFP Requirement Stands.
334	9. SERVICE LEVEL EXPECTATIONS AND PENALTY; Response/ resolution time for technical problem in Application & infrastructure	Page 67 & 68	Point 1,2 & 3	Point 1. Incident Management: Critical Incidents to be addressed within 15 minutes of the occurrence of the issue and a workaround is to be provided within 30 minutes to mitigate the issue. Resolution for the issue is to be provided within 24 hours (maximum 1 day) of the occurrence of the issue. Point 2. Incident Management: Key Incidents to be acknowledge within 30 minutes of the occurrence of the issue and a workaround is to be provided within 6 hours to mitigate the issue. Resolution for the issue is	What exactly the "acknowledgement" means and how it will be ascertain, please clarify.	Bidder need to acknowledge the incident ticket raised by KFC through email/Ticketing tool and mitigate the issue as per the TAT.
335	12. BID PRICE & PERIOD OF VALIDITY OF INDICATIVE BID	Page 69	Point 12	Tender validity period - Indicative Bids should be valid for 120 (One Hundred and Twenty) days from the last date of RFP submission. A Bid valid for a shorter period may be rejected by KFC as non-	The validity period should be 60 days as per industry standards.	RFP Requirement Stands.
336	31. BID EVALUATION CRITERIA	Page 82	Evaluation Mechanism Final Evaluation	Evaluation Mechanism Final Evaluation – Weighted Techno-Commercial Evaluation Quality cum Cost Based System (QCBS) of evaluation 60:40 (60 points for technical bid and 40 points for	We propose the QCBS criteria should be upgraded to 70:40	RFP Requirement Stands.
337	40. EXIT MANAGEMENT	Page 89	Point 2	Bidder shall provide the termination/expiration assistance, regardless of the reason for termination or expiration. Six (6) months prior to the expiration of the term, or upon Bidder's receipt of notice of termination of this contract for any reason, or six (6) months prior to the cessation of any service, and at KFC's	As per the industry standard for a project of similar size and complexity a period of 3 months for Exit Management should suffice	RFP Requirement Stands.
338	9. SERVICE LEVEL EXPECTATIONS AND PENALTY	Page 65	Project Management Office	Project Management Office The Bidder is required to propose a project team including Project Manager. This team should have experience of a similar system implementation. From KFC's side, Project Management Office will be established at Kerala Financial Corporation, IT Division, Vellayambalam, Thiruvananthapuram, Kerala – 695033. KFC has appointed a Project Management Consultant firm who will entirely manage and oversee the project implementation. Resource deputation will be done at mentioned location. However, in scenarios where resources are deployed other than KFC Head Office no extra charges will be paid for the entire contract tenure	As entire infrastructure is on cloud, thus deployment of technical manpower related to development, infrastructure (DC & DR), Security etc is not of much relevance for on site deployment. We recommend that KFC defines few key profiles which should be deployed onsite in KFC premises, rest Bidder can deploy remotely. This also becomes more practical as all the aspects of the project are covered under stringent SLAs, thus Bidder has to comply with these which should be the primary concern for KFC. This will enable bidder to deploy best of the available resources to the project.	Bidder's proposed solutions must be as per the mentioned scope of work in the RFP.
339	1. OVERVIEW	15	1. OVERVIEW	Current Business Application Details	Please Clarify: 1) Whether any legacy system is used in multiple Locations? 2) Is the legacy system uniform across these locations?	Legacy systems are from multiple locations
340	1. OVERVIEW	15	1. OVERVIEW	Current Business Application Details	Please Clarify: Whether legacy applications will be continued till go live of proposed solution.	Understanding is correct.
341	Eligibility Criteria	21	C. EXPERIENCE AN	The Prime bidder should have prior experience of Implementation & management of Loan Life Cycle Management System (LOS, LMS & Accounting System) in at least one (1) BFSI with loan portfolio size of minimum INR 2,500 Crores of the client.	Please confirm: Whether relevant experience other than that of BFSI can be allowed for eligibility purposes? And whether requirement of minimum loan portfolio size of client can be made optional?	RFP Requirement Stands.

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
342	4. SCOPE OF WORK	25	1) Brief description	g) The bidder is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions. The bidder must liaise with the KFC IT team for data extraction. Data shall be provided to the bidder as extracted from the table, it is the responsibility of the bidder to transform and load the data and enable in validation the correctness of the data.	Please provide : 1. The quantum of data that has to be migrated (seperately structured and un-structured). 2. In case of structured data, please provide the number of tables and the average number of attributes in each table which needs to be migrated. 3. In case of unstructured data, please provide the types (formats) of the files which has to be migrated.	To be discussed with the selected bidder during BRD stage.
343	4. SCOPE OF WORK	25	1) Brief description	l) The bidder is required to provide Training and Knowledge Management to KFC's management and personnel designated by KFC.	Please Provide: 1. The expected no of Users per batches along with no. of batches for Training scope. 2. We will implement "Train the Trainer" approach for training. We believe this is fine with KFC.	To be discussed with the selected bidder.
344	4. SCOPE OF WORK	25	1) Brief description	g) The bidder is required to perform the data migration activities and will be responsible for extracting, loading, and transforming the data in the proposed systems/ solutions. The bidder must liaise with the KFC IT team for data extraction. Data shall be provided to the bidder as extracted from the table, it is the responsibility of the bidder to transform and load the data and enable in validation the correctness of the data.	We understand that the scope of scanning and digitization of papers would be out of scope of work of bidder. The proposed system will have the necessary provisions to ingest scanned data into the system. KFC will use the same to migrate the scanned data into the system.	Bidder's proposed solutions must be as per the mentioned scope of work in the RFP.
345	4. SCOPE OF WORK	26	1) Brief description	m) Bidder is required to provide helpdesk support from KFC's premises in Thiruvananthapuram, Kerala for the proposed applications. KFC reserves the right if needed to shift the location within Thiruvananthapuram during the contract duration, bidder must continue the services from new location at no additional cost to KFC.	Please Clarify: 1) The expected number of helpdesk L1 team members required. 2) Business hours of helpdesk. 3) Whether the Infra and solution for Helpdesk would be provided by KFC or not	To be discussed with the selected bidder during BRD stage.
346	4. SCOPE OF WORK	35	4) Interfaces & In	Integration with Banks Integration/Interfaces with External Applications Aadhar-Data Vault Integration	Please Specify: 1) All external portals/ modules with which integration is desired. 2) Mode of integration for each instance	To be discussed with the selected bidder during BRD stage.
347	9. SERVICE LEVEL EXPECTATI	64	Project Managem	Resource deputation will be done at mentioned location. However, in scenarios where resources are deployed other than KFC Head Office no extra charges will be paid for the entire contract tenure	Please confirm: 1. Whether deployment of all resources required at KFC's premises or few resources can be allowed at off-shore locations? 2. Number of resources deputation required	Please refer BOQ for number of resources

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
348	40. EXIT MANAGEMENT	89	Handover & Trans	7. The ownership of the assets (including soft and hard components existing and procured through this RFP) except for those which are taken as a service, at any point of time during the term of the contract or expiry of the contract, shall remain with KFC.	What would be the Terms and Conditions If vendors proposed its own Platform to build the RSCT solution ? In case bidder proposes an IP solution, following clause will be applicable. 1. Ownership of the source code of the KFC specific services, configured over the Pre existing accelerator IP of bidder, would lie with KFC. 2. KFC will have license to use the Pre existing accelerator IP of bidder. Bidder will provide the required executables to KFC for use. Please confirm whether our understanding is inline with the expectations of KFC w.r.t this clause.	RFP Requirement Stands.
349	Annexure 11	136	55	Banking Integration – Payment Processing	Please Clarify: 1. What are the modes of payment to be supported. 2. Whether Integration with any Bank for payment is desired. 3. Whether integration with PFMS is desired 4. What are the types of bank reconciliation being looked at.	Requirements are there in FTR.To be discussed with the selected bidder during BRD stage.
350	4. SCOPE OF WORK	25	1) Brief description of Implementation Model:	d) The application OEM or bidder will be responsible for hosting the solution on an Infrastructure-as-a-Service (IaaS) model.	Please confirm Bidder can leverage the security services of CSP like Firewall, WAF, IPS, Log monitoring etc?	Bidder along with consortium partner will be responsible for the entire solution as mentioned in the RFP.
351	4. SCOPE OF WORK	25	1) Brief description of Implementation Model:	h) Bidder should design, conceptualize, implement, and manage the technology architecture that provides for secure container-based data management, where encryption keys and Hardware Security Modules are controlled by KFC. The architecture should provide	Bidder understand that the on-premise HSM Solution will be provided by KFC and Bidder will leverage the existing HSM Solution. Please confirm	Understanding is correct. HSM related to ADV will be provided by KFC.
352	4. SCOPE OF WORK	27	t) Security Features	xiii. The Bidder will ensure that relevant and required logs for each item such as servers, databases, networks, and security are recorded and analyzed. Any suspicious or concerned activities should be immediately informed to KFC and corrective actions	Please confirm bidder needs to propose the dedicated SIEM solution for real time monitoring of logs or bidder can use native CSP services to monitor all the logs.	Bidder's proposed solutions must be as per the mentioned scope of work in the RFP.
353	4) Interfaces & Integration	37	Aadhar-Data Vault Integration	The bidder is required to provide integration for Adhaar Validation within the scope of this RFP. KFC has opted to utilize the centralized Aadhaar Data Vault facility provided by The Kerala State IT Mission, which offers a secure infrastructure using state-of-the-art technology for storing Aadhaar numbers and related data	Bidder understand that ADV with HSM will be provided by KFC and Bidder will responsible for integrating the application with proposed ADV solution by KFC. Please confirm.	Understanding is correct.
354	7.4. Infrastructure	48	9	9. Setting up of DC and DRC with all security infrastructure including Firewall, IPS, WAF, Antivirus, HIPS, Application Load balancer, configuring DMZ and MZ etc. as per the latest regulatory guidelines. The bidder needs to keep himself updated with the latest guidelines issued by the regulators from time to time and necessary changes /updates to be made without waiting for intimation from the KFC for the required updates. However,	As per RFP, all security infrastructure including Firewall, IPS, WAF, Antivirus, HIPS etc is not mentioned BOQ. Please confirm whether Bidder needs to provide these security component as part of solution. If yes, Kindly include all the Security Soltion in BOQ with volumetrics and Technical specification.	RFP Requirement Stands.
355	4	36	4	Interfaces & Integration	What will the approx. TPS (transactions per second) load on integrations and external APIs	It is the joint responsibility of the selected bidder and its consortium partner for CSP based on the details provided in the RFP.

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356	4	36	4	Interfaces & Integration	What is the approx. percentage of integrations spreded in batch, Sync (REST/SOAP) and Async(Event driven)?	To be discussed with the selected bidder.
357	4	36	4	Interfaces & Integration	Is there any seasonal Peaks? If yes, what would be the peak throughput/TPS and the duration of the peak?	To be discussed with the selected bidder.
358	4	36	4	Interfaces & Integration	Do you have any existing as-is integration architecture that can be shared	To be discussed with the selected bidder during BRD stage.
359	4	36	4	Interfaces & Integration	What is the current throughput/TPS for all existing integrations?	To be discussed with the selected bidder during BRD stage.
360	4	36	4	Interfaces & Integration	How many total integrations exists today, are they realtime/API based or batch	To be discussed with the selected bidder during BRD stage.
361	4	36	4	Interfaces & Integration	What is the average payload size?	Average data volume will depend on the Applications Provider. Prime Bidder to discuss this with all its OEM and CSP. From KFC side business volume has been mentioned.
362	4	36	4	Interfaces & Integration	Do you have any file processing batch processes? What is the approximate file size and how long does it take currently to process?	To be discussed with the selected bidder during BRD stage.
363	4	36	4	Interfaces & Integration	How many production and non-production environments are required? (For e.g.. Dev, SIT, UAT, Prod etc.). As per rfp, it shows one non-production (test) environment and two production-related environments (primary DC and secondary DR). is that correct	It is the joint responsibility of the selected bidder and its consortium partner for CSP based on the details provided in the RFP.
364	4	36	4	Interfaces & Integration	What is the requirement for HA (required or not) and DR (warm or cold)?	Critical core applications to be in HA mode and regarding DR backup requirement is mentioned in the RFP. Please go through it carefully.
365	4	36	4	Interfaces & Integration	How many APIs are internal and external(public) facing?	To be discussed with the selected bidder during BRD stage.
366	1	15	A	Business Volume	Total number of payroll and non-payroll users for LOS and CRM system persona wise	Total Employee count =300
367	1	15	A	Business Volume	Average number of loan applications per month for each product	To be discussed with the selected bidder during BRD stage.
368	1	15	A	Business Volume	Average number of loans approved per month for each product	To be discussed with the selected bidder during BRD stage.
369	1	15	A	Business Volume	Average number of leads captured in a month by product per channel	To be discussed with the selected bidder during BRD stage.
370	1	15	A	Business Volume	Average number of cases created by month by channel	To be discussed with the selected bidder during BRD stage.
371	1	15	A	Business Volume	Number of case types and sub types	To be discussed with the selected bidder during BRD stage.
372	1	15	A	Business Volume	Number of new collection cases per month for delinquency management	To be discussed with the selected bidder during BRD stage.
373	1	15	A	Business Volume	Is the delinquency collection done by KFC payroll employee or external agency?	KFC payroll Employee
374	1	15	A	Business Volume	Is there any telecalling agency involved for Collections?	Currently No

Sr. No.	Section Number	Page No.	Point Number	RFQ-Original Clause	Query	KFC Response
375	1	15	A	Business Volume	There is a mention of channel partners with a number 0. There is a future scope of 60 users mentioned. Will that be CRM and LOS users? Please clarify and is this number to be only upto 60 during the entire contract period?	This will be discussed with the selected bidder during BRD stage
376	1	25	C	The proposed solution must support seamless portability to any cloud or onpremises infrastructure without incurring additional licensing costs.	Could you please clarify whether the requirement for "seamless portability to any cloud or on-premises infrastructure without incurring additional licensing costs" is intended to mandate deployment flexibility across infrastructure platforms? Would a cloud-native, multi-tenant SaaS solution that offers scalability, security, and high availability—without requiring infrastructure-level portability—be considered compliant with this requirement?	RFP Requirement Stands.
377	1	25	B	All software licenses acquired for the solutions developed for KFC must remain under KFC's ownership.	The RFP mentions all software licenses must remain under KFC's ownership. For a SaaS solution which operate on a subscription basis (SaaS model), and not on perpetual or transferable ownership terms, would subscription-based licensing models be considered compliant for this requirement?	RFP Requirement Stands.
378	2	31	VI	Mobile Application (Customer App)	Please share expected concurrent user volume (peak usage) for the customer mobile app during business hours, along with the estimated growth in user base over the next 3–5 years. This is required to size backend services, authentication mechanisms, and API throughput.	This will be discussed with the selected bidder during BRD stage
379	2	31	VI	Mobile Application (Customer App)	Can KFC clarify the expected average and peak number of daily/monthly transactions via the mobile app (e.g., repayments, service requests, lead updates)? This will help estimate the API calls and storage performance required for mobile orchestration.	This will be discussed with the selected bidder during BRD stage
380	2	31	VI	Mobile Application (Customer App)	The FRS sheet mentions chatbot on customer portal and mobile app. 1. Is there a whatsapp chatbot also required? 2. What is the tentative support requests received daily/weekly from different channels for queries or grievances? 3. How many suppose agents handle these requests and will all handle live chat requests also?. 4. Is there seasonality involved in this as well? 5. This shall help size the chat volumes on the bot.	Bidder to propose as per Sepcification of the Mobile Application (Customer App)

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381	2	28	C(i)	Lead Management & CRM	Please share the current agent (e.g., RO, DSA, BC) count expected to use the CRM system, and their average monthly interactions logged (leads, follow-ups, conversion updates).	This will be discussed with the selected bidder during BRD stage
382	2	28	C(i)	Lead Management & CRM	Can KFC confirm the number of customer records (individual + institution) expected to be enriched with KYC and interaction history in CRM? Also, what is the estimated data size per customer profile (in KB/MB)?	Refer to RFP
383	2	31	VI	Web Portal (Customer Portal)	Please provide anticipated daily/weekly/monthly web portal logins from individual and institutional customers, and the number of active versus passive users. Also is this portal to be only in English or other languages as well	To be discussed with the selected bidder
384				Marketing Automation & Campaigns	Total number of Customer Contacts/Unique Profiles will be Part of Campaign management ?	To be discussed with the selected bidder.
385				Marketing Automation & Campaigns	No. of Emails are needed annually	To be discussed with the selected bidder.
386				Marketing Automation & Campaigns	No. of SMS is needed annually	To be discussed with the selected bidder.
387				Marketing Automation & Campaigns	No. of Whatsapp Messages are needed annually	To be discussed with the selected bidder.
388				Marketing Automation & Campaigns	No. of Mobile Push Notification is needed annually	To be discussed with the selected bidder.
389				Marketing Automation & Campaigns	Which all Social Media Channels for Ad targeting	To be discussed with the selected bidder.