

Sl. No.	Bidder's name	Page No.	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	M/s Figment Global Solutions Pvt. Ltd.	8	<u>8. Scope of Work:</u>	8.2. The selected bidder has to host the required software in the existing hardware available for TDS compliances. The requisite licenses if needed will be provided based on the requirements and the selected Bidder will be responsible for installation and hosting the offered solution flawlessly on the said Hardware.	Whether Database licences will be provided by the Bank or vendor has to provide the same. If vendor has to provide, whether the cost of the same needs to be included in Application Software Licence in Commercial bid	Bank is having ULA agreement with Oracle. As such, Bidder need not quote for oracle Database licenses. However, If Bidder's Solution is compatible with other than Oracle database, bidder has to quote the cost in the Bill of Material.
2	M/s Figment Global Solutions Pvt. Ltd.	8	<u>8. Scope of Work:</u>	8.3. The selected bidder will provide complete end to end solution for DATA validation as per Income tax requirements till filing of Form26Q and Form 15G/H including filing in various TAN centrally, filing of Form 24Q and Form 27Q centrally under head office TAN and filing of Form 15CC, Form 26QAA, Form 61, Form61A and Form 61B centrally in the Income tax Reporting Portal.	All necessary data validations are duly incorporated in our solution further at present no web services for filing of e-TDS / 15G-15H returns is available from Income Tax Department, thus no direct integration between software and e-filing website can be done. We will provide some automated tools through which full process of filing get automated except Captcha code.	As and when direct integration is enabled, it should be provided by Vendor without additional cost. Till such time, Vendor shall provide automated tools through which full process of filing get automated.
3	M/s Trust Systems & Software (I) Pvt. Ltd.	8	<u>8. Scope of Work:</u>	8.3. The selected bidder will provide complete end to end solution for DATA validation as per Income tax requirements till filing of Form26Q and Form 15G/H including filing in various TAN centrally, filing of Form 24Q and Form 27Q centrally under head office TAN and filing of Form 15CC, Form 26QAA, Form 61, Form61A and Form 61B centrally in the Income tax Reporting Portal.	Kindly clarify our services is limited to data validation and responsibility to provide assistance for return filing or bank seek consultancy services for return filing and further for cases handling with department specifically old cases.	We expect software should be updated with the latest amendment in the income tax provisions for uploading these tax returns. There is no consultancy services. However, the Bank requires 3 onsite resources support at Bangalore for filing various original returns, correction return, Complaint handling/Form 16 generation handling old cases/TDS defaults and all type of issues during warranty period of one year.



4	M/s Figment Global Solutions Pvt. Ltd.	10	8. Scope of Work:	8.14. Service Provider's utility should timely handle the adjustment of interest/ negative interest in CBS/ Pension recovery /Payment recoveries during challan generation and return filing.	There are two ways to handle adjustment interest / negative interest. A) Skip negative records while preparation of TDS return. (Short Deduction Default will arise due to the said practice) Or B) Properly allocate the negative interest with positive entries so that no Short Deduction Default arise in TDS Return. Kindly confirm which process bank wants the vendor to follow.	We expect the vendor to properly allocate the negative interest with positive entries so that no Short Deduction default arise in TDS return.
5	M/s Figment Global Solutions Pvt. Ltd.	10	8. Scope of Work:	8.17. The Selected Bidder should set up mechanism for identifying/ filing of revised/correction returns wherever applicable. Direct filing of Correction return to Income Tax e-filing system within the stipulated time as and when required by the bank and as per Income Tax guidelines and recommending corrections in the Bank's source application systems to minimize revised returns in future.	Software can provide exception report, but identifying the reasons for defaults and recommending corrections in the bank source application system to minimize errors in future require UAT and consultancy services by technical person (CA). If such service is required, kindly clarify the details for manpower and other requirement.	Vendor has to provide the solution/recommendations in the Bank source application system to minimize errors in future require UAT and consultancy services by technical person (CA) within the scope of the project.
6	M/s Figment Global Solutions Pvt. Ltd.	11	8. Scope of Work:	8.23. Functionality of trial run before final run should be available in the application for the E-TDS return filing and generation of MIS informing probable default cases along with recommended corrections in the Bank's source application systems to avoid future defaults.	Whether it means pre-processing of TDS returns needs to be done by our solution in the same manner as done by TRACES (Income tax department). Further, kindly clarify whether pre-processing of data needs to be done on monthly basis or quarterly basis.	Every month TDS extracts are provided by CBS. Hence, Pre-processing has to be done monthly basis.
7	M/s Figment Global Solutions Pvt. Ltd.	11	8. Scope of Work:	8.30. The vendor should assist the Bank to clear old outstanding defaults and ensuring NIL future TDS defaults by advising necessary rectifications in the Bank's applications systems, and also assist the Bank in changing database and processes to enable bank to surrender the TANs for Consolidation of TDS returns at Circle/Zone/Head Office level.	For clearing all old outstanding defaults technical services (CA) will be required but there is no provision in commercial to quote for the said services. Please Clarify. If Yes, where to quote the rate for filing of Correction returns in the Commercial Bid. Whether it is the responsibility of vendor to prepare and file Nil TDS returns till the time all Branch TAN number get surrendered.	It is the responsibility of Vendor to: a. Assist and guide the Bank in filing of Correction returns for clearing old TDS defaults. b. Prepare and file NIL TDS returns till the time all Branch TAN get surrendered.
8	M/s ReylonSoft	11	8. Scope of Work:	8.30. The vendor should assist the Bank to clear old outstanding defaults and ensuring NIL future TDS defaults by advising necessary rectifications in the Bank's applications systems, and also assist the Bank in changing database and processes to enable bank to surrender the TANs for Consolidation of TDS returns at Circle/Zone/Head Office level.	Can we get the details of old defaults and from which Financial Year vendor has to assist Bank to clear old outstanding defaults? Bank just needs assistance or the vendor has to clear the old outstanding defaults?	Bank will provide the details of old defaults from FY 2007-08 onwards. Bank needs assistance for clearing the old defaults.



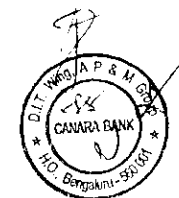
9	M/s Trust Systems & Software (I) Pvt. Ltd.	11	<u>8. Scope of Work:</u>	8.30. The vendor should assist the Bank to clear old outstanding defaults and ensuring NIL future TDS defaults by advising necessary rectifications in the Bank's applications systems, and also assist the Bank in changing database and processes to enable bank to surrender the TANS for Consolidation of TDS returns at Circle/Zone/Head Office level.	Kindly clarify our services is limited to data validation and responsibility to provide assistance for return filing or bank seek consultancy services for return filing and further for cases handling with department specifically old cases.	We expect software should be updated with the latest amendment in the income tax provisions for uploading these tax returns. No consultancy services. Also refer our reply to Serial No 7 and 8.
10	M/s Figment Global Solutions Pvt. Ltd.	12	<u>8. Scope of Work:</u> <u>8.33. GENERAL ASPECTS IN SCOPE:</u>	8.33.3. The Selected Bidder will have to ensure the troubleshooting in all forms.	There are many issue where bank will require consultancy in day to day working in the initial phase of TDS Centralization. For this, a minimum manpower of 10-12 persons is necessarily needed to resolve the branch/RO Level/ customer level queries or complaints. Kindly clarify whether same will be handled by bank or vendor needs to handle. An elaborated list with respect to this concern is attached as per ANNEXURE-A.	No consultancy service is required. However hand holding has to be done by vendor to make the Bank officials meet all kind of situations. Also refer Reply to Serial no 3.
11	M/s Figment Global Solutions Pvt. Ltd.	14	<u>13. Preparation of Bids:</u> <u>13.2. Part A- Conformity to Eligibility Criteria:</u>	13.2.4. After ensuring the above, it shall be submitted in the Bank's e-tendering service provider website.	Whether all technical documents and commercial documents needs to be submitted online. If yes kindly mention the website name and other related details.	The clause stands deleted.
12	M/s ReylonSoft	23	<u>30. Determination of L1 Price:</u>	30.1. The L-1 bidder will be determined on the basis of the lowest price quoted in the Reverse Auction. The Reverse Auction would be conducted for Total Cost of ownership given in Bill of Material (indicative) as per Annexure-16 of RFP or in a manner described in Appendix-H. Business Rules and Terms & Conditions of Reverse Auction are detailed in Appendix-H.	Weather any Technical Score will be considered to determine L1 Bidder or L1 Bidder will be determined on the basis of the lowest price quoted in the reverse auction.	Kindly refer clause 25.3.8, 25.4 & 35.1 of the RFP which is self explanatory. Bidder has to comply with RFP terms.
13	M/s ReylonSoft	26	<u>36. Government of India Guidelines On Purchase Preference:</u> <u>36.1. Procurement through Micro & Small Enterprises [MSEs]:</u>	36.1.5. MSEs are also exempted from paying Application fee/cost & EMD.	We are a MSME registered as Service Enterprise with Government of Karnataka Director of Industries and Commerce are we exempted from paying Application Fee/ Cost and EMD.	Kindly refer the clause 36.1.6 of the RFP which is self explanatory.
14	M/s Figment Global Solutions Pvt. Ltd.	31	<u>47. Local Support:</u>	47.2. The Bidder has to provide 24x7X365 support and support will be required for end to end installation, implementation and maintenance of the proposed solution during complete Project tenure.	As per our experience of working in TDS centralisation approx.3-5 manpower dedicatedly required during initial phase of centralisation. Kindly clarify where the cost of the same needs to be mentioned in commercial.	Kindly refer the Amendment-1.



15	M/s ReylonSoft	31	47. Local Support:	47.2. The Bidder has to provide 24x7x365 support and support will be required for end to end installation, implementation and maintenance of the proposed solution during complete Project tenure.	Weather 24x7x365 onsite dedicated support is required during complete project tenure.	During first full year of centralisation (during warranty period) the Bank requires 3 onsite support at Bangalore for filing various original returns, correction return, Complaint handling/Form 16 generation handling old cases/TDS defaults and all type of issues during warranty period of one year. Kindly refer the Amendment-1.
16	M/s Figment Global Solutions Pvt. Ltd.	44	Annexure-3 <u>Eligibility Criteria Declaration</u> <u>Point no.c</u>	Eligibility Criteria: The Turnover of the Bidder should be minimum Rs. 10 Crores for the previous three financial years (i.e. 2014-15, 2015-16 and 2016-17). Documents to be submitted: The Bidder must submit audited balance Sheet for the previous three financial years (i.e. 2014-15, 2015-16 and 2016-17).	We request Bank to relax this clause to minimum turnover of Rs.3 Crores. Rest all eligibility criteria is duly complied by us. In others banks also where this type of Tender floated, Turnover criteria on an average is Rs.2-3 crores only. Right now we are working for 5 Public Sector Banks and 10 RRB's relating to same project.	Eligibility Criteria is modified as under: "The Turnover of the Bidder should be minimum Rs.3 Crores for the previous three financial years (i.e. 2014-15, 2015-16 and 2016-17)." Documents to be submitted: The Bidder must submit audited balance Sheet for the previous three financial years (i.e. 2014-15, 2015-16 and 2016-17)."
17	M/s Image InfoSystems Pvt. Ltd.	44	Annexure-3 <u>Eligibility Criteria Declaration</u> <u>Point no.e</u>	Eligibility Criteria: The proposed e-TDS Application Software Solution should have been implemented in any of the Scheduled Commercial Banks in India. Documents to be submitted: Bidder should submit Copy of Purchase Order/reference Letter duly mentioning the Solution name to this effect.	"To open doors for innovative solutions - Request the bank to change the clause to - "Tax related Software Solutions should have been implemented in any of the Scheduled Commercial /PSU Banks in India.""	Bidder has to comply with RFP terms.
18	M/s Image InfoSystems Pvt. Ltd.	44	Annexure-3 <u>Eligibility Criteria Declaration</u> <u>Point no.f</u>	Eligibility Criteria: The Bidder should have an operational office in Bengaluru. Documents to be submitted: The Bidder to furnish their details like contact details with postal address, no. of personnel etc. besides Local Contact Person Name, Address, Phone No, Mobile No, Email etc. as per Annexure-4.	"We have our head office in Delhi and branch offices in Mumbai and Cochin. However, we can open an office in Bangalore as and when contracted. Will self-declaration for the same suffice the clause? Please confirm."	Bidder has to comply with RFP terms.



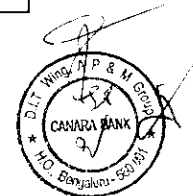
19	M/s BDO LLP	44	<p><u>Annexure-3</u></p> <p><u>Eligibility Criteria Declaration</u></p> <p><u>Point no.a</u></p>	<p><u>Eligibility Criteria:</u> The Bidder should be registered company in India as per Companies Act 1956 or 2013 and should be in operation for a period of at least 5 years as on date of RFP.</p> <p><u>Documents to be submitted:</u> Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company OR Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies.</p>	<p>Is it possible to include firms with LLP registration as per partnership act 2008 with existence for last 5 years (starting 27th Sept'2013)?</p>	<p><u>Eligibility Criteria is modified as under:</u> "The Bidder should be registered company in India as per Companies Act 1956 or 2013/LLP and should be in operation for a period of at least 5 years as on date of RFP.</p> <p><u>Documents to be submitted:</u> Copy of Certificate of Incorporation and Certificate of Commencement of business in case of Public Limited Company. OR Copy Certificate of Incorporation in case of Private Limited Company, issued by the Registrar of Companies. OR Copy of Partnership Deed/ Registration Certificate as per LLP Act."</p>
20	M/s ReylonSoft	53	<p><u>Annexure-10</u></p> <p><u>Functional requirement for e-TDS Centralization Application Software Solution</u></p>	<p>1. Installation and hosting the offered solution flawlessly on the said Hardware. It should be available to branches/Offices through Bank's intranet only. Seamless filing of E-TDS returns should be provided for all specified TDS returns as per prevailing statutory Income Tax rules and guidelines currently 24Q , 26Q, 27Q,15CC,15G/15H declaration details, Form 61, Form 61A, Form 61B within the due dates and any future returns as and when introduced by Income Tax Department for all Branches/Offices/TANs of the Bank.</p>	<p>Financial Transactions reporting, i.e., Form 61, 61A, 61B and 15CC are done for Bank as a whole, where Head Office will be involved. Branches will not come into picture for this type of eReturn.</p>	<p>We agree that presently Form 61, 61A, 61B are done for Bank as a whole where Head Office only will be involved but 15CC DATA IS TO BE COLLECTED FROM THE BRANCHES AND CONSOLIDATED AT HO. Further if there is any requirement of involvement of Branches in Form 61, 61A, 61B in future the same should also be handled. But the system should enable to file the above returns whether bank as whole or not.</p>



21	M/s Figment Global Solutions Pvt. Ltd.	NA	<p><u>Annexure-10</u></p> <p><u>Functional requirement for e-TDS Centralization Application Software Solution</u></p>	NA	<p>Refund of TDS: On account of wrong TDS Code selected in Customer id, many a times TDS is being wrongly deducted by CBS. Same Errors occur on account of non-updation of 15G/15H code, Govt Entity code, etc. In case TDS is remitted in above cases, then the bank have to refund TDS to the customer and such excess remittance of TDS needs to be adjusted in next month or next year. As per our experience, such type of cases are huge in the initial period of Centralisation. For adjustment of such cases, we must manually delete the entries in TDS return so that unconsumed challan will get available for utilisation in next month or year.</p>	<p>Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively. These are all basic system requirement.</p>
22	M/s Figment Global Solutions Pvt. Ltd.	NA	<p><u>Annexure-10</u></p> <p><u>Functional requirement for e-TDS Centralization Application Software Solution</u></p>	NA	<p>Challan addition: Many a times, after auditor remarks or other reasons, branches manually deduct the TDS and pay the same to Income tax (such scenario arises normally in case of Vendor Payments & others only). This scenario arises normally after filing of TDS return, in such cases, we are not able to revise the TDS return as challan is not present in TDS return. As per Income tax, challan addition can be done only through TRACES website online. As per our experience such type of cases are huge in number in the initial period of Centralisation.</p>	<p>Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.</p>



23	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Change of Valid to Valid PAN: As per Income Tax, Valid to valid PAN Correction can be done only once and thereafter it can be done manually only through TRACES. The procedure to correct valid to valid PAN : we have to delete entry in TDS return and add a new entry related to the same. This process needs to be done manually. As per our experience, approx.50000 corrections need to be made in intial period of time.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.
24	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Bulk PAN updation: In our working with different banks of same size as that of BOB, we have observed that approx.100000 transaction entries need to be updated for PAN number. In CBS, if for a particular cust id, PAN is PANNOTAVBL, TDS is deducted @ 20% but later on if that customer has updated the PAN then we have to revise that TDS return so that customer gets credit of TDS. The same process must be repeated "n" number of times. This process cannot be automated through solution.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.
25	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	After filing default rectification: As per our experience, after filing of TDS return for each Regional office for each quarter, on an average default of Rs.500000/- will arise on account of different CBS issues. For rectification of the same, we have to investigate each defaulting line item and same will be communicated to branches for updation in CBS so in future same default will not arises. In initial period of 1-2 years, data cleaning exercise needs to be done, so that in later period of time default will not come.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.



26	M/s Figment Global Solutions Pvt. Ltd.	NA	Annexure-10 <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Q1 Form 16A and correction As we planning to go centralised from Q2, we need to give support to Branches for Q1 form 16A and correction return filing as after centralisation old consultant will not support to branches as per our experience.	Yes
27	M/s Figment Global Solutions Pvt. Ltd.	NA	Annexure-10 <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Correction return filing 2007-08 to 2017-18 From F.Y.2007-08 to F.Y.2016-17, as data of original return will not be available with us, application of all .tds file and thereafter bulk correction in same cannot be done through solution directly. As per our experience old consultant will not support branches for correction return filing of this period after centralisation.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.
28	M/s Figment Global Solutions Pvt. Ltd.	NA	Annexure-10 <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	TRACES id password reset For filing of correction return at HQ level, we require user id and password of each branches, if old consultant not providing login credentials then we have to reset the same of all 6200 branches. This requires manual intervention, which is not possible through solution.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.



29	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Income tax id password reset For filing TDS return through Income tax portal, we require user id and password of each branches, if old consultant not providing login credentials then we have to reset the same. This requires manual intervention, which is not possible through solution.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.
30	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Lower TDS Certificate Handling As TDS return will be centralised at Regional offices, all return filing will be done in Regional TAN, but some regular customers might have taken lower deduction certificate in Branch TAN which needs to be handled manually. As per our experience approximately for 200-250 branches, we have to file separate e-tds return in branch TAN only.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.
31	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	TIN-NSDL .CSI File In case of filing of regular TDS & Nil return, approx 6200 .CSI needs to be downloaded in each quarter from TIN-NSDL Website. For this, manual intervention is needed for entering of captcha code which is not possible through solution.	Chosen vendor has to study the system and ensure that the system proposed by them is fully Tax compliant and also eliminate Customer Complaints proactively.
32	M/s Figment Global Solutions Pvt. Ltd.	NA	<u>Annexure-10</u> <u>Functional requirement for e-TDS Centralization Application Software Solution</u>	NA	Handling Customer Grievances and Branch Queries In cases like non -reflection of TDS Amount in customer's 26AS, correction of PAN and other such cases, queries need end to end communications through calls or mails for which support staff is necessarily needed. This service will not be available in the application. To add, we have always provided timely solutions for filing of TDS returns till customer gets proper credit of TDS deducted by bank in his 26AS along with Form 16.	We expect Vendor team to be available for handling Customer grievances and Branch queries during first one full year.

Date: 04/08/2018
Place: Bengaluru

[Handwritten Signature]
Deputy General Manager
[Handwritten Initials]

