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Ref. No.-6(29)/LC/Gen/11-13/Pt-II-A/

Dated.13.12.2016

To  
All Public Sector and Private Banks in India  
as per 2<sup>nd</sup> Schedule of RBI Act, 1934.

Sub: Clarifications on queries on the Request for Proposal (RFP) published by the Board for "Payment & Settlement Mechanism of Auction Proceeds" vide reference no 6(29)/LC/Gen/11-13/Pt-II-A dated 25.11.2016.

Sir/Madam,

With reference to the queries received from different applicants & raised by the participants in the pre-bid meeting held on 12<sup>th</sup> December, 2016 on the above captioned subject, the replies of the Board are attached.

Yours faithfully

Enclo: As stated.

Sd/-  
(Rajanigandha Seal Naskar)  
Controller of Licensing

**Clarifications on queries on the Request for Proposal (RFP) published by the Board for “Payment & Settlement Mechanism of Auction Proceeds”**

<b>Sl. No.</b>	<b>Document</b>	<b>Page No</b>	<b>Clause No</b>	<b>Description RFP</b>	<b>Clarification Sought</b>	<b>Reply of Tea Board</b>
1	Annexure B (II)- Functional & Technical Specifications	44	Part II - Point no.2	The system should be able to send email/SMS to the stakeholder (both depositor and beneficiary) on the status of a transaction on immediate basis	Bank cannot send any SMS or email to the depositor. Bidder will have to check status in the E auction system that will be updated with Banks response.	In addition to the status checking facility, bank need to send e-mail/SMS to the concerned stakeholders.
2	Annexure B (II)- Functional & Technical Specifications	44	Part II - Point no.3	The system should provide a feature for the end user (both depositor and beneficiary) to view status of the funds that have been deposited or funds that are expected to be paid	<ol style="list-style-type: none"> <li>1. What is the exact solution that the board is looking for?</li> <li>2. This facility would be available in the TEA Board System. Bank can only provide the status to the system</li> </ol>	<p>This feature is to enable the stakeholder to view the status of payments (both pay-in and pay-out) from the e-Auction system on real time basis. The data needs to be provided by the Bank.</p> <p>The details can be shared with e-Auction system via web</p>

						through MIS which needs to be updated by the E auction system.	services. When user requests for update on e-auction system, the system can query a web service at Bank's end and the response will be displayed.
3	Annexure B (II)- Functional & Technical Specifications	45	Part II - Point no.11	The auction software should be able to view the stakeholder's account details as elaborated in point no. 7 of "Brief Scope of Work"	This facility will be available in the E auction system. Why is this information required to be stored at bank's end too if it is available in the auction system. Need to discuss and accordingly take forward.	Bank shall be responsible for maintaining account details of all the beneficiaries in their system along with their personal information like address, contact nos, email ID's etc. The account details need be shared with e-Auction system (view only facility) after successful integration with the bank system for creating pay out files by the software service provider.	
4	Annexure B (II)- Functional & Technical Specifications	42	Part I - Point F	The Bank's system should run on 24*7 basis	Request clarification on the expectation for this point. Only Internet Banking is available 24*7 and NEFT/RTGS payments are subject to	The system should run on 24*7 basis (without any downtime) for updating status of payments, accessing information by stakeholders, sending response for pay in	

					timelines.	etc,. However, the credit of payments will happen as per timelines specified by RBI for RTGS/NEFT transactions.
5	Brief Scope of Work	15	7.9	The bank shall instantly e-mail/SMS to the buyers and other beneficiaries on the successful/ failed transaction	Bank can send SMS and email alerts to beneficiaries for all the transactions, if necessary details are provided as payment instructions to the bank.	Bank shall be responsible for maintaining account details of all the beneficiaries in their system along with their personal information like address, contact nos, email ID's etc.
6	Brief Scope of Work	16	7. 22	The bank shall provide 12x6 (hrs/days) help desk. The help desk should be responsible to receive the call& replying to e-mails given by the stakeholders	Banks are closed on 2 <sup>nd</sup> and 4 <sup>th</sup> Saturday of every month, if required please confirm.	Help Desk also required on 2 <sup>nd</sup> and 4 <sup>th</sup> Saturday of every month.
7	Brief Scope of Work	14	7.4.k	The refund in case of online payment (non-matching of amount) is given on the next working day of the transaction whereas in case of RTGS/NEFT	Refund through INB would be credited to the account in approx 3 working days. RTGS/NEFT refunds will	The refunds have to be initiated by the Bank on immediate basis (without credit to the Settlement account) and the same should reach the Buyer as

				refund is made within next 3 working days.	happen on the same day or by the next day depending upon RTGS/NEFT cycles.	per the timelines required for the respective transactions.
8	Annexure B (IV)- Experience Format	48	NA	Enclose photo copies of certificates of experience. (Project completion Certificate and Performance Certificate of the concerned organizations, duly self-certified along with the name, designation, e-mail ID & contact details of the nodal person handling the project).	We would be providing Experience certificate on client's letter head. But client's certificate/testimonials will not contain name and contact details at the client's end. We would be providing the contact details of the officials of different organizations separately on bank's letter head. Please confirm if this will suffice.	Yes, it will be acceptable.
9	RFP	Misc	NA	Tax invoice and Delivery order generation	Bank will have no role in generating Tax invoice and Delivery order. Please confirm.	Yes, Bank will not have any role in generating Tax Invoice.  In case of DO, although bank's

						system is not generating DO directly, the delivery order will be generated from the e-Auction system only after receipt of successful payment intimation from bank's server. Hence, the bank need to send immediate response to the auction server in case of successful pay ins.
10	Brief Scope of Work	13	7.4.d	The payment gateway (provided by the bank) page gives the following option of making payment to the buyers:- i. Online payment- Net Banking ii. Offline payment mode- Through challan (RTGS or NEFT)	Can we include other payment options like credit / debit card etc?	No, payments through debit and credit cards have not been kept as an option.
11	Brief Scope of Work	13	7.4.e	For making online payment, the buyer selects his own bank from the list of banks available in the gateway. The amount		<ul style="list-style-type: none"> <li>The Buyers of the Tea board e-auction system will have the Payment module</li> </ul>

				and all other details will be auto populated. Once the payment is successfully made by the buyer, the bank system sends response to the auction portal in the form of server to server (S-2-S).		through which he/she will select the specific set of lots or all lots and initiates the payment request and as per selection, the lot data i.e Buyer ID/ Amount etc will be passed as parameters by e-auction system to Payment gateway service of the BANK and through which buyer can complete the transaction. Payment gateway integration will be done using URL routing method. Thus the Payment gateway/Bank receives the details of the lot and the amount that the buyer intends to pay.
12	Brief Scope of Work	13	7.4.k	The refund in case of online payment (non-matching of amount) is given on the next working day of the transaction whereas in case of RTGS/NEFT refund is made within next 3 working days.	Point 4(k) above is contradicting with the highlighted portion in point 4(e)	<ul style="list-style-type: none"> <li>• In case of wrong amount or wrong A/C numbers, the refunds have to be initiated by</li> </ul>

						<p>the Bank on immediate basis (without credit to the Settlement account) and the same should reach the Buyer as per the timelines required for the respective transactions.</p>
13	Brief Scope of Work	15	7.7	<p>The bank shall be responsible for maintaining account details of all the beneficiaries in the system along with their personal information like address, contact nos., e-mail ID's, etc. The details need to be updated/modified by the bank as &amp; when requests are made by the concerned stakeholder to the bank after obtaining proper authorization form.</p>	<ol style="list-style-type: none"> <li>1. How the Bank A/C details will be shared with the Settlement Bank?</li> <li>2. Whether any beneficiary database be shared by Tea Board to bank?</li> <li>3. Will Tea Board take the responsibility if the Bank A/C details needs to be updated/modified?</li> </ol>	<ol style="list-style-type: none"> <li>1. The account details of all the beneficiaries will be forwarded by designated stakeholders to bank through a bank mandate form (existing format attached in the RFP document).</li> <li>2. Any updation or modification in the existing Bank A/C details will also be routed in the similar manner through the Bank mandate form.</li> </ol>

14	Brief Scope of Work	16	7.24	An officer not below the rank of Assistant General Manager shall be designated to interact among the various departments of the Bank and Tea Board and the Software Service Provider as a Single Point of Contact (SPOC). The bank should also designate at least one officer, not below the rank of Senior Manager, for each auction centre.	Whether the “designation” vary/differ for Private sector banks? E.g – AGM = AVP & Executive Director = Regional Head etc as the case may be.	An officer of an equal grade pay/functionality should be designated as SPOC.  The SLA should be signed by a senior officer of the bank (similar to the scale of Executive Director in a PSU) having overall charge and should be posted in Head Office.
15	Other Terms & Conditions	22	15.4	The Bank will provide Project Manager not below the rank of AGM who will act as a single point of contact for all activities regarding this project. The Project Manager will be required to make on-site decisions regarding the scope of the work and any changes required by the work.		
16	Signing of the	19	10.2	The SLA should be signed at		

	document			least by one of the Executive Director of the Bank.		
17	Commercial Bid opening/Evaluation	19	9.2	Tea Board reserves the right to engage one or more than one bank for all/a group of/one auction centre(s).	Requesting if this point may be elaborated.	Tea Board may engage more than multiple banks for the entire settlement process (may or may not be be centre specific).
18	Other Terms & Conditions	22	15.2	The contract shall remain in force from the date of entering into contract but it can be terminated at any time and any stage by Tea Board during the validity of the contract without assigning any reason. No claim or damage on account of such termination of the contract shall be entertained.	Whether this is over & above the details sighted under Page 28 – Point (18).	Yes, this is over & above the details given under Page 28- Point No-18.
19	Penalty	28	17	Penalty Clause	Time frame mentioned under “Penalty” is in terms of <u>no. of working days</u> only.	No, the time frame mentioned under “Penalty” is in terms of no. of days only & not working days.

20	RFP	Misc	Misc	EMD Related	Will there be any EMD collections in the entire auction process.	No, there will be no EMD collections in the entire auction process.
21	RFP	Misc	Misc	Subcontracting Related	Whether banks free to introduce any 3 <sup>rd</sup> party application provider.	A clause regarding sub-contract is provided in the RFP (Clause No. 21 in Pf 30) which may be seen.
22	RFP	Misc	Misc	Relating BG & NDA	Bank Guarantee & NDA agreement drafts are subject to internal approvals by bank & might undergo referrals.	Mandatory requirement for Board.
23	RFP	Misc	Misc	SLA Related	Whether there is any specific draft format for the SLA which Tea board may wish to share with banks.	SLA will be shared after selection of the bank. However, the scope of work and the probable terms and conditions are already mentioned in RFP.
24	Penalty	28	17	Penalty for Delay in Integration	1. Considering the enhancement in technical features envisaged and since	After discussing the issue in detail – the timeline for integration has been extended and the first paragraph of

					<p>integration would also depend on response from existing IT service provider, we would request advice on factors to be considered while working out the time taken by Bank in integration. Bank is confident about completing the integration within provided timelines.</p> <p>2. The Banks expressed doubts about adhering to the integration timeline provided in the RFP.</p>	<p>clause 17 in page 28 is modified as follows:</p> <p>“Payment and settlement system integration (including testing) with e-auction site should be completed maximum within 3 weeks’ time and in any case should not exceed 4 weeks from the date of contract/SLA. Any time beyond FOUR weeks may call for penalty.”</p>
25	Two Bid System Tender	9,10,11	6(b)	Separate envelopes for EMD, Technical & Commercial Bids:-	Kindly advise if application fee should be submitted in a	May be submitted along with the EMD or technical bid.

					separate envelope.	
26	Annexure B (V) – Commercial Template	49	NA	Number of transactions	What is the approximate percentage of transactions through NEFT/RTGS and Net Banking?.	In the existing system the NEFT/RTGS transactions were approx. 65% to 70 % and NET BANKING transactions were approx. 30% to 35 %
27	Brief Scope of Work	14	7.4.I	The payouts to the beneficiaries are made by the settlement bank (T+1) based on the payout data provided by the software service provider	Please advise if T is the date of receipt of funds through pay-in or date of receipt of pay-out instruction. In case, T is date of receipt of Pay-out instruction, please advise the tentative period for which the collection proceeds stay in the settlement account after pay-in.	T is the date of receipt of funds through pay-in.
28	RFP	Misc	Misc	Technical Integration	In order to make the best offer to Tea Board, we request for technical document or brief details on the existing	With respect to Integration, below implementation details from current system are provided.

					<p>integration of e-Auction portal for our better understanding of the technical aspects and possible enhancements.</p>	<ul style="list-style-type: none"> <li>• Buyer Payment Screen (part of Tea e-Auction System) will be integrated with Payment Gateway Integration using URL routing.</li> <li>• Pay-In acknowledgement – The existing pay-in acknowledgement integration was via web service hosted at e-Auction system. Once the payment is received the bank consumes the web service to update the e-auction system that the payment has been received. The updation has to be on real time basis.</li> <li>• Pay-out – The existing</li> </ul>
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						model was via file based pay-out instructions. The files were transferred to the Bank via SFTP servers.
29	Annexure A III-Challan Format	37	NA	“This transaction is proposed for A3”	Kindly clarify what A3 signifies. Can the format for NEFT/ RTGS challan to be generated by the Bank modified?	A3 is the place holder for the broker’s name. The challan format provided in the RFP is from the existing system and the same was generated by the Bank. In the proposed system, the Bank can modify the challan as per its requirement while ensuring that the correct payment by the buyers will be acknowledged as fast as possible.
30	Brief Scope of Work	15	7.7	The bank shall be responsible for maintaining account details of all the beneficiaries in the system along with their personal information like address, contact nos., e-mail	Kindly advise if recording address of fixed beneficiaries is mandatory.	Yes. It is mandatory on the part of settlement bank.

				ID's, etc:-		
31	Brief Scope of Work	14	7.4.I	After successful generation of delivery order from the e-auction system, the payouts to the beneficiaries are made by the settlement bank (T+1) based on the payout data provided by the software service provider.	<p>1. We would like clarity on the technical integration between the system of the Software Service Provider and the Bank. How is this integration expected to be done? Is this integration on a Host to Host basis or would there be API based integrations.</p> <p>2. We would like clarity on how the beneficiary account details of the seller/warehouse etc is captured in the system. How would errors due to incorrect data of beneficiary details be</p>	<p>Clarification for 1:</p> <p>With respect to Integration, below details from current system are provided.</p> <ul style="list-style-type: none"> <li>Buyer Payment Screen (part of Tea e-Auction System) needs to be integrated with the bank system using URL routing, if the proposed solution requires challan generation and storing of pay in details.</li> <li>Pay-In acknowledgement – The pay-in acknowledgement integration will be via web service hosted at e-Auction system. Once the payment is received</li> </ul>

					<p>managed ?</p> <p>3. As you would appreciate, the activity of codification and mapping of various buyers, sellers, brokers etc is very critical so that all payments are received against the right set of invoices and all payments made reach the right setoff beneficiaries. The Bank should not be held responsible for activities that are to be done by other entities (for eg: the software services provider) since each activity has an implication in terms of accuracy of payments</p>	<p>the bank consumes the web service to update the e-auction system that the payment has been received. The updation has to be on real time basis.</p> <ul style="list-style-type: none"> <li>• Pay-out – The model can either be via SFTP servers or host to host integration.</li> </ul> <p>Clarification for 2: As mentioned in point 7 of page 15, the beneficiary account details will be captured by the bank. Further as mentioned in point 8 (page 15), the e-auction system will query the Bank to confirm that the A/C details exist for a specific beneficiary before sending the payment instruction for that beneficiary. The bidder to suggest any other modifications to this proposed</p>
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					<p>and collections.</p> <p>4. Also, we would like to understand if the Tea Board or the respective Association would provide any specific instruction or authority for making payments to the specific beneficiary each time ? How would incorrect payments due to errors in the payment file received from the system be controlled?</p> <p>5. Are each payout file center specific or a single file across all centres?</p>	<p>process to ensure that it is fail-proof.</p> <p>Clarification for 3: The responsibility of creating the entity code (unique value) for the beneficiary lies with the e-auction system service provider. The responsibility of capturing the A/C details and mapping the same to the correct entity code lies with the Bank.</p> <p>Clarification for 4: If there are any corrections required in the payment files that was processed earlier, the e-auction system service provider will coordinate with tea board and necessary stakeholders to provide the corrected pay out file.</p> <p>Clarification for 5: The existing system had a separate pay out file for each</p>
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						center.
32	Brief Scope of Work	13	7.4.c	<p>The buyers log into e-auction portal and select the deal nos./lot nos. for which payment has to be made and press 'Pay' button for making the payment.</p> <p>Thereafter, the system redirects them to the payment gateway page of the concerned Bank and a <b>challan</b> is generated containing all the information required for making the payment. The sample format of a challan is enclosed at <b>Annexure A (III)</b>.</p>	<p>We would like confirmation that the challan referred to in this clause is generated by the system provided by the Software Service Provider</p>	<p>In the existing solution the challan is generated by the Bank's system. The buyer is redirected from the e-auction system to the Bank's system along with necessary details.</p>
33	Other Terms & Conditions	24	15.17	<p>The Successful bank shall furnish the (BG) performance security equivalent to Rs. 1.5 Crores (Rupees One Crore &amp; Fifty Lakh Only) in the form of Performance Bank Guarantee</p>	<p>We would like your confirmation whether the Bank Guarantee can be furnished by the Bidder Bank itself.</p>	<p>No, the BG has to be furnished by a different bank.</p>

				issued by a public Sector Bank in India for a period of contract plus (2) two months on prescribed Performa. Annexure –B (VI).		
34	Penalty	28	17	<p>Payment and settlement system integration (including testing) with e-auction site should be completed maximum within 2 weeks' time and in any case should not exceed 4 weeks from the date of contract/SLA. Any time beyond three weeks may call for penalty.</p> <p>If the Bank fails to complete the work within prescribed period (3Weeks) or within any extended time allowed on account of delay due to unforeseen reasons beyond control, the bank shall pay at</p>	<p>Given the very tight deadlines for integration, we would like clarification on how the delays arising out of the Software Service Provider can be controlled so as to ensure the system is deployed at the earliest.</p>	<p>Any matter related to software service provider will be taken care by the Board.</p>

				Rs.1,00,000/-(One Lakh only) per week subject to a maximum of Rs.10,00,000/- and in addition his earnest/security money lying with the Tea Board shall be forfeited.		
35	Brief Scope of Work	14	7.4.j	In case of successful payments, the delivery order [sample format enclosed at Annexure A (V)] is generated from the e-auction system whereas the money is refunded to the originating account if the transaction is unsuccessful in respect of mismatch of amount/or for any other reason.	Would it be correct to state that for Buyers whose cheques are returned in clearing or whose payment data does not match the system information, they would be denied to take delivery of the goods. Is there any way for them to get delivery after rectification of the above.	Payment through cheque or DD has not been kept as an option.  The buyer has to make payments to the designated account for taking delivery of goods.
36	Other Terms & Conditions	27	15.30	At any point of time, Tea Board may add new/remove service in the payment settlement	Can you please clarify what types of service are being referred here?	Board may engage new bank in the process or remove the services of existing banks.

				process.		
37	Rejection/Termination of Contract	29	18	<p>The Board has right to reject the work/ services if they are not found to meet the specifications laid out or are not as per the terms of the tender / work order. No Charges will be paid for the defective work. This can be done at any stage of the work. In case it is found that the work/supply/service is not as per requirement / standards, time lines, or the frequency of corrective measures required is high then Board retains the right to terminate the Contract with the selected Bank and in such case, the Bank will not be entitled to claim any damages from Tea Board or</p>	<p>We request you to kindly consider for making the clauses mutual so that either party has similar rights.</p>	<p>No change in the clause will be done.</p>

				<p>make any claim for fees in respect of such unsatisfactory/ substandard services / supply / work.</p> <p>As also Board reserves the right to terminate the contract if it is established on the basis of price discovery that it would be beneficial for the Board to go in for a fresh RFP/contract.</p>		
38	Minimum Eligibility Criteria	8-9	6 (a)	The Bank shall be a scheduled public sector and private bank included in the 2 <sup>nd</sup> schedule of the RBI Act,1934	Whether the applicant Bank needs to furnish any document or certification/declaration in this regard or it can be put in the deviation sought in the RFP.	Relevant document to be provided.
39	Minimum Eligibility Criteria		6(a)	The bank has never been blacklisted/barred/disqualified by RBI/any regulator/statutory body or any PSU or any Company	-----DO-----	Relevant document to be provided.

40	Functional & Technical Specifications	44	Part II	The system should provide a feature for the end user (both depositor and beneficiary) to view status of the funds that have been deposited or funds that are expected to be paid.	The MIS provided to NSEIT will provide the status of payment received and payment made to the stakeholders. Hence, NSEIT required providing necessary link to the stakeholders.	The details can be shared with e-auction system via web services. When user requests for update on the e-auction system, the system can query a web service at Bank's end and the response will be displayed.
41	Brief Scope of work	16	7.16	Bank shall provide MIS to all stakeholders involved in the process. This includes details of the tea that has been bought/sold apart from the dates and the amounts that have been paid or received. The said MIS format is available in Tea Board website <a href="http://www.teaboard.gov.in">www.teaboard.gov.in</a> (Home → Announcement → Guidelines)	These formats are not present in the website details provided	The formats have been uploaded and the navigation is as follows:  1. URL - <a href="http://www.teaboard.gov.in/">http://www.teaboard.gov.in/</a>  2. Under "TENDERS" section in home page, click on link with description "MIS format in respect of the Request for Proposal for Payment & Settlement Mechanism of auctio..."

42	Annexure-B(IV) - Experience format	48	NA	Experience Details	What kind of details is needed to be filled in “Details of Work” and “Value” columns?	<ul style="list-style-type: none"> <li>• The details of work will include successfully completed projects of similar nature</li> <li>• The “Value” should mention the Total Amount of funds handled via this system by the Bank on a daily basis.</li> </ul>
43	Annexure – B (II) – Functional & Technical Specifications	42	NA	Submissions of auditors certificate as required in Part I and Part II	<ol style="list-style-type: none"> <li>1. Do banks mandatorily need to submit the certificates required in part 1?</li> <li>2. Banks requested for additional time in order to provide the auditor’s &amp; customer’s certificates since these are customized certificates and</li> </ol>	The submission of certificates for Part 1 is mandatory. To accommodate this as requested, the deadline for the RFP submission is extended to 30.12.16 at 3 PM. The timing of technical proposal opening is also deferred to 30 <sup>th</sup> December, 2016 at 4 PM. This will also be published as corrigendum in the website & newspaper.

					more time will be required	
44	Annexure – B (II) – Functional & Technical Specifications	42	Part I – point “d”	“System should be capable of updating payments on an immediate basis on receipt of amount from the depositor and should enable Delivery Order generation from the e-auction system.”	What if the system implemented at the applicant Bank does not cater to generating Delivery Order?	The focus of this mandatory requirement is towards the capability of the Bank’s system to generate acknowledgement on receipt of funds. The details provided should cater towards the same.
45	Annexure – B (II) – Functional & Technical Specifications	42	NA	Submissions of auditors certificate as required in Part I and Part II	In case the Bank has integrated with a 3 <sup>rd</sup> party system for providing similar services, then should the auditor’s certificate be provided in the name of the 3 <sup>rd</sup> party or the applicant Bank?	In such cases, the auditor has to certify that the Bank has implemented the required solution through the 3 <sup>rd</sup> party integrator.
46	Contents of Technical Proposal	20	11.8	Submission of EMD amount of Rs. 5 Lakh	Whether the EMD for PSU Banks can be waived off	Tea Board has requested the relevant Banks to provide Govt. orders regarding such waive-off, failing which EMD shall be given by the applicant banks.

47	Annexure B (V)- Commercial Template	49	NA	Calculation of overhead cost in commercial template	Request for technical details for calculating overhead cost with respect to integration.	<p>With respect to Integration, below details from current system are provided.</p> <ul style="list-style-type: none"> <li>• Buyer Payment Screen (part of Tea e-Auction System) needs to be integrated with the bank system using URL routing, if the proposed solution requires challan generation and storing of pay in details.</li> <li>• Pay-In acknowledgement – The pay-in acknowledgement integration will be via web service hosted at e-Auction system. Once the payment is received the bank consumes the web service to update the e-auction system that the payment has</li> </ul>
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						<p>been received. The updation has to be on real time basis.</p> <ul style="list-style-type: none"> <li>• Pay-out – The model can either be via SFTP servers or host to host integration.</li> </ul>
48	Brief Scope of Work	13	7.4.c	Challan generation	Which system generates the challan?	In the existing solution the challan is generated by the Bank's system. The buyer is redirected from the e-auction system to the Bank's system along with necessary details.
49	Brief Scope of Work	14	7.4.h	Pay-in reconciliation	At what frequency does the e-auction system provide the list of expected amounts to the Bank towards challan reconciliation?	Since the necessary details are provided at the time of challan generation itself, the Bank's system already has the necessary data to reconcile before the actual payment is received from the buyer.
	Purpose	7	3	Mode of Pay In	Whether only NEFT payment is allowed or not.	NEFT, RTGS & Net Banking modes of payments should be supported.

50	Annexure – B (II) – Functional & Technical Specifications	43	Part I-k	Bank should be able to provide admin module for viewing /downloading information on payment and relevant MIS to designated Tea Board official.	What is the expectation from admin module	The admin module should have view facility in respect of the following: <ol style="list-style-type: none"> <li>1. The total pay in for the period chosen.</li> <li>2. The total pay out for the period chosen.</li> <li>3. The balance left in the settlement account/s.</li> <li>4. Total no. of unsuccessful transactions (pay in &amp; pay out) for the period chosen.</li> </ol>
51	Annexure B (V)- Commercial Template	49	NA	Rate of tax	The commercials will change once GST is implemented. How the same will be accounted for?	The various taxes are to be paid as applicable.