

**Pre Bid Queries for Selection of Mobile App Development
Partner- RFP/ SSL/MOBAPP/2024-25/001**



Sr. No	Existing Clause/Query	Response
1	Current Eligibility Criteria: 'The Bidder must have completed at least 1 similar assignment involving development of a mobile app for a Stock Broking company by integration with TCS BaNCS Trading software front and back office solutions in the last 5 years,	No change in this eligibility criteria.
2	Considering this is an existing app with actual users: a. What are the plans for Data migration? b. The current database is built in which technology? c. What is the size of current database/data? d. What is the current userbase that we will have to migrate to the new database? e. Any recommendations/preferences for the database technology for proposed app?	Customer Data Migration is not involved. APIs provided by TCS are to be consumed for Order related journeys and front end mobile application is to be developed as per scope mentioned in the RFP
3	We believe the admin section will be a web interface.	Yes. Admin will be a web interface.
4	Considering the app is already public and in use: a. Do you want us to utilize the current Admin interface? And build the new features in the same portal? b. If yes, please share the technology stack the current admin interface is built in?	Currently Web admin is not in use.
5	Or do you want to rebuild the admin interface from scratch? If so: - a. Do you have any technology preferences for Admin interface? b. How many different roles/departments would be there in the proposed app? c. Can you share some insights on the permission set for the admin user roles? d. Would you prefer to create admin user accounts again in the new app? Or would you like us to migrate existing accounts form the current database?	a. Vendor to suggest technology. b. Two roles admin and users c. Basic permission granting roles for different users d. Not Applicable
6	What all reports / features do you envision for the Finance team in the backend?	As discussed in the meeting, APIs will be made available for all the reports to be integrated in the app.
7	We believe that the percentage of brokerage charges be manageable from the backend?	As discussed in the meeting, APIs will be made available for brokerage charges.
8	We believe for managing funds, purchases, etc. The users will have to add funds to their wallet first?	Funds will be transferred to the trading account of the user through a payment gateway.
9	Will users be allowed to generate requests for withdrawing funds to their bank account?	Yes
10	Do you want the app to perform quarterly balance settlement to bank accounts of the users?	That is a backend process performed by Back Office team. Front end is not expected to perform quarterly settlement.
11	Will there be any subscription charges for the users? If yes, then do you want to set standing instructions/mandate for deducting the charges? Or do you want users to pay this manually?	There are no subscription charges for the users.
12	The expectation is to provide support to App on Android OS 6.0 and above. However OS 6.0 is 9+ years old and becoming obsolete. Our App supports Android OS 9.0 and above. We trust that this suffices your requirement and hence we request that the requirement of support for Android OS versions below 9.0 be waived.	Mobile Application to support Android OS Version 9.0 and above.
13	We require clarification regarding Clause No. 11-V on Intellectual Property. It is our intention to deliver the product along with customizations on a licensing basis where SSL will receive a license to utilize the product and the software code will remain our proprietary asset, unless purchased explicitly. We request clarification on SSL's expectation for this clause, particularly regarding the ownership of the software code	SSL will require a license for the utilization of the product and does not intend to procure the software code.
14	Market Data/Streaming Data is there an existing capability which can be leveraged?	This capability will have to be built.

**Pre Bid Queries for Selection of Mobile App Development
Partner- RFP/ SSL/MOBAPP/2024-25/001**



Sr. No	Existing Clause/Query	Response
15	Can you please provide further details on the number of interfacing systems - Payment Gateways, Research, News etc.?	As per scope mentioned, vendor is expected to integrate with all interfaces that might be needed for the scope of work mentioned. Indicative list of integrations is already mentioned in the RFP document
16	For Notifications would a third party solution with interfaces and SDK provided or in scope of Vendor to provide that capability	Vendor to provide that capability
17	Learning section - integration to existing CMS capability assumed or please clarify if CMS capability needs to be delivered as part of solution	Redirection to YouTube is expected in Phase 1
18	Can you provide details on the custom reports needed, especially for performance monitoring?	Indicative parameters include: Utilization of resources like CPU, RAM, disk space etc. Final report parameters to be agreed with selected bidder.
19	Are there any specific UI/UX design guidelines, like those mandated by SEBI or exchanges, that we should follow?	Vendor is expected to abide by the guidelines mandated by SEBI/ Exchanges. SSL will provide brand guidelines applicable if any.
20	What are the expected performance benchmarks (latency, response time) during peak trading hours, and how will they be tested?	Broadcast feeds latency should be less than 50 ms and other response time on FE should be less than 100 - 200 ms. It is expected that the vendor will share performance reports as and when requested by SSL
21	Can you provide a detailed disaster recovery and business continuity plan, including RTO/RPO requirements?	This should be in line with broking industry standards and regulatory guidelines
22	What are the minimum acceptable thresholds for uptime and high availability (HA)?	This should be in line with broking industry standards and regulatory guidelines
23	What are the post-go-live support requirements, and how long will the cooling-off period be before transitioning into regular support?	Duration 3 - Months post final go live. Post Go Live support means supporting in day to day activities which are needed for smooth adoption of the new mobile app. This may include but not limited to Bug fixing, feature updates, support in regulatory requirements, etc.
24	Is the Earnest Money Deposit applicable for MSME companies too ?	EMD exemption if the company is Micro MSME. Need Micro MSME certificate
25	Should the bid be submitted physically or shall be shared via e-mail as protected document?	Physical Bid is needed for eligibility criteria and technical proposal copy.
26	SOR is more a functionality of Backend and this can be removed from here	No change in scope.
27	For Contract notes, MTF and other reports it is assumed that relevant Apis will be provided	Yes, relevant APIs will be made available
28	For portfolio reports also it is assumed that relevant Api's will be provided.	Yes, relevant APIs will be made available
29	Please let us know more about Middleware.	As discussed in the meeting, it is expected that the suggested solution will have a Middleware which will connect the mobile application to various interfaces including but not limited to TCS APIs, other third party integrations, etc.
30	<u>Payment Terms:</u> <u>50% advance of with Purchase Order</u> <u>25% upon delivery on UAT Server.</u> <u>Remaining 25% upon CUG Live deployment.</u>	There will be no change in payment terms
31	Section: Login. Subsection: User login Session Management through Middleware of the vendor >>>Please elaborate on session token issuance. Is there and IDP platform? Please name. Will TCS Bancs APIs have different session? Are these APIs stateless?	TCS APIs are stateless and it is expected that the selected bidder will manage the session with Oauth2.0/JWT protocol and accordingly consume TCS APIs. More details can be shared with the selected bidder.

**Pre Bid Queries for Selection of Mobile App Development
Partner- RFP/ SSL/MOBAPP/2024-25/001**



Sr. No	Existing Clause/Query	Response
32	Open Account Button >>> Is this re-direction or is an entire journey to be built	This will be a redirection
33	PIN / Password expiry (90 days Logic) >>> Is this expected at Application layer or will the API power this feature	TCS APIs are stateless and it is expected that the selected bidder will manage the Password expiry flow. More details can be shared with the selected bidder.
34	Section: Market Watch Subsection: Predefined Market Watch Hosted and Managed through Middleware of the vendor >>> Is TCS BaNCS system not providing Market Watch APIs?	As discussed in the Pre-Bid meeting if the TCS API's are providing expected response in line with the UI/UX finalized for watchlist we will utilize TCS APIs. If there are any limitations in the TCS APIs for watchlist that it is expected that the selected bidder will manage the Watchlist through middleware.
35	Section: Quotes. Subsection: Equity Charts >>>Is data to power historical and/or intra-day charts already available	Data will have to be procured. Integration is required with the data provider
36	Section: Quotes. Subsection: Indices Set Alert >>> Is there an existing engine/solution in place for Alerts? What is the channel for delivery?	Vendor is expected to develop this functionality. Channel for delivery will include EMAIL, SMS and Notification
37	Section: Portfolio Subsection: View & Manage Portfolio Portfolio Events >>>Assumption is events on Stock held within Portfolio (Eg: Board Meeting, Dividend, Bonus...)	Yes. Events on stocks held in portfolio. Also stocks in predefined and user created watchlist
38	Section: Portfolio Subsection: View & Manage Portfolio Portfolio Analyzer >>>Could you kindly elaborate on the feature	We will be doing third party integration in this
39	Section: Funds Subsection: Add Funds UPI and Net Banking Integration with Payment Gateway >>> Kindly share name of PG	Razorpay
40	Section: Notifications Subsection: Notifications Centre >>> Kindly share name of third party solution for pushing notifications	Vendor is expected to develop this functionality
41	Section:Admin Subsection: Option to create screeners >>> Kindly elaborate on feature expectation with an example	Option to create manual screeners is needed and third party integration can also be done
42	Reporting: >>>What is the SIEM Tool where data will be pushed by our solution?	It is expected that the bidder will expose his SIEM system for SSL to monitor.
43	Technical: >>>What is the number of orders envisaged per day through the solution	Exact details will be discussed with the shortlisted vendor. Expected concurrency is shared in the RFP
44	TCS BANCS API - Availability of all document details and api with postman collection and examples ?	Yes
45	Integrations will be required for following - a. The licenses and all environments of third party will be made available? b. Below third party integrations would be required as per our analysis, is the client ready for these integration? Clevertap or analytics tool SMS/Email vendor CMOTs/Trendlyne Chart data points Payment Gateway	Licenses required for third party integrations will be made available.
46	Content to be provided for - FAQs/Help for login	Content will be provided
47	For Mutual Funds, who will be the vendor - BSE Star or any other vendor?	BSE Star right now. But we can integrate with other providers as well in the future

**Pre Bid Queries for Selection of Mobile App Development
Partner- RFP/ SSL/MOBAPP/2024-25/001**



Sr. No	Existing Clause/Query	Response
48	Need understanding on PIN / Password expiry , (90 days Logic)	TCS APIs are stateless and it is expected that the selected bidder will manage the Password expiry flow. More details can be shared with the selected bidder.
49	Dormancy Enablement will be through API? as dependency is on BO	Detailed flow will need to be discussed during development
50	Confirm TCS API Availability for All mentioned order types	APIs will be made available by TCS
51	Portfolio -Portfolio Analyzer , Research on my portfolio - Third party Integration here ?	Yes. We are looking for a third party integration here
52	MF Module : New Development or Integration of existing ?	New Development
53	OFS/Buyback/NCD/Bonds - Availability of environment for integration	APIs will be made available by TCS
54	Current Brokerage Plan details - From Back office API or Admin panel /	This will be a Back Office API
55	Enable non active segments like FO/MF/COMM and products like E-margin - EDIS , Pledge Unpledge - TCS API or separate development /	APIs will be made available by TCS
56	Dynamic Change in Order messages - Need clarification Here	We expect that the error messages will be re-worded in a language easy to understand for the end user.
57	Learning section will be made by whom? Videos ?	This will be a redirection to You Tube
58	Screeners , which third party integration would be required?	Option to create manual screeners is needed and third party integration can also be done
59	ensure KYC processes are integrated (Aadhaar, PAN). - Do we need to make KYC system also?	No KYC systems are not to be developed
60	What is the throughput of TCS system?	There are multiple set of APIs involved in the development. Through put will be dependent on the type of API being used and data it is carrying in the response. However, these APIs will be fine tuned in the best possible way by TCS to give an optimum throughput.
61	There will be 4 environment setup as per the rfp? Do all of these need to be maintained by us?	Yes
62	Will TCS be doing DR as well?	Yes
63	Who will be doing the designs? Do you want bidder to do or the designs will be provided to bidder?	Bidder is expected to do the designs
64	The project timelines will differ as the development cannot start unless infra setup is done and designs are developed and signed off by the client. How open is client for changes in timeline as timeline can only be defined after requirement gathering sessions.	No change in timelines. Selected bidder will need to adhere to timelines mentioned in the RFP
65	Go-live support will be provided for a specific period of time. Support for maintaining the mobile application will involve different agreement .	Yes. Support agreement will start after the cooling off period of 3 months post final go live
66	Will there be a product team from client to make sure the TCS APIs available will be analyzed and accordingly designs will be made?	Analysis of the TCS APIs to be done by the vendor. There will be a spoc assigned for coordination with TCS
67	Availability of dedicated point of contacts from TCS for any queries or issues occurring while using the APIs ?	These are standard APIs of TCS, however SSL team can coordinate incase of any concerns with the APIs
68	Purpose of having registered office in Mumbai?	For ease of coordination
69	What changes are there in discount broking app?	The discount broking application is replica of main application. There would be difference in branding & some cosmetic change.