

Pre Bid Queries Response for RFP Reference No- NTB/IT/ADF/2021/04/007, Supply, Implementation, Integration and Maintenance of MIS, RBI ADF, RBI ADEPT & RBI CIMS Project					
Sr. No	Page No. / Section No.	Clause No.	Reference / Subject	Clarification Sought	Response by Bank
1	23	Eligibility Clause -9	Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India.	We request you to modify it to MIS, RBI ADEPT or RBI ADF, as RBI ADEPT is not linked to RBI ADF. ADEPT project was handled by RBI and Vendors were not involved in normal course of Action.	The clause remains same as per the RFP.
2	40	Web Portal- Line -4to 5	Approximately 150 Reports (100 MIS Reports for Bank's Internal usage, 50 RBI ADF Reports, including RBI XBRL Returns) and Ad-hoc reports, if any, are to be developed.	50 RBI ADF Reports are same reports that will be submitted to RBI ?	Yes. These include the RBI XBRL returns.
3	40	Web Portal- Line -8 to 9	All the reports (RBI usage/ Internal Usage), which are developed by the bidder, are to be hosted on the MIS / RBI ADF Web portal.	Here all reports are to be hosted on Web Portal? Point no.2 and 3 are not co-related.	All reports need to be deployed on one single portal for easy access and extraction, referred as web portal here.

4	37	5.2 DATA Quality	Tools for identifying the data quality issues and resolving the data quality problems are to be provided to have a clean and consistent data in MIS / RBI ADF.	Today, Data Quality & Data Consistency is very important and critical also , All important Data cleansing ,level of validations are built , but if it is explored more in type of areas /Segments/mis codes , then in that case ,extra Resources may be required , which could not be ascertained today	As a part of Data Cleaning and consistency, the bidder will provide reports through which bank will identify missing /gap data which is inconsistent with the logics. Eg. For priority classification of Housing loan accounts, cost of house depending upon Area is required to be considered.
5	7	2.1 Document Control Sheet	The bidder shall deposit the Bid envelope in person in the tender box kept for this purpose at the above address on or before 16:00 hrs, on bid submission date mentioned herein this RFP document	In view of current COVID-19 situation, we request you to amend this clause as Courier should reach at the given address on or before 16:00 hrs, on bid submission date mentioned herein this RFP document	This clause may be read as : The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd. , 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 15.05.2021 (Revised Bid Submission Date ) . The date on dispatch of Courier / Registered Post / Speed Post receipt should be on or before revised last date of bid submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of RFP Coordinator mentioned in Document Control Sheet. However, if the said Bid Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 7 days from revised last date of bid submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said bid envelope. Further, the Bidder, whose bid envelope is misplaced in transit or is undelivered within 7 days from revised last date of bid submission cannot resubmit his bid on the pretext of misplacement or non-delivery of the Bid envelope.
6	22/Section II	4.31	Eligibility Criteria SNO.9: Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial	We have done similar work for Financial institutions outside India. Please allow in eligibility	The clause remains same as per the RFP.

			Banks/RRBs/ Public Sector Bank in India.		
7	22/Section II	4.31	Eligibility Criteria SNO.9: Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India.	We are a registered MSME. Please exempt MSME from this clause.	The clause remains same as per the RFP.
8	6/Section-I		EMD in the form of DD/PO* or Bank Guarantee & Application Money in the form of DD/PO	Request you to consider mode of payment from DD to NEFT (Due to covid lockdown)	Refer to corrigendum for this.

9	6		Hardcopy Submission of BID	Request you to consider accepting the BID in the form of softcopy through ePortal due to lockdown	<p>This clause may be read as :</p> <p>The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd. , 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 15.05.2021 (Revised Bid Submission Date ) .</p> <p>The date on dispatch of Courier / Registered Post / Speed Post receipt should be on or before revised last date of bid submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of RFP Coordinator mentioned in Document Control Sheet. However, if the said Bid Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 7 days from revised last date of bid submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said bid envelope.</p> <p>Further, the Bidder, whose bid envelope is misplaced in transit or is undelivered within 7 days from revised last date of bid submission cannot resubmit his bid on the pretext of misplacement or non-delivery of the Bid envelope.</p>
10	Nil		Extension of Bid submission	We request you to extend the bid by 3 weeks' time due to Pandemic and Lockdown	The last date of Bid Submission has been extended to 15.05.2021
11	22/ Section-II	4.31/4 (Eligibility Criteria)	The bidder should be an OEM as well as Original Software Developer or their authorized representative. In case of authorized representative, a letter of authorization from original manufacturer must be furnished.	Please clarify on the OEM's requirement for the subject requirement. Can it be customized solution	The clause remains same as per the RFP.

12	23/ Section-II	4.31/9 (Eligibility Criteria)	Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India.	<p>We understand that the following credentials will be considered:</p> <ul style="list-style-type: none"> <li>a. MIS from State / Central Govt Organization</li> <li>b. Financial Reporting</li> <li>c. Dashboard MIS</li> <li>d. Financial Reporting implementation for Enterprise company (Insurance)</li> </ul> <p>Kindly confirm if our understanding is OK</p>	The credentials will be considered for implementation of RBI ADF, RBI ADEPT and MIS Developed for generating reports from RBI ADF / RBI ADEPT.
13	25/ Section-II	4.32. Evaluation of Technical Bids/ Scoring Matrix:/B. BIDDER's/OEM's Capability & Experience/1	<p>BIDDER/OEM experience in implementation of proposed solution offered with respect to MIS / RBI ADF, RBI ADEPT in PSU/Commercial Bank/RRB/ Govt. Organization in India to be calculated as below:</p> <p>Each Organization implementation will carry 2 marks</p>	<p>It is asked to provide the Copy of the Credential Letter or Copy of Purchase order from the client's executive and "<b>an Undertaking from the bidder on the bidder's letter head confirming the implementation along with the contact details of client's representative</b>".</p> <p>We state that one of the credentials which is a Nationalized Bank that got merged with the parent bank, and hence ceased to exist, and therefore we won't be able to provide the requisite undertaking, and similarly for few of other credentials the engagement are dated,</p>	This can be considered subject to submission of valid PO / Completion Report / Receipt of payment.

				and therefore getting the undertaking would not be possible. Hence, we request you to consider the PO and Completion report / Receipt of payment.	
14			Nainital Bank's Infrastructure	We request you to share the current Infrastructure @ Nainital Bank	Bank shall purchase new infrastructure for the new proposed solution, as per sizing of hardware shared by the bidder. Refer to Point 5.5 of RFP.
15	52/ Section-IV	6.1. Term and Extension of the Contract	The contract is extendable further for two years solely at the option of Bank.	Please consider contract extension by means of Mutual Consent basis of Bank and the bidder.	The clause remains same as per the RFP.
16	52/ Section-IV	6.1. Term and Extension of the Contract	During extended period of two years if deemed appropriate (THE NAINITAL BANK LTD. reserve right to extend the agreement with Bidder), the term and conditions for SLA, penalty and Prices for On-premise services, AMC & Manpower shall remain same as given for 5th Year.	We request you to consider the terms and condition for the extended period to be worked out on mutually agreeable basis	The clause remains same as per the RFP.

17	54/ Section-IV	6.4. Service Level Agreement & Targets	Selected vendor is obliged to provide additional infrastructure free of cost at any stage of the TCO period, if it was found that requirement & standards intended by the Bank in RFP is not being fulfilled.	We request you to consider chargeable basis billing for additional infrastructure (if required) based on the mutual consent between Bank and the bidder. As the additional and unforeseen provisioning of infra cost can hamper the feasibility of the project from bidder's point of view. Hence, request you to change the clause.	Infrastructure will be provided by the bank however the vendor is required to install /maintain the solution.
18	Page No. 6		Earnest Money Deposit (EMD) submitted in the form of DD/PO* or Bank Guarantee which should be valid for a period of 6 months from last date for bid submission date. EMD to be deposited along with the bid.	For MSME, Application fees and EMD are exempted.	Please be guided by Point 4.6 of RFP
19	Page No. 23	Point No. 5	Bidder should have minimum annual turnover (from Indian operation) of Rs 5 crores each during the last three financial years that is 2017-2018, 2018-19 and 2019-20 as per audited financial statements.	We have implemented ADF solution in PSUs, Private Bank and part of RBI's pilot CIMS implementation. Request to revise the turnover from 5 crore to 3 crore	This point to be read as : Bidder should have minimum annual turnover (from Indian operation) of Rs 3 crores each during the last three financial years that is 2017-2018, 2018-19 and 2019-20 as per audited financial statements.

20	Page No.25 / Section B	Point no. 3	<p>BIDDER/OEM should have at least 5 years of experience in providing proposed solution of MIS / RBI ADF / RBI ADEPT / in PSU/Commercial Bank/ Govt. Organization.</p> <ul style="list-style-type: none"> <li>•More than 7 years – 10 Marks</li> <li>•Between 5 to 7 years -7 Marks</li> <li>•Less than 5 years – 5Marks</li> </ul>	<p>RBI's Vision to implement CIMS &amp; element based reporting should be considered in experience &amp; capabilities of vendor. Vendor with experience of implementing ADF on Finacle 10x solution should be given technical weightage as it will help bank to plug and play solution</p>	Please be guided by Point No. 4 of Section B on page 26 of RFP
21	Page No.27	Point No. 2	<p>Notes: Direct orders from end customers shall be considered</p>	<p>Most of the PSU Bank in India have clubbed ADF Solution as part of their overall IT requirements. Whether order is directly from client or through SI (System Integrator), it should not be distinguished and should consider valid.</p>	<p>This point to be read as: Direct orders from end customers or through SI ( System Integrator) shall be considered.</p>
22	Page No. 43	Point No.R	<p>Bidder will migrate the data from the existing ADF solution running in bank to the new system.</p>	<p>Data Migration from existing ADF Solution to proposed solution cannot be done as database architecture, design &amp; data integrity across 2 different solutions cannot be maintained uniform. However, reports generated from existing ADF Solution can be archived and retrieved from compliance.</p>	<p>Bank shall go for data archival of existing system and reports can be generated from this data in future.</p>



23	Page No. 43	Point No. V	Bidder will ensure escrow arrangement for application	Bidder will provide the Source code to ESCROW.ESCROW vendor & fees will be paid by the bank	Please read the clause as : Bidder will ensure escrow arrangement for proposed solution and fees shall be borne by the bidder.
24	Page No. 49	Point No. 2.9	The solution should generate reports in various file formats such as CSV, excel, word, PDF, XML, JSON, etc. The system should also be able to accept imports of data from other formats.	Bank has not asked for XBRL reports. It is mandatory by RBI to generate XBRL reports from ADF solution and it should be STP (Straight Through Process) without manual interventions.	This clause may be read as : The solution should generate reports in various file formats such as XBRL, CSV, excel, word, PDF, XML, JSON, etc. The system should also be able to accept imports of data from other formats.
25	Page No. 41	Point No. 5.13	General Aspects in Scope	Kindly Provide the list of reports and returns generated by bank currently and submitted to RBI. List of ADF reports & ADEPT returns. This will help in providing best pricing.	Please be guided by Point 5.10 of RFP wherein the Bank shall share the list to successful bidder.
26	11	4.3	Submission of Bids	Due to current pandemic of Covid 19, and as per govt. guidelines all private organizations are asked to work from home, due to which the hard copy submission looks difficult. Hence request bank to consider the bid / proposal submission through online, with commercial as password protected file.	This clause may be read as : The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd. , 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 15.05.2021 (Revised Bid Submission Date ) . The date on dispatch of Courier / Registered Post / Speed Post receipt should be on or before revised last date of bid submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of RFP Coordinator mentioned in Document Control Sheet. However, if the said Bid Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 7 days from revised last date of bid submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said bid envelope. Further, the Bidder, whose bid envelope is misplaced in transit or is

					undelivered within 7 days from revised last date of bid submission cannot resubmit his bid on the pretext of misplacement or non-delivery of the Bid envelope.
27	12	4.6	Micro and Small Enterprise (MSE)	We request Bank to waive off the tender fess and EMD for MSME (Micro, Small & Medium Enterprises) certified bidders.	Please be guided by point 4.6 of RFP
28	17	4.15	EMD	We request Bank to waive off the EMD requirement for MSME (Micro, Small & Medium Enterprises) certified bidders.	Please be guided by point 4.6 of RFP
29	23	4.31.5	Evaluation of Eligibility Criteria- The bidder should have ISO 27001, 9001 certifications.	We have completed the ISO 27001 audit successfully, but the certificate is yet to be received. The Email for successful completion of ISO 27001 from the certifying agency can be submitted as proof of completing the audit. Please consider this for our eligibility and we ensure that we will submit the ISO 27001 certificate by end of May 2021.	The clause remains same as per the RFP.
30	23	4.31.8	Evaluation of Eligibility Criteria- The bidder should have a minimum turnover of INR 10 crores per annum for the past 3 financial years (2017-18, 2018-19 and 2019-20). The bidder	Request Bank to change the minimum annual turnover of 50 Crores, so that financially stable companies can bid for this.	The Clause no. 4.31.8 does not match reference / subject mentioned in query.

			should also have positive net worth during the last 3 financial years.		
31	36	5	For instances where source systems don't exist but the data is required for RBI reporting, gaps must be identified and brought into MIS / RBI ADF, RBI ADEPT, RBI CIMS database, through front end screens / excel uploads.	Due to non-availability of source systems data, gaps will be required to be filled. Please provide percentage of non-system (Gap) data.	This can be ascertain during Data Requirement Gathering and will be discussed with successful bidder.
32	36	5.1	The ETL tools proposed should pull the data from the various source systems, clean, align, standardize, transform and load based on the Business rules and requirements as specified by the Bank and mapped to the data model customized for the Bank	Please provide indicative number of data source systems. (Number and if possible list of source systems)	Please be guided by point 5.1 on page 36 of RFP. However the expected data source to name a few will be Finacle 10.x and future version of Finacle, E-Treasury, IRAC Software etc.

33	39	5.7	<b>Facility Management:</b> The bidder has to provide (1) onsite resource for facility management services during the whole contract period for integration, implementation, support, sustenance phases etc.	We assume that the onsite resource will be required for 5 years	Yes. The onsite resource will be required for 5 years.
34	40	5.10	Approximately 150 Reports (100 MIS Reports for Bank's Internal usage, 50 RBI ADF Reports, including RBI XBRL Returns) and Ad-hoc reports, if any, are to be developed	Of the 50 RBI ADF reports, what is the number of XBRL reports? Please provide list of RBI ADF reports with XBRL tagging wherever applicable.	25 Reports in XBRL are submitted by the bank to RBI at present. Please be guided by Point 5.10 of RFP wherein the Bank shall share the list of reports to successful bidder.
35	41	5.12.4	The solution should be capable to generate data/ report in the format as required by Regulatory/ Statutory authorities including Statistical Data and Metadata Exchange (SDMX) format, XBRL, JSON, ASCII, Text, PDF, Excel, etc.	RBI has not yet issued any clear guidelines with regards to SDMX. Therefore, we would like to recommend that for now, SDMX output should be out of scope. As and when RBI comes with clear guidelines, the development will be treated under CR.	The solution should be CIMS ready and as and when required implementation must be done. No separate CR Shall be issued for this.

36	42	5.13. j	Time, being an essential feature of the contract, the selected bidder is expected to successfully implement the solution proposed and generate all reports as prescribed by Bank within 16 weeks from the date of acceptance of Purchase Order.	Considering the scope (Migration/ MIS/ ADF/ XBRL and CIMS) request bank to change the timelines from 16 weeks to 24 weeks from the date of acceptance of purchase order	The clause remains same as per the RFP.
37	43	5.13. m	General Aspect scope: Bank conducts VAPT (Vulnerability Assessment & Penetration Testing) and Information Security audit on quarterly basis. The Bidder/ OEM needs to comply with the findings of the VAPT/IS Audit/Secure Coding Practices in terms of the solution provided under this RFP.	We assume that VAPT will be done by bank and at their own cost. Bidder to support bank during the VAPT.	Yes and any observation in VAPT needs to be resolved by the bidder

38	43	5.13. r	Bidder will migrate the data from the existing ADF solution running in bank to the new system	What is the backend of existing solution? We understand that the Bank will coordinate with existing vendor and provide us the data to be migrated from legacy system to new ADF system in our format.	The existing solution uses MS SQL Database. Yes bank will coordinate with existing and new vendor for data archival.
39	44	5.13.z	Bidder will ensure that Application level logs should be compatible for integration in Security Information and Event Management (SIEM) tool of the Bank for the proposed applications	Which SIEM tool bank is using?	AISaac Tool
40			General	What are the numbers of ADF Returns required to be developed and implemented?	Please be guided by point 5.10 on page 40 of RFP
41			General	What are the number of XBRL Returns required to be developed and implemented	Please be guided by point 5.10 on page 40 of RFP
42			General	What are the number of MIS reports expected to be developed and implemented by the bidder?	Please be guided by point 5.10 on page 40 of RFP
43			General	What are the number of Ad-hoc reports expected to be developed and implemented by the bidder?	Please be guided by point 5.10 on page 40 of RFP

44			General	Is bank expecting any MIS Tool, from where bank can developed/ generate the reports on their own	The onsite resource shall help on this. However, the MIS tool should be user friendly to generate adhoc reports.
45			General	How many data sources are to be considered from where the data is to be integrated?	Please be guided by point 5.1 on page 36 of RFP
46			General	Do bank expect that the onsite resource should create new MIS/ ADF/ CIMS report for Bank	Please be guided by point 5.7 on page 39 of RFP
47	21/4.31	9 eligibility	Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/ RRBs/ Public Sector Bank in India.	Guidelines provided by the RBI about the norms and formats for ADF are same for all banks, so we request you to consider the vendor's experience of XBRL based RBI Reporting in any type of bank. We have Done ADF Projects of financial institutions which includes Urban co-operative banks. We are having 100+ banking customers and more than 140 Branches banks where AML/FIU in RBI formats /RBI Reporting for ALM/RBI OSS Reporting/GST reports in GST formats are regularly reported .We have several coop. banks where there functionalities are	The clause remains same as per the RFP.

				implemented, so we would like to participate in this tender.	
48	11/4.3	last para on page	The bidder shall deposit the envelope in person in the tender box kept for this purpose at The Nainital Bank Ltd., 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 16:00 hrs, on bid submission date mentioned herein this RFP document.	Kindly allow courier/post mode/E Tender online submission in current pandemic lockdown restriction on movement.	<p>This clause may be read as :</p> <p>The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd. , 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 15.05.2021 (Revised Bid Submission Date ) .</p> <p>The date on dispatch of Courier / Registered Post / Speed Post receipt should be on or before revised last date of bid submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of RFP Coordinator mentioned in Document Control Sheet. However, if the said Bid Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 7 days from revised last date of bid submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said bid envelope.</p> <p>Further, the Bidder, whose bid envelope is misplaced in transit or is undelivered within 7 days from revised last date of bid submission cannot resubmit his bid on the pretext of misplacement or non-delivery of the Bid envelope.</p>
49	17/4.14	POA	The authorization shall be indicated by written power-of-attorney accompanying the bid. The power of attorney and any other document consisting of adequate proof of the ability of the signatory to bind the Bidder shall be annexed to the bid.	Request you to allow the Board resolution for authorized signatory .	<p>This para to be read as :</p> <p>The authorization shall be indicated by written power-of-attorney or latest Board Resolution in case of company authorizing the Principal Officer / Authorized representative accompanying the bid. The power of attorney and any other document consisting of adequate proof of the ability of the signatory to bind the Bidder shall be annexed to the bid.</p>



50	Pg 7		Mode of bid Submission	In Covid times , it will be difficult to do the hard copy submission , we request the bank to relax this criteria and consider the soft copy submission. We will submit the commercial bid password protected and will share the password whenever bank ask.	<p>This clause may be read as :</p> <p>The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd. , 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 15.05.2021 (Revised Bid Submission Date ) .</p> <p>The date on dispatch of Courier / Registered Post / Speed Post receipt should be on or before revised last date of bid submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of RFP Coordinator mentioned in Document Control Sheet. However, if the said Bid Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 7 days from revised last date of bid submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said bid envelope.</p> <p>Further, the Bidder, whose bid envelope is misplaced in transit or is undelivered within 7 days from revised last date of bid submission cannot resubmit his bid on the pretext of misplacement or non-delivery of the Bid envelope.</p>
51	Pg 11	4.11	Envelope 2 - technical bid - Technical presentation	Please confirm if presentation has to be submitted with the bid or at later stage	Along with BID , as mentioned on page 11 point 4.3 of RFP
52	Pg 22	4.31	Evaluation of Eligibility Criteria	<p>point - 6 : Must be net profit making entity (from Indian operations only) for each year in the last three financial years that is financial years - 2017-18, 2018-19 and 2019-20.</p> <p>we request bank to provide relaxation on this clause by giving the choice of net profit /net worth for last three financial years.</p>	<p>This point to be read as:</p> <p>The bidder should also have positive net worth during the last three financial years that is financial years - 2017-18, 2018-19 and 2019-20.</p>

53	Pg 26	C	Product POC/Product walkthrough	Please provide more clarification of the bank's requirement for POC and product walkthrough. Is bank expecting a product demo or POC for the bank.	The Bidder has to provide a Product Walkthrough of the proposed solution. Point C on page 26 of RFP has marking on this point. Further, a demo of the proposed solution is required.
54			No. of source systems	please share the details about the existing source systems bank is using.	Fincraft CBS is only integrated with existing ADF solution
55			expected project completion time frame	Please share the expected duration for project completion	Please be guided by point 5.13.j on page 42 of RFP.
56			Technical Presentation	bank has mentioned POC / Product Walk through, along with presentation as part of the envelope 2, Please provide more clarity if presentation has to be submitted with the technical bid or at later stages	The presentation has to be submitted along with BID. Please be guided by point 4.3 on page 11 of RFP.

57	12	4.6.i	MSEs are exempted from paying the application money and Bid security amount for which the concerned enterprise needs to provide necessary documentary evidence issued by NSIC. For MSEs Government of India provisions shall be considered while evaluating the tender. Bids received without EMD and tender cost (application money) from bidders not having valid NSIC registered documents for exemption will not be considered.	Request the bank to clarify and modify the clause accordingly to include MSEs who are registered under National Small Industries Corporation (NSIC)/ Udyog Aadhaar Memorandum/Ministry of MSME under MSME Act are exempted for the submission of Cost of Bid document and EMD.	The clause remains same as per the RFP.
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58	12	4.6.i	For MSEs Government of India provisions shall be considered while evaluating the tender.	Kindly clarify the bank will follow the GOI order given below with respect to MSME vendors. Relaxation of Norms for Startups and Micro & Small Enterprises in Public Procurement on Prior Experience - Prior Turnover criteria. .( Refer Office Memorandum of Ministry of Micro, Small & Medium Enterprises (MSMEs) vide Policy Circular No. 1(2)(1)/2016-MA dated 10th March, 2016). Attached the GOI order for reference.	The clause remains same as per the RFP.
59	17	4.14	The "Bidder" as used in the RFP Documents shall mean the one who has signed the Tender Form. The Bidder may be either the Principal Officer or his duly Authorized Representative, in either cases he/she shall submit a certificate of authority.	Request the bank to clarify whether consortium bid is allowed?	Please be guided by point 4.21 on page 19 of RFP

60	23	8	Bidder should have below mentioned certificate which is valid as on the date of RFP submission · ISO 9001:2015 · ISO 27001	Request the bank to exempt MSME bidder from submitting the ISO certification	The clause remains same as per the RFP.
61	23	9	Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India	1. The biggest challenge for RBI ADF reports is extraction of correct data and interpretation of logics. Request the bank to modify the clause as follows, to allow technically qualified vendors like us to participate: Bidder/OEM must have <b>implemented/Under Implementation</b> of the proposed MIS / RBI ADF, RBI ADEPT solution in at least One PSU/Commercial Bank/RRB/Govt. Organization in India/Global. 2. Request the bank to also consider <b>Global experience of the bidder/OEM</b> for the implementation of proposed solution. 3. Or Request the bank to relax the Prior experience criteria for MSEs as per GOI guidelines for evaluation of tender for MSE units.	The clause remains same as per the RFP.

62	31	4.38	Keeping in view the project commitment, The Nainital Bank Ltd. reserves the right to ask the bidder to add new features/ process or modify the existing solution to take care the service delivery for matching the project requirements as and when required.	<b>Request the bank to remove this clause</b> , as any new additional features/process would invariably bring in lot of customization changes and could not be termed as support for the existing products. Only minor workflow changes or product bugs/upgrades shall be covered in the support requirement. This clause should be in mutually agreeable basis.	The clause remains same as per the RFP.
63	39	5.8	The tentative number of persons to be trained will be a maximum of 20 and they may be split into batches for training for the whole period of TCO as per Bank's requirement....The training for the first batch should be completed before go-live date and for the remaining batches Bank will decide the schedule after confirming with the bidder. The bidder should provide the	Request to clarify the number of batches for training for the aforementioned contract period	2 Batches of 10 each.

			same without any extra cost.		
64	42	5.13.j	Time, being an essential feature of the contract, the selected bidder is expected to successfully implement the solution proposed and generate all reports as prescribed by Bank within 16 weeks from the date of acceptance of Purchase Order. The priority of reports will be decided by Bank and will be conveyed to the successful bidder.	Request the bank to provide atleast 6 month duration for the implementation of solution.	The clause remains same as per the RFP.
65	43	5.13.1	The bidder should develop new Reports or modify/ combine existing reports as per instructions/ requirements from RBI/ Bank, etc. during the whole contract period of 5 years	<b>Request the bank to remove this clause</b> , as any new additional report development would invariably bring in lot of customization changes and could not be termed as support for the existing products. Only minor workflow changes or product bugs/upgrades shall be covered in the support requirement. This clause	The clause remains same as per the RFP.

				should be in mutually agreeable basis.	
66	35	5	The detailed Scope of Work of this RFP envisages an end-to-end comprehensive solution for MIS, RBI Automatic Data Flow (ADF), RBI Data Extraction Project (ADEPT) and RBI Centralized Information Management System (CIMS) Project	Can we have separate scope of deliverables for each of these implementations	The clause remains same as per the RFP.
67	35	5	The proposed solution should be scalable so as to support legacy applications, used by Bank or be capable to integrate other Bank's Projects in the future as Bank may go for up-gradation, at a later date.	Which are the legacy systems bank wants to integrate with proposed solution?	The expected data source to name a few will be Finacle 10.x, and any future version of Finacle , E-Treasury, IRAC Software etc. Please be guided by point 5.1 on page 36 of RFP.
68	36	5	For instances where source systems don't exist but the data is required for RBI reporting, gaps must be identified and brought into MIS / RBI ADF, RBI ADEPT, RBI CIMS	Request to elobarate on the gaps in data sources?	This can be ascertain during Data Requirement Gathering and will be discussed with successful bidder.



			database, through front end screens / excel uploads.		
69	36	5.1	The ETL tools proposed should pull the data from the various source systems, clean, align, standardize, transform and load based on the Business rules and requirements as specified by the Bank and mapped to the data model customized for the Bank.	What are the expected cleansing and standardization required?	As per requirement of MIS / XBRL returns to ensure proper and better MIS reporting and consistent data after extraction and integration from various source system
70	36	5.1	Finacle, E-Treasury, IRAC	Apart from these, what are the source system involved ? What are the modules to be captured in proposed system ?	At present only these systems are to be involved.
71	37	5.2	Tools for identifying the data quality issues and resolving the data quality problems are to be provided to have a clean and consistent data in MIS / RBI ADF.	What are the specific data quality check rules bank is expecting? Is there any specific ETL and data quality management tools' license bank is having?	As a part of Data Cleaning and consistency, the bidder will provide reports through which bank will identify missing /gap data which is inconsistent with the logics. Eg. For priority classification of Housing loan accounts, cost of house depending upon Area is required to be considered.

72	37	5.4	As per the RBI requirement the MIS / RBI ADF database is required to be built by the bidder.	Please mention bank's preferred DB (Oracle/Hadoop)?	There is no preference. Bank uses Oracle / MS SQL in most of the applications.
73	37	5.4	The MIS Database should support Adhoc Queries, Stored procedures and Reports among various other features for viewing and downloading data in addition to standard reports.	Does the bank have any preferred reporting tool for building Adhoc/Self Service Reports or Dashboards?	No.
74	40	5.10.	Approximately 150 Reports (100 MIS Reports for Bank's Internal usage, 50 RBI ADF Reports, including RBI XBRL Returns) and Ad-hoc reports, if any, are to be developed.	What are the names of these reports and dashboards?	Please be guided by Point 5.10 of RFP, wherein list of reports shall be provided to successful bidder.
75	41	5.12.6	The solution should have facility to facilitate digital signature to enable bank to submit/ transmit data to regulatory authorities.	Request the bank to remove this clause.	The clause remains same as per the RFP.
76	43	5.13.r	Bidder will migrate the data from the existing ADF solution running in	What is the existing MIS/ADF Solution that the bank uses?	Bank shall go for data archival of existing system and reports can be generated from this data in future.

			bank to the new system		
77	50		All the points marked Customizable –C should be made available for SIT within -12- weeks from the issuance of Letter of Intent/Purchase order	This should be on the case by case basis and timeline should be mutually agreeable.	The clause remains same as per the RFP.
78			General	Request to extend the bid submission date by at least 2 more weeks from the date of publishing corrigendum	The new Bid Submission date is 15.05.2021
79	20	3.31	Bidder should have minimum annual turnover (from Indian operation) of Rs 5 crores	With a view to having bids from bidders of sound financials, we suggest to please increase turnover to 50 cr	The clause remains same as per the RFP.

80	20	3.31	Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India	Bidders implement multiple solutions based on individual bank requirements. To ensure wider participation of solutions, we suggest to please change as 'Bidder must have implemented an MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India. Proposed solution should have been implemented in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India'	The clause remains same as per the RFP.
81	53	6.3	One Time Application Software/license cost and third-party application cost	As OEMs take full payment on software delivery, we suggest to please make 100% payment of software on delivery	The clause remains same as per the RFP.
82	35	5	Presently Bank is submitting various return to regulating authorities / RBI on different periodicities over XBRL platform	Please clarify if existing XBRL solution can be used in new project	Bank is not using any XBRL solution as of now.
83	35	5	data is extracted from CBS into MIS Database which in turn serve as a base for all requirements of Branches/Regional Offices/Head Office	Please clarify if only CBS data is to be interfaced with ADF solution	The expected data source to name a few will be Finacle 10.x, and any future version of Finacle , E-Treasury, IRAC Software etc. Please be guided by point 5.1 on page 36 of RFP.

			and all Regulatory bodies		
84	37	5.5	Bidder has to submit the hardware specification document covering exhaustive list of all hardware items, software items (like OS, DB etc.) with their configurations to the Bank	Please clarify if we need to only suggest hardware, system software sizing and if bank will provide those. If yes, will bank set up hardware and system software or is bidder expected to do that	The Bidder needs to submit hardware sizing for the proposed solution, The Bank reserves the right to procure the same from Bidder or open market. Refer point 5.5 of RFP for complete details
85			No. of reports	Please provide no. of reports to be generated	Refer Point 5.10 on page 40 of RFP.
86	52	6.1	term of this Contract will commence from the date of signing of contract/agreement and will be valid for a period of five years from the date of Go-Live of MIS, RBI ADF Project, RBI ADEPT & RBI CIMS solution	Go-live may be a moving timeline due to multiple reasons. We suggest to please make contract duration fixed term from contract signing (e.g. 5 years from contract signing)	The clause remains same as per the RFP.
87	Section II: Instructions for Bid Submission	4.31	9. Bidder must have implemented the proposed MIS / RBI ADF, RBI ADEPT solution in at least One Scheduled Commercial Banks/RRBs/ Public Sector Bank in India.	We request bank to Relax this Criteria - We are willing to do POC. Payments can be linked to successful completion of POC	The clause remains same as per the RFP.

88	Section I – Invitation to Bid	2.1	1600 Hrs. on 10/05/2021	We kindly request bank for extension of date by one week for bid submission	Revised Bid Submission date is 15.05.2021
89	Section I – Invitation to Bid	2.1	The bidder shall deposit the Bid envelope in person in the tender box kept for this purpose at the above address on or before 16:00 hrs, on bid submission date mentioned herein this RFP document.	We request bank to consider online submission due to pandemic situation	<p>This clause may be read as :</p> <p>The Bidder shall send the Bid Envelope through Courier / Registered Post / Speed Post at The Nainital Bank Ltd. , 33, Second Floor, Punchkuian Road Above Lahore Furniture Mart New Delhi - 110001 on or before 15.05.2021 (Revised Bid Submission Date ) .</p> <p>The date on dispatch of Courier / Registered Post / Speed Post receipt should be on or before revised last date of bid submission. The receipt of Courier / Registered Post / Speed Post for tracking purpose should be sent on email id of RFP Coordinator mentioned in Document Control Sheet. However, if the said Bid Envelope sent through Courier / Registered Post / Speed Post is lost in transit or is not delivered within 7 days from revised last date of bid submission in such circumstances the Bank shall not be liable, whatsoever, due such misplacement or non-delivery of said bid envelope.</p> <p>Further, the Bidder, whose bid envelope is misplaced in transit or is undelivered within 7 days from revised last date of bid submission cannot resubmit his bid on the pretext of misplacement or non-delivery of the Bid envelope.</p>

**--END OF DOCUMENT--**