Digital Lending Platform DBSA RFP 319/2021

Question	Answer
We assume the bank will continue to use Oracle CRM, Quantum (treasury), Data Analytics and AI platforms and the proposed solution will need to integrate with it. Please confirm.	Correct. There is no AI platform in the environment.
We assume the existing SAP CML solution used for Loan Management and the bespoke origination solution will be replaced by the proposed solution.	The new solution needs to integrate to the solutions and not replace them
We assume the existing Data analytics and AI platform can be interfaced for all analytical calculation. Please confirm.	There is no existing AI platform.
We understand the RFP requirements are primarily focused on loan origination process only comprising of the following. 1. Loan initiation 2. Data enrichment and analysis 3. Document generation 4. Underwriting and sanction 5. Loan Disbursement initiation. However based on the inputs from the debriefing session we would like to reconfirm the proposed solution scope to be delivered should be as follows. 1. Loan Origination for SME and Corporates 2. Loan Management 3. Debt Collection 4. Integrations 5. Report generation Please confirm the solution scope.	The solution is to be an end to end starting from origination and incorporating all the elements listed in the question, yes.

Question	Answer
We request you to confirm that the proposed solution needs to cater to SME and Corporate Customer segments for loan origination and management. Please confirm.	This is correct, however the system need also be one that is scalable in the future and not limiting in terms of other product types or clients that we may want to bring onto the platform later.
Can you please share the number of active customer accounts and customer base presently there in DBSA?	Clients base is around 215 No of loans is approximately 500 (excluding equities and grants)
We assume DBSA has an existing e signature capture platform which can be integrated with the proposed solution. Please clarify.	Currently using DocuSign however other proposals are welcomed.
We assume DBSA has existing mobile and internet application for self-origination to integrate with. If not please confirm if DBSA needs mobile and internet applications for loan origination as well.	DBSA does not have any existing solution for self origination at the moment.
Will the bank provide an opportunity to understand the bank ecosystem, processing, expected scope prior to phase 1 or proposal submission?	Bidder to use the information that is provided on the ToR. Further assessment work will be done during phase 1 (Assessment phase)
We assume the proposed solution needs to integrate with the following bank's solutions. Please confirm 1. Oracle CRM 2. Data Analytics and BI Layer 3. e-procurement platform 4.Finance management (SAP Platform) 5. Workplace and employee collaboration 6. Moody's	Correct
Please specify your preferred deployment approach as either cloud or om premise. In case of cloud does DBSA prefer AWS or Azure	DBSA has adopted a cloud first strategy and prefer Cloud deployment in Ms Azure
Please specify your preferred database platform.	Ms SQL

Question	Answer
Is there a requirement for credit bureaus?	Yes
Is it expected that the client would access a Portal to submit and get updates?	Yes
Waterfall or Agile – what is the preference?	Bidder to recommend what would work best.
Is there any preference of documentation of AS IS/ TO BE or requirements documentation methodology?	No. Bidder to recommend
With regards to migrating historical data – how many years back is the data? And what processes?	Unable to define at this point in time.
How many stakeholders that need to be involved in training and Change Management plan. Also an indication of the number of stakeholders per area/ role.	Bidder to recommend
Is it possible to submit project plan in MS Excel for RFP response – MS Project on initiation of project?	Yes