

Clarifications for Pre-Bid Queries - Ref: CO:RBD:202:2018-19 dated 10.09.2018 Supply, Installation, Customization And Maintenance Of Loan Management/ Origination System

**AMENDMENT CORRIGENDUM**

| S. No. | RFP Point No. / Title         | Page No. in RFP | Details provided in RFP  | Amended Clause  |
|--------|-------------------------------|-----------------|--|---|
| 1      | Annexure 2                    | 18              | The system should define and support loan products/ portfolios like Working capital loan, Term Loan, Real estate loans, Non fund based lines (LC, BG etc.), Hire purchase, Trade finance Solution, Supply Chain Solution, Cash management System, International banking, wealth management, Bills, Lease etc and further to include any product/ portfolio which bank decides to include launch at a later date.   | The amended clause is :-<br>The system should define and support loan products/ portfolios like Working capital loan, Term Loan, Real estate loans, Non fund based lines (LC, BG etc.), Hire purchase, Trade finance based products, Supply Chain based products, Bills purchases and Lease financing.  |
| 2      | 5. Qualification Criteria (h) | 73              | The Bidder / OEM should have support center in Chennai and Hyderabad   | The amended clause is :-<br>"The Successful Bidder should have or establish a support center in Chennai and Hyderabad within a period of one month from the date of issue of purchase order. Further, the bidder has to submit the declaration in the format attached as Annexure."   |
| 3      | Qualification Criteria        | 73              | The bidder should have satisfactorily implemented proposed LOS/LMS solution and its support services in at least one scheduled commercial bank in India. Copy of Purchase orders issued by Commercial Scheduled Bank in India should be submitted along with Technical Bid. Further, in the bidder should submit a letter issued by the scheduled commercial bank stating the services are found satisfactory. The letter should be obtained after the date of issue of the RFP. | <b>The revised clause is :-</b><br>The bidder should have satisfactorily implemented proposed LOS/LMS solution for at-least Agriculture and MSME Segment with support services in at least one scheduled commercial bank in India. Copy of Purchase orders issued by Commercial Scheduled Bank in India should be submitted along with Technical Bid. Further, the bidder should submit a letter issued by the scheduled commercial bank stating the services are found satisfactory. The letter should be obtained after the date of issue of the RFP. |
| 4      | Checklist for Part 1          | 101             | Demand Draft for Rs. 20,000/- (Rupees Twenty Thousand) towards Bid document Charges  | <b>The amended clause is :-</b><br>Demand Draft for Rs. 5,000/- (Rupees Five Thousand only) towards Bid document Charges  |





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| 5 | 27                            | 68 | Tools   | The amended clause is :-<br>"The proposed solution should provide audit reports for the Bank's internal/concurrent/statutory /IDRBT/RBI audit/inspections /RBS RBI."   |
| 6 | c                             | 73 | Bidder should be having profit in the following three financial years of the bidder   | The amended clause is :-<br>The Bidder should be having positive net worth in the following three financial years of the bidder 2015-16, 2016-17 and 2017-18 (Copy of audited Balance Sheet for the respective financial years). |
| 7 | Evaluation Matrix II S.No 2.1 | 16 | Number of consecutive years the SI has implemented LOS/LMS<br>Above 4 Years - 20 Marks<br>3 Years - 15 Marks<br>2 Years - 5 Marks | The amended clause is :<br>Number of consecutive years the SI has implemented LOS/LMS solution<br>Above 3 years - 20 Marks<br>Above 2 years - 10 Marks<br>Above 1 years - 5 Marks  |
| 8 | Evaluation Matrix II S.No 2.2 | 16 | References where SI has Implemented the LOS/LMS solution<br>Abroad<br>4 Clients 12<br>3 Clients 9<br>2 Clients 6<br>1 Client 3 5  | The amended clause is :<br>References where SI has implemented the LOS/LMS solution integrating with CBS.<br>Abroad India<br>3 Clients 12 20<br>2 Clients 9 15<br>1 Clients 6 10   |



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| 9  | S.No 2.3 | 16 | Number of Banks under SI's Post Implementation support for LOS/LMS being provided for the last 2 years<br>Abroad India 4 Clients 12 20 3 Clients 9 15 2 Clients 6 10 1 Client 3 5                        | <p>The amended clause is:</p> <p>Number of Banks under SI's post implementation support for LOS/LMS being provided for the last 2 years</p> <p>Abroad India<br/>3 Clients 12 20<br/>2 Clients 9 15<br/>1 Clients 6 10</p>             |
| 10 | 2.4      | 16 | Number of implementation experts and consultants available in India with SI having more than two years of experience in the proposed LOS/LMS<br>26 or More 20<br>21-25 15<br>15-20 10<br>10-14 5         | <p>The amended clause is:</p> <p>Number of Implementation experts &amp; Consultants available in India with the SI having more than 2 years of experience in the proposed LMS/LOS.</p> <p>25-or more 20<br/>19-24 15<br/>10-18 10</p> |
| 11 | 3.1      | 16 | Number of consecutive years the OEM has supplied the proposed LOS/LMS<br>Above 3 Years 20 Marks<br>3 Years 10 Marks<br>Reference where the proposed solution has been implemented in the Banking Sector. | <p>The amended clause is:</p> <p>Number of consecutive years the OEM has supplied the proposed LOS/LMS Solution.<br/>Above 2years - 20 Marks<br/>2 years - 10 Marks</p>   |
| 12 | 3.2      | 16 | Abroad<br>4 Clients 12 20<br>3 Clients 9 15<br>2 Clients 6 10<br>1 Client 3 5  | <p>The amended clause is:</p> <p>References where the proposed solution has been implemented in the Banking sector.</p> <p>Abroad India<br/>3 Clients 12 20<br/>2 Clients 9 15<br/>1 Clients 6 10</p>                                 |



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| 13 | 3.3   | 17 | References where the LOS/LMS solution has been integrated with<br>Abroad<br>4 Clients 6<br>3 Clients 5<br>2 Clients 4<br>1 Client 3 7   | India<br>CBS<br>10<br>9<br>8 | The amended clause is :<br>References where the LOS/LMS solution has been integrated with CBS.<br><br>Abroad India<br>3 Clients 6 10<br>2 Clients 5 9<br>1 Clients 4 8  |
| 14 | Annexure I<br>Evaluation process for LMS/LOS solution | 17 | Further the vendor has to confirm that all the features which not available as per the functional specs of the RFP will be developed and supplied to the bank within a period of 6 months from the date of issue of RFP without any additional cost.  |                              | The amended clause is :-<br><br>Further, the vendor has to confirm that all the features which are not available (as on date) as per the functional specification of the RFP will developed and supplied to the bank within a period of 6 months from the date of issue of Purchase Order without any additional cost.  |
| 15 | 6.1 - Bid Security (EMD)                              | 9  | 6.1 The bidder shall furnish, as part of their bid, a bid security in the form of a bank guarantee issued by a scheduled commercial bank or foreign bank located in India, in the form provided in the bidding documents for a sum of Rs. (Rupees Twenty Five Lakhs only) and valid for Two Hundred and Twenty Five (225) days(i.e. Bid validity 180 days + 45 days — 225 days from the last date for submission of bid). Bank may seek extension of Bank Guarantee, if required. |                              | Additional Clause :-<br><br>Benefits to Micro and Small Enterprises (MSEs) as per the guidelines of Public Procurement Policy Issued by Government of India:<br><br>As per the above policy, MSEs are also exempted from payment of cost of bid documents and submission of bid security. To avail the benefit, the bidder should have registered with District Industries Centers or Khadi and Village Industries Commission or Khadi and Village Industries Board or Coir Board or National Small Industries Corporation or Directorate of handicrafts and Handloom or any other body specified by Ministry of micro, Small and Medium Enterprises and shall submit the documentary proof for having registered with the above agencies (such as Entrepreneur's Memorandum - EM II) at the time of pre-bid meeting or during submission of the technical bids( only if the bidder has not attended the pre-bid meeting) |





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| 16 | Annexure 1<br>Solution Details -<br>Item no 40 | 45 | 40. CORPORATE LOAN SEGMENT (Specific Requirements)<br>40.1. Integration with Treasury management system<br>40.2. Data on derivative product, Bonds, hedging instruments etc. as available in treasury should be made available for all processing, reporting, Exception management and control purpose.<br>40.3. Should integrate with Customers ERP systems in a controlled environment. | The Point no. 40 from functional requirement stands dropped i.e. Corporate Loan Segment (Specific Requirements).<br><br>In view of the above, 8 marks will be reduced from the Total maximum marks under Solution requirements Evaluation Matrix. However, the new total marks will be pro-rated to 850 marks.  |
| 17 | Section III - 30                               |    | Change Management   | The Change Management mechanism can be divided into two parts:<br><br>A. Change Request for configuring/creating additional parameters, amending/creating workflows, adding/modifying product parameters in any of the segment, etc. will be part of the support scope at no additional cost. Further, the version upgrades for the proposed solution should be provided to the bank free of cost in the contract period.<br><br>B. Change Request for creating adding a new functionality in the proposed solution specifically for Indian Bank which is not for of the functional requirement and scope of implementation, and the effort involved is more than 10 man day. However, the successful bidder may only charge implementation fee and not charge development fee for the statutory/regulatory changes as required under the directives of Government of India, Reserve Bank of India etc. The successful bidder can charge for these change requests on man-days or man-hours basis at the price and effort will be agreed mutually between Bank and the successful bidder. |





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| 18 | Annexure 2 - 1.6 | 20 | Validation of models and processes and maintenance of application software, system software, database, any other interfaces required by the bank (existing or proposed), etc. | The Point no. 1.6 under General Requirements (Page no. 19) from functional requirement stands dropped.<br>In view of the above, 2 marks will be reduced from the Total maximum marks under Solution requirements Evaluation Matrix. However, the new total marks will be pro-rated to 850 marks. |
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**Annexure**

**UNDERTAKING for ESTABLISHING SUPPORT CENTERS in CHENNAI and HYDERABAD**

To,

Asst. General Manager  
Rural Banking Department  
Indian Bank,  
Corporate Office,  
254-260, Avvai Shanmugam Salai,  
Royapettah, Chennai - 600 014.

Dear Sir,

**Sub:** Supply, Installation, Customization and Maintenance of Loan Management/ Origination System

**Ref:** Bid Document No. CO:RBD:202:2018-19 dated 10.09.2018.

We hereby declare that, in case we do not have service/support center in Chennai and Hyderabad (as per the tender terms and conditions) we will establish in service/support center in Chennai and Hyderabad within a period of one month from the date of issue of purchase order.

Signature of Authorized Official

Name and Designation with Office Seal

**Place:**

**Date:**



