Query

Page No.17 - i) Please specify the total number of user licenses required by the Bank.

Page No.25 - ii) Number of licenses has bearing on the commercials. Unlimited licenses may exceed the allocated budget by the Bank.

	Clause as given in RFP	Amendment to RFP
Page No.17	3. Solution should have the capability to handle at least 500 concurrent users at a time and scalable to 1000 concurrent users over the period.	3. Solution should have the capability to handle at least 100 concurrent users at a time and scalable to 500 concurrent users over a period. Present Requirement is for 250 initial users and will be increased on a slab of 25 users
Page No.25	3. Intellectual Property Rights. It is required that the successful bidder shall grant the perpetual license to the bank for the bank's exclusive use without limitation on the number of users.	

Query Page No.3		
We request Bank to please provide at least 15 working days (After receive of pre bid reply from Bank) to submit the Bid response .		
	Clause as given in RFP	Amendment to RFP
Page No.3	24/04/2018 15.00 Hrs	07.05.2018 15:00 Hrs.

Query

Page No.20 - Please confirm 45 Early Warning Signals shown in RFP is part of the implementation scope for EWS solution

Page No.44 - What is the exposure size to be considered by Indian bank for these 45 alerts? As per RBI guidelines, exposure with 50crore and above shall be considered for Red Flagged Accounts. Please mention number of corporate accounts available for monitoring in EWS for Red Flagging.

	Clause as given in RFP	Response to Query.
Page No.20	An indicative list of EWS scenarios is provided below - 45 alerts	45 Early Warning signals shown are only indicative and not exhaustive. Additional signals wherever relevant has to be included.
Page No.44	Some Early Warning Signals which should alert the bank officials about some wrongdoings in the loan accounts which may turn out to be fraudulent	To start with Rs.50 crore and above and system should be scalable down to any amount. Number will be shared with successful bidder.

Query – Page No.19

Please confirm whether SMA Identification and trigger alerts & reporting based on SMA0, SMA1, SMA2 as stipulated by RBI is part of the implementation scope for EWS solution. What is the exposure size to be considered for SMA identification & trigger alerts, reporting for Indian bank. Please mention the coverage and number of accounts available for SMA identification and reporting.

	Clause as given in RFP	Response to Query.
Page No.19	32. System should have the flexibility to add other alerts if any stipulated by RBI from time to time to classify the accounts under SMA0, SMA1, SMA2 and Cautioned Account (CA)/ Red Flagged Account from the Active Triggers based on events.	SMA Identification and trigger alerts & reporting based on SMA0, SMA1, SMA2 as stipulated by RBI is part of the implementation scope for EWS solution. SMA 0 identification as stipulated by RBI is Rs.5 Cr and above. The total volume will be informed after technical bids

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Querry – Page No.37

i) Whether Retail Credit is covered in the implementation scope.

ii) Please provide number of accounts & Threshold limit, to be monitored in Retail Credit?

iii) Please mention the products available in Retail portfolio.

iv) What type of alerts to be monitored in retail credit?

	Clause as given in RFP	Response to Query.
Page No.37	Proactive monitoring of all borrower accounts - corporate & scable to cover retail credit also	i) Retail credit is covered in the scope. ii) The system should be scalable to Rs.25 lakhs. Iii) Product has no relevance. Iv) The same alerts applicable to corporate credits.

Query Page No.15

TABs/Smart phone access is confined to view reports. Please confirm. It is recommended that access through Mobile devices shall be restricted as Bank's internal sensitive data can be shared through Mobile Devices.

	Clause as given in RFP	Response to Query.
Page No.15	Point 1: Solution capable of being used from multiple locations and web based and on TABs/Smart Phone	Yes, For viewing reports.

Query Page No.37

In delivery schedule 4 months is consumed for UAT & Go-live. Only 2 months is provided for BRD, installation, customization, data collection and integration which is practically not feasible as per industry standards.

Please consider:

15 days for BRD/SRS

45 days for customization & installation,

60 days for Data collection & Integration

45 days for UAT

15 days for Go-live

TOTAL: 6 MONTHS

	Clause as given in RFP	Response to Query.
Page No.37	Para 3: Project Implementation Time and Schedule of Delivery	There is no difference in BRD/SRS and customization and installation. The bank needs 60 days for UAT. The period in between is adjustable within the overall project implementation period of 6 months.

Query Page No.18

Membership fee and Subscription fee based on data consumption by the bank would also be applicable for extracting data from the aggregator.

	Clause as given in RFP	Response to Query.
Page No.18	Point 20: If any membership is to be taken to extract data from the data aggregator, the bidder has to inform Bank to get the membership from the data aggregator. Bank will make payment for the membership fee.	Agreed. Membership fee and Subscription fee based on data consumption by the bank would also be applicable for extracting data from the aggregator.

Query
Page No.17 - i) Please specify the total number of user licenses required by the Bank.
Page No.25 - ii) Number of licenses has bearing on the commercials. Unlimited licenses may exceed the allocated budget by the Bank.

	Clause as given in RFP	**Response to Query.**
Page No.17	3. Solution should have the capability to handle at least 500 concurrent users at a time and scalable to 1000 concurrent users over the period.	3. Solution should have the capability to handle at least 100 concurrent users at a time and scalable to 500 concurrent users over a period. Present Requirement is for 250 initial users and will be increased on a slab of 25 users
Page No.25	3. Intellectual Property Rights. It is required that the successful bidder shall grant the perpetual license to the bank for the bank's exclusive use without limitation on the number of users.	

Query Page No.25
Whether Escrow arrangement required for entire source code of EWS software
(OR)
only the customizations done as per Indian Bank requirements. Please clarify

	Clause as given in RFP	**Response to Query.**
Page No.25	3. Intellectual Property Rights Successful bidder shall place source code of customizations done for Indian Bank for the application software, in escrow with reputable agency acceptable to Indian Bank during the contract period.	Vendor need to share the entire customized source code under Escrow arrangement. Testing will be done periodically on the source code kept under escrow.

Query Page No.25
We request Indian Bank to identify an escrow agency in India as per banks' choice and bear the cost of escrow arrangement for the application software.

	Clause as given in RFP	**Response to Query.**
Page No.25	Cost of escrow arrangement	Will be on 50:50 basis and will be identified/informed to successful bidder

Query Page No.8

Configuring of additional triggers after the implementation of the project should be treated as Change request. All observations after Go-live/warranty period will be considered on best effort basis

	Clause as given in RFP	Response to Query.
Page No.8	**Formation of Commercial Bid** **III.** Future releases and upgrades/patches/modification/customization/ for statutory/ regulatory changes as required under the directives of Government of India, Reserve Bank of India, etc should be at no cost to the bank till the end of contract period.	Agreed

Query Page No.32

The system would support existing RBI Guidelines.
Minor changes can be accommodated. Any major change in guidelines would be considered as a change request.

	Clause as given in RFP	Response to Query.
Page No.32	During contract period all regulatory/statutory requirements/ modifications to existing solution should be done without any additional cost to the bank.	Agreed

Query Page No.70

The format provided in price schedule mentioned as total Five Years for cost of Manpower for onsite support.
Please review & confirm.

	Clause as given in RFP	Response to Query.
Page No.70	C. Cost of Manpower for onsite support for one year	Cost of Man power for onsite support for 5 years.

Query Page No.40

i) Please provide details of loan portfolio (category wise number of loan accounts & amount wise slabs , bills, guarantees etc. - to arrive the sizing of hardware requirement.
ii) Projection/yearly growth rate of loan accounts - To plan the future hardware requirements and scalability.

	Clause as given in RFP	Response to Query.
Page No.40	7. Hardware Sizing	Will be shared with successful bidder

Query Page No.37

i) Please confirm whether bank give access to live core banking server.

ii) How the core banking source data is going to be made available for EWS.

iii) what is the CBS RTO.

	Clause as given in RFP	Response to Query.
Query Page No.37	Para 6.1: Integrate the proposed solution with Bank's CBS B@NCS24 with necessary interface on real time basis	Only EOD data will be provided. Real time basis is T+1

Query Page No.19

i) Whether bank wants to stop the transactions on a real time basis through EWS? As a practice, EOD data from CBS is an input for EWS Solution.

ii) Can bank can provide real time data integration with CBS to enable this capability.

	Clause as given in RFP	Response to Query.
Page No.19	Point 41: Solution should have the capability to identify potential entries relating to fund diversion and provide appropriate workflow for authorisation for blocking such transaction dynamically to operational staff.	As above

Query Page No.

i) Existing software assets related to loan accounts:

Please provide the details of installed systems for loan sanction renewal, DMS, AML etc.

	Clause as given in RFP	Response to Query.
Query Page No.		Will be provided to successful bidder

Query Page No.43

Please provide the reporting hierarchy of Indian Bank (Branch, Zone, Region, HO departments) - to assess estimates of workflow, reports & dashboards requirements

	Clause as given in RFP	Response to Query.
Page No.43	Analytical dashboards for Users	Branch-Zone-Corporate Office

Query Page No.17

Web crawling would be applicable for data sources in english language only.
Please confirm.

	Clause as given in RFP	Response to Query.
Page No.17	Point 8. External data: Web crawling of structured, semi-structured and un-structured data on almost real time basis.	Agreed.

Query Page No.17

Analysis and visualization of unstructured data (news, tweets, etc) using text mining would be applicable for English language only.
Please confirm

	Clause as given in RFP	Response to Query.
Page No.17	Point 9. Near real-time automated analysis and visualization of unstructured data (news, tweets, etc) by using artificial intelligence & text mining techniques. Conversion of unstructured data into dynamic EWS scores.	Agreed

Query Page No.17

It may not be feasible to collect stock price analysis of non-listed entities? What is the purpose of collecting such data?

	Clause as given in RFP	Response to Query.
Page No.17	Point 12: Capability to map market sentiments and compare companies on market capitalisation, stock price analysis, revenue and capital and reserves for all listed and non-listed entities, firms with similar sectoral peers.	Can be collected from aggregators wherever available.

Query Page No.17

Please explain institutional memory function

	Clause as given in RFP	Response to Query.
Page No.17	Point 15: Institutional memory function to be available on both browser and mobile access	Post knowledge transfer required, as part of the project, the stored knowledge within the organization would have to be made available in both the browser access and mobile access.

Query Page No.18

EWS monitors the existing relationships; therefore the solution extracts data of bank's existing customers.

For new relationship, bank would be having systems like LOS, etc. Please clarify

	Clause as given in RFP	Response to Query.
Page No.18	Point 19: Facilitate input data for new firms, corporate, etc while considering new relationships.	Access to LOS wherever available.

Query Page No.18

Please provide clarity on this clause

	Clause as given in RFP	Response to Query.
Page No.18	Point 27: Better decision making by uncovering of hidden patterns, unknown correlations and other useful information. Analyse & provide real time in-depth information / inference for taking appropriate action about vulnerable accounts	Data Analytics.

Query Page No.18

What kind of analysis is required from Credit Appraisal Note?

Is Credit Appraisal Note stored in a standard format? What is the file format?

	Clause as given in RFP	Response to Query.
Page No.18	Point 28: Analysis of data received as part of Credit Appraisal Note	Details in the note have to be corroborated with data collected from external sources. Will be given to short listed bidders.

Query Page No.19

Is there any restriction of data crawling from Balance Sheet only? Sometimes data can be extracted from rating system which provide accuracy for alert triggers.

	Clause as given in RFP	Response to Query.
Page No.19	Point 44: Should have provision to crawl balance sheet of the entities and draw meaningful inference for its impact on default.	No restriction for data crawling to draw meaningful inference

Query Page No.41

What is proposed by integrating with FRM/AML system. Please clarify.

	Clause as given in RFP	Response to Query.
Page No.41	Para 9 (a) VI : Integrating systems of Banks like FRM/AML and other solutions if any to be put in place in future	To draw meaningful inference.

Query Page No.22

Please explain the purpose of forensic evidence for transactions settlement in EWS

	Clause as given in RFP	Response to Query.
Page No.22	4.5 Proposed solution should provide complete forensic evidence as to why a transaction was declined/hold/allowed.	All the alerts should be available for future reference.

Query Page No.59

In the case of OEM bidding directly, whether MAF has to be submitted in the technical bid.
Is OEM permitted to make some changes in the MAF format defined by the Bank. Will it be accepted by Indian Bank.

	Clause as given in RFP	Response to Query.
Page No.59	Manufacturer's Authorisation Form	Within the overall MAF format without any restricting class.

Query Page No.67

The contents of this undertaking seem to be unrelated for EWS solution. Please review.

	Clause as given in RFP	Response to Query.
Page No.67	Undertaking of Authenticity (to be provided by OEM)	Can be modified.

Query Page No.46

The OEM MAF encapsulate the confirmations as outlined in the three points mentioned. We hope MAF will suffice to fulfill these points in eligibility criteria. Kindly confirm.

Total number of loan accounts to be monitored for EWS, Total and concurrent number of users handling EWS alerts/cases , Average number of daily transactions done on these corporate loan accounts and by other accounts owned by these corporate customers , Number of websites to be crawled for sourcing external data , Number of documents to be analyzed , Number of rules to be implemented

	Clause as given in RFP	Response to Query.
Page No.46	Points F, G and J	Please adhere to tender terms and conditions
	Hardware sizing	

Query Page No.17

EWS users are usually corporate office credit monitroign team which might not be more than 5-7 users. There is also critical information presented which calls for limited access to be provided. We understand that the 500 and 1000 numbers are more from capability perspective only. Please confirm if there is any other intent.

	Clause as given in RFP	Response to Query.
Page No.17	Solution should have the capability to handle atleast 500 concurrent users at a time and scalable to 1000 concurrent users over the period	It mentions capability.

Query Page No.22

How does the bank intend to do data integration and data management so that multiple data sources can be used to generate EWS alerts. Current RFP does not detail out the requirements. Does bank need data integration and data quality capabilities. For the success of similar projects the foundation is the quality of data

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	Software should be capable of data integration.

Query Page No.22

Basis our previous experience working with bank , we suggest that the EWS tool should have pre-built functionalities for FINANCIAL TRANFORMATIONS, MATHEMATICAL TRANSFORMATIONS AND STATISTICAL COMPUTATIONS. Request the bank to include this as part of technical solution capabilities.

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	The capability of tool should be as given in solution requirement.

Query Page No.22

Its important that the soultion being considered should have Data profiling, Data standardisation , clustering and Data augmentation capabilities. STRUCTURE DISCOVERIES , FREQUENCY DISTRIBUTION, PATTERN DISTRIBUTION, VARIOUS STATISTICAL ANALYSIS and REDUDANT DATA ANALYSIS are some of the key parameters to be considered while data profiling for EWS. Request the bank to include such detailed analysis to get the best result out of the Early warning solution .

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	The capability of tool should be as given in solution requirement.

Query Page No.22

How does the bank intend to use data analytics and machine learning based natural language processing to detect early warning indicators on borrowers. Current RFP does not detail out the requirements on these areas including natural language processing to mine unstructured data to identify borrower sentiment from the external data.

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	In depth procedures should be built in the EWS solution software.

Query Page No.22

For the completeness of the solution there should be Business rules and GUI's for automatic merging and manual merging and the solutions should Provide fuzzy logic to induce tolerance during matching. Request bank to include the same as part of solution specification.

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	Solution technical requirement covers all.

Query Page No.22

While the RFP broadly details the below points we request bank to confirm if the bank is specifically looking for following capabilities which are critical for EWS solution:

*Fuzzy logic as an option to carry out entity detection from unstructured data

*De-dupe information tagged to a particular entity.

*Map entity to Directors from DIN (MCA data).

*Option where performance profiling of entities can be done on financial parameters (e.g. Financial Ratios, business growth trends etc.) which can be saved as templates that can be specific to an entity or an industry.

*Option for template where performance profiling of entities can be matched against peers and industry averages (for a multitude of parameters).

*Text mining analytics capability for extracting negative news/sentiment from news aggregators like bloomberg (e.g. Tax/Excise raids/penalties, Regulator action suits, Loss of large contracts etc.)

*Text mining analytics capability for extracting negative news/sentiment from regulators sites (e.g. SEBI, BSE, and NSE etc.)

*Intelligent Facts extraction regarding these accounts by identifying and filtering irrelevant news items and keeping only relevant news items

*To not just administer rules looking for risk patterns in unstructured data, BUT ALSO automatically discover new rules which explain a particular risk attribute for the account.

*Read unstructured data about accounts and use it for identifying early warning signals

*Automatically assign sentiment to the text to identify the health of the account from an early risk perspective

*Capability to automatically identify organizations, person, locations mentioned in the article

*Automatically discover rules for different early risk indicators like business risk, market risk, management risk, account risk, financial risk

*Management Risk indicators like resignation of the key personnel and frequent changes in the management

*Business risk indicators like labour unrest in borrower's company

*Automatically score the text for early warning indicators

*Create networks based on both transaction as well as relationship based data, and create a nodes and links among the entities specified

*Visualize complex network of relationships between entities - such as people, organizations, places/ locations, things and events over time and across multiple dimensions

*Support machine learning algorithms to build predictive models - such as random forests, gradient boosting, artificial neural networks, support vector machines and factorization machines

*Network analytics and relationships among dealers with a known risky / suspicious entity, thus enabling risk by association.

*Provide centrality metrics like betweenness, closeness, eigenvector etc. which determine the importance of a borrower/director in the network

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	Covered under S.No.3.8 of Solution Technical requirements and Functional requirements- S.No.7 to 11

Query Page No.15

Requesting bank to provide list of source systems other than CBS, EXIM Bills, Restructuring System in scope of integration with the proposed solution

	Clause as given in RFP	Response to Query.
Page No.15	5. Solution should be capable of integrating with various Bank systems viz CBS, EXIM Bills Restructuring system, etc.	Source will be provided to successful bidder.

Query Page No.16

Requesting bank to provide the list and total number of reports to be configured to determine effort.

	Clause as given in RFP	Response to Query.
Page No.16	30. Reports generated should be made available to the users based on their roles and authorized access.	Whatever report generated should be made available to user.

Query Page No.17

Kindly confirm web crawling of Structured, Semi-Structured and Un-Structured Data is applicable for English Language only.

	Clause as given in RFP	Response to Query.
Page No.17	8. External data: Web crawling of Structured, Semi-structured and Un-structured Data on almost real time basis	Agreed

Query Page No.17

Kindly confirm automated analysis & visualization News, Tweets, etc. is applicable for English Language only.

	Clause as given in RFP	Response to Query.
Page No.17	9. Near Real-time automated analysis & visualization of unstructured data (News, Tweets, etc.) by using Artificial Intelligence & text mining techniques. Conversion of unstructured data into Dynamic EWS score	Agreed

Query Page No.46

Requesting bank to kindly modify the clause to "e. The bidder should have satisfactorily implemented or procured order for proposed solution/ any other Enterprise Software Solution for Banks 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."

	Clause as given in RFP	Response to Query.
Page No.46	e. The bidder should have satisfactorily implemented or procured order for proposed 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.	Please adhere to tender terms and conditions

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Query Page No.

Is High Availability required at both DC & DR?
Total number of EWS system users access required by all the teams?
What is the maximum HW utilization % expected?
Number of years for which HW has to be sized for?

	Clause as given in RFP	Response to Query.
Page No.		Yes Solution should have the capability to handle at least 100 concurrent users at a time and scalable to 500 concurrent users over a period. 90% 5 Years

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Query Page No.36

Is supply of HW (Servers, Storage, SAN Switch) & Infra Software (OS, DB, Back-Up) not in scope of the bidder? Kindly clarify if bank will provide the same and bidder has to provided HW recommendation for successful implementation of the EWS solution. Please clarify

	Clause as given in RFP	Response to Query.
Page No.36	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	Vendor needs to specify Hardware sizing for execution of the project. Bank will provide for the Hardware, Database, and OS as requested by the Bidder. All other tools/software other than the RDBMS, OS, Hardware and nominal storage will be provided by the Bidder for the entire contract. All and any other upgradations required needs to be envisaged by the bidder during the time of bidding itself.

Query Page No.36

Breakup of # of Entities to be monitored - Listed and Non-Listed Entities?

	Clause as given in RFP	Response to Query.
Page No.36	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	All entities with exposure above the given threshold.

Query Page No.36

Breakup of # of Loans to be monitored for Listed Entities - <50Cr & > 50Cr Exposure?
Breakup of # of Loans to be monitored for Non-Listed Entities - <50Cr & > 50Cr Exposure?

	Clause as given in RFP	Response to Query.
Page No.36	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	Total will be around 25000 accounts.

Query Page No.36

Are only the loans with >50Cr Exposure limit to be monitored ?

	Clause as given in RFP	Response to Query.
Page No.36	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	Please refer scalability clause.

Query Page No.36

Total Number of Corporate Customers

	Clause as given in RFP	Response to Query.
Page No.22	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	Around 25000

Query Page No.36		
Total Number of Corporate Customers with exposure greater than 50 Cr - Breakup by Listed Entities and Non-Listed Entities		
	Clause as given in RFP	**Response to Query.**
Page No.36	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	Will be provided to successful bidders.

Query Page No.36		
Total Number of Corporate Customers with exposure lesser than 50 Cr - Breakup by Listed Entities and Non-Listed Entities		
	Clause as given in RFP	**Response to Query.**
Page No.36	Supply, Installation, Development/Configuration, Customization, Implementation, Management and Maintenance of all necessary Software to provide a standard features as mentioned under section 6.	Total will be around 25000 accounts.

Query Page No.		

1) Total Number of Corporate Customers
2) a) Total Number of Corporate Customers with exposure greater than 50 Cr
   b) Listed Entities
   c) Unlisted Entities		

	Clause as given in RFP	**Response to Query.**
Page No.		Total will be around 25000 accounts.

Query Page No.3		
We request Bank to please provide at least 15 working days (After receive of pre bid reply from Bank) to submit the Bid response .		
	Clause as given in RFP	**Response to Query.**
Page No.3	24/04/2018 15.00 Hrs	07.05.2018 15:00 Hrs.

Query Page No.4		
We request Bank to confirm whose signature is required for the same		

	Clause as given in RFP	Response to Query.
Page No.4	A certificate to the effect that the Authorized signatory has authority to bind the company should also be attached along with the technical bid	Authorized signatory with proof of authority for signing the documents on behalf of the company

Query Page No.13

The OEM support is required till end of the contract which includes implementation time, I year warranty and four years of AMC support. Please confirm.

	Clause as given in RFP	Response to Query.
Page No.13	The proposed solution planned for deployment in the project should be having a minimum of 5 years of support from the OEM.	Refer to RFP terms

Query Page No.13

Generally the EWS solution will be a combination of products from various OEMs. Please reconfirm this clause.

	Clause as given in RFP	Response to Query.
Page No.13	Bidders to quote for the entire proposed solution from a single OEM	Please follow RFP Guidelines

Query Page No.15

Please share the details of DMS environment at the bank.

	Clause as given in RFP	Response to Query.
Page No.15	Integrate with Bank's DMS for fetching/storing necessary documents shall be available.	Will be provided to successful bidder

Query Page No.17

Please confirm that all the data as mentioned are in digital format with the bank.

	Clause as given in RFP	Response to Query.
Page No.17	Internal data	Will be in digital format to the maximum extent.

Query Page No.

How much time does the bank propose to have the UAT done in? Generally it is around 2-3 weeks.

	Clause as given in RFP	Response to Query.

Page No.	User Acceptance Testing	60 days.

Query Page No.15

What is DMS

	Clause as given in RFP	Response to Query.
Page No.15	Integration with banks DMS for fetching/ storing necessary documents shall be available	Document Management system

Query Page No.39

What is DAM, PIM, SIEM and VAS?

	Clause as given in RFP	Response to Query.
Page No.39	Integration with DAM, PIM, SIEM and VAS installed at bank	Database Access Management system Privileged Identity Management Security Information and Event Management Vulnerability Assessment System

Query Page No.

Please specify the number of business units.

	Clause as given in RFP	Response to Query.
Page No.		Number of business unit has no relevance to project.

Query Page No.17

Please specify the total number of users and whether there will be 500 concurrent users in bank?

	Clause as given in RFP	Response to Query.
Page No.17	Solution should have capability to handle at least 500 concurrent users at a time and scalable to 1000 concurrent users over the period.	Solution should have the capability to handle at least 100 concurrent users at a time and scalable to 500 concurrent users over a period.

Query Page No.22

Please specify the total number of interfaces.

	Clause as given in RFP	Response to Query.
Page No.22	Ability to integrate to support online, real time and batch operation.	Please refer RFP terms

Query Page No.15

Are all the reports required in xbrl format or there are specific reports required in xbrl format?

	Clause as given in RFP	Response to Query.
Page No.15	Reports should be available in xml, xbrl, etc. format, as per specifications where the data has to be sent to RBI/ statutory boards.	System should have the capability to generate in XBRL format also.

Query Page No.27

Warranty Milestone is not available. Does this mean bank wants the bidder to include warranty costs in the cost of implementation?

	Clause as given in RFP	Response to Query.
Page No.27	Payment Terms	As per AMC

Query Page No.27

When will this be paid to the bidder? No timeline is mentioned. Please clarify?

	Clause as given in RFP	Response to Query.
Page No.27	10% of AMC/ATS for the 2nd year AMC/ ATS solution implemented in DC	After 5 years

Query Page No.46

As EWS is a critical solution which bears a direct impact on bank's credit portfolio, the bidder should be a large organization that is capable to implement

and support the solution and can bring in the required domain and technical expertise over a period of 5 years. Annual turnover of 25cr will allow small organizations to bid who may not have the sustenance power to build and support a large critical solution for Indian bank over 5 year period and hence it is a request to increase the turnover to at least 100cr to minimize risk to bank.

	Clause as given in RFP	Response to Query.
Page No.46	In point d, it is mentioned that Annual turnover of the bidder should be 25 crore.	As per RFP terms and conditions only.

Query Page No.46

As EWS is a critical solution which bears a direct impact on bank's credit portfolio, the bidder should be a large organization that is capable to implement and support the solution and can bring in the required domain and technical expertise over a period of 5 years. Hence requesting bank to baseline profits to minimum INR 50Cr per year to qualify companies that are stable and which can help minimize risk to bank.

	Clause as given in RFP	Response to Query.
Page No.46	In point c, it is mentioned that bidder should be making profit for last 3 years	Please follow RFP Guidelines

Query Page No.

Total number of loan accounts to be monitored for EWS,Total and concurrent number of users handling EWS alerts/cases , Average number of daily transactions done on these corporate loan accounts and by other accounts owned by these corporate customers , Number of websites to be crawled for sourcing external data , Number of documents to be analyzed , Number of rules to be implemented

	Clause as given in RFP	Response to Query.
Page No.	Hardware Sizing	Hardware sizing may be specified for different range of loan accounts and different number of concurrent users.

Query Page No.17

EWS users are usually corporate office credit monitoring team which might not be more than 5-7 users. There is also critical information presented which calls for limited access to be provided. We understand that the 500 and 1000 numbers are more from capability perspective only. Please confirm if there is any other intent.

	Clause as given in RFP	Response to Query.
Page No.17	Solution should have the capability to handle at least 500 concurrent users at a time and scalable to 1000 concurrent users over the period	Solution should have the capability to handle at least 100 concurrent users at a time and scalable to 500 concurrent users over a period.

Query Page No.22

How does the bank intend to do data integration and data management so that multiple data sources can be used to generate EWS alerts? Current RFP

does not detail out the requirements. Does bank need data integration and data quality capabilities? For the success of similar projects the foundation is the quality of data .

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	Please refer page No.17-, s.no.7 to 14 of RFP-scope of the project.

Query Page No.22

Basis our previous experience working with bank , we suggest that the EWS tool should have pre-built functionalities for FINANCIAL TRANFORMATIONS, MATHEMATICAL TRANSFORMATIONS AND STATISTICAL COMPUTATIONS. Request the bank to include this as part of technical solution capabilities.

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	Analytics to be used wherever required.

Query Page No.22

Its important that the solution being considered should have Data profiling, Data standardization, clustering and Data augmentation capabilities. STRUCTURE DISCOVERIES , FREQUENCY DISTRIBUTION, PATTERN DISTRIBUTION, VARIOUS STATISTICAL ANALYSIS and REDUDANT DATA ANALYSIS are some of the key parameters to be considered while data profiling for EWS. Request the bank to include such detailed analysis to get the best result out of the Early warning solution.

	Clause as given in RFP	Response to Query.
Page No.22	Solution technical requirements	Please refer page No.17-, s.no.10-12 of RFP-scope of the project.

Query Page No.46

Instead of just the bidder can we have " The bidder/OEM should have satisfactorily implemented or procured order for proposed solution & its support services in at least one scheduled commercial bank in India"

	Clause as given in RFP	Response to Query.
Page No.46	Qualification Criteria	As given in RFP qualification criteria