

**Clarifications to the RFP Ref: CO/RGRD/1443/R1/2021-22 dated 04/09/2021 in response to Pre-bid Queries received – RFP for PROCUREMENT OF FUND MANAGEMENT SOLUTION FOR CENTRALLY SPONSORED SCHEMES**

**Date:14/09/2021**

RFP For Procurement of Fund Management Solution For Centrally Sponsored Schemes					
Clarifications to RFP					
S. No.	Title/RFP Point No	Page No in RFP	Details Provided in RFP	Query/Changes Requested	Replies to Queries
1	Scope of the Project	16	This budget is allocated by the state/central Organization to all its subsidiaries/agencies for given financial year. Once the budget allocation is completed, request to release the fund from central Organizations is being made. As the actual funds are received to the State Organization, it divides the funds across its subsidiaries/agencies/district level/Block level as per the defined budget limit. Thus it involved multilevel budget allocation from top State level to District to Block etc.	Want to understand whether the budget pre-preparation/collation activities are expected as part of the proposed solution	If provided, it will be considered as an additional feature.

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2	Deliver Schedule & Deliverables from the Bidders	16	Bank primarily need is an Enterprise wide software solution that has comprehensive budget management and fund disbursement solution to meet its end to end needs to manage budget, fund disbursement, tracking and monitoring of funds disbursed across the state for various schemes and activities under Centrally Sponsored Schemes as per the guidelines set by Office Memorandum issued by Ministry of Finance, Department of Expenditure dated 23.03.2021and further notifications.	The mentioned circular is out dated and PFMS has surfaced many updates on this circular with various implementation methods. Would like to understand the implementation / integration approach with PFMS planning to opt by bank	PFMS Integration Model 1 and 2 are to be implemented of which Model 2 is to be implemented to initiate the process within 30 days from the PO issuance.
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3	Delivery Schedule and Deliverables from the Bidders	17	All additional associated software & installation are to be delivered to the Bank	Please elaborate on the meaning of associated software & installation. As an application implementation vendor, we can provide the list of Softwares which to be installed and bank infra team to arrange the installation / necessary environment setup. The specific application implementation / configuration will be performed as part our delivery scope, however necessary IP/Port opening and relevant access to be provided by bank. A clarity on this front will help us to understand the expectations better.	All the third party Softwares and licenses required to run the application is to be provided by the vendor. Hardware, Oracle Database (Enterprise Edition) and Oracle WebLogic (Enterprise Edition) will be provided by Bank. If solution requires any other database or middleware, successful Bidder has to provide licensed version at no additional cost to bank.
4	Scope of Work, Point 5	19	Since all expenditure payments by agencies are to be made from Public Financial Management System (PFMS) to end beneficiaries/vendors Software should get well integrated with PFMS for sending payment request well as capture success /Error Response from PFMS.	Need more clarity on the integration with PFMS expected here. We understand the integration with Centralised PFMS / REAT system, want to know whether the integration with Bank PFMS system is envisaged and if so how the same will be catered	Please refer to the Amendment Corrigendum Point 2

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5	Scope of Work, Point 9	19	Solution provider to do GAP Analysis for each SNA before initiating the software implementation and complete the solution end to end for the agency. And also provide all documentation GAP Analysis Document, user manual and User guides/quick references.	Is the expectation of Bank is to have a billed resource engagement for this activity or the cost to be covered as part of the overall TCO. Also is there an expectation to allocate a resource at Client Location (across India) as part of this gap analysis activity	To be covered as part of overall TCO. At client location not required for gap analysis, can be done centrally.
6	Technical Scope, Point d	19	Hardening/Complying to CISO/SOC/VAPT audit observation/ recommendation and industry best practice.	Hardening the environment to be handled by Bank infra team, As part of implementation, we will be providing necessary support to fix/close all the observations related to application. A clarity on this is required in the RFP document	Bank Infra Team will be taking care, however necessary support for ensuring application compatibility to environment changes will be required from the vendor.
7	Evaluation Process	21	Bidder to provide required Hardware specification for proposed solution along with implementation approach and methodology.	To provide the specifications, expected number of customers/users and volume / growth projections are required. Please specify the same for the contract period	Based on 5000 concurrent users, 50 lakh transactions per year and 10% YoY growth, hardware specification is to be provided.

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8	Evaluation Process	21	Demo and presentation to be made by the Project Manager to be deployed for the Project, along with the proposed team	Demo & Presentation will be handled by the Product team and the Implementation team will be different. The implementation team / manager will be allotted only post PO issuance as part of the engagement.	Demo & Presentation will be handled by the Product team and the Implementation team can be different. Bidder to ensure that both teams are experienced enough to complete project within stipulated timelines.
9	Evaluation Process	21	time allotted for presentation – 30 minutes including question answer session	Considering the expectation of having an 'Enterprise' edition of system, the provided 30 mins will not suffice to present the capabilities and further query clarification, atleast 60 mins of window to be provisioned	It can be extended as per the requirement.
10	Evaluation Process	21	Documentary evidence must be furnished against each of the above criteria along with an index as required by Bank.	Need more clarity on the documentary evidence expected as part of the demo	Documentary Evidence for implementation of the proposed solution. Proof of Address in Chennai/Delhi.

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11	Functional Requirements, Point 2	47	The proposed system should be capable of handling Virtual Account (Child Account) in addition to the Physical Child Accounts depending upon the demands of the Customer.	Does bank have any existing VA implementation? Is the expectation is to have a VA generation from the proposed system?	Bank does not have any existing VA implementation system and the Vendor has to implement the VA generation system.
12	Functional Requirements, Point 3	47	The mechanism for flow of fund from the SNA to the Child Account requesting the funds on demand.	Want to understand more details on the 'On Demand' fund flow.	Please adhere to the terms of RFP. Point 3 of Functional Specification.
13	Functional Requirements, Point 9	48	The system should be capable to maintain separate budget lines for Central and State Share under each CSS.	Budget is allocated for the total value and there is no Central/State bifurcation for the budget allocation. This requirement to be corrected accordingly	The system should be capable to capture the Central and State share for the scheme for the CSS.
14	SLA	22	If the downtime is more than one week, Bank will levy additional penalty of 10% of total cost of solution (except onsite support cost for 1 year and notional cost of customization of 100 man days) in addition to the above penalty.	Request bank to consider 5% of the total cost of the solution as penalty.	If the downtime is more than one week, Bank will levy additional penalty of 10% of total cost of solution in addition to the above penalty.

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15	PENALTY	23	<p>Parameter Penalty Ceiling</p> <p>1. Adherence to Milestone timelines If the Bidder fails to achieve the delivery of any phase within defined duration for reasons solely attributable to the bidder, the payment to bidder will be liable for deduction as penalty which will be @ 0.5% of total contract price for delay of each week or part thereof. 10% of Total payment linked to the total contract price.</p> <p>2. SLA 1) Uptime – 99 % uptime average on quarterly basis for the solution. The penalty applicable for every 0.1 % drop in uptime is 0.1% of the cost of contract. For support model single instance of failure in providing different kind of support, every hour post Resolution time 10% of the total contract price</p>	<p>Request Bank to consider maximum penalty to be capped at 5% of the respective phase wise cost.</p>	<p>Please adhere to the terms of RFP.</p>
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16	PENALTY	22	The current RFP text reads as "...a sum equivalent to 0.5% per week or part thereof of contract price subject to maximum deduction of 10% of the phase wise cost for each week or part thereof of delay..."	Request Bank to consider maximum penalty to be capped at 5% of the respective phase wise cost.	Please adhere to the terms of RFP.
17	WARRANTY	24	This onsite comprehensive warranty with 24 * 7 support shall remain valid for 36 months after the solution has been installed and made live at DC	Please share the expectation of the bank for the 24x7 onsite support.	Throughout the lifecycle of the project, solution should run smoothly for which bidder may deploy onsite resource or provide service remotely



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18	LIQUIDATED DAMAGES	25	If the Supplier fails to deliver/install any module or full application or to perform the Services within the period(s) specified in the Contract, the Bank shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to 0.50% of the Invoice price of Goods & services for each week or part thereof of delay until actual delivery or performance, up to a maximum deduction of 10%. If the goods & services are not delivered/installed in time, the Bank may consider termination of the contract.	The Bank is requested to consider maximum deduction of 3% of the invoice price as liquidated damages. Also the Supplier shall not be liable to pay liquidated damages in case of delay(s) in deliverables or performance of the contract for the reasons solely and directly attributable to the Bank.	Please adhere to the terms of RFP.
19	Limitation of Liability	26	Supplier 's aggregate liability under the contract shall be limited to a maximum of the contract value	The Bank is requested to limit Supplier 's aggregate liability under the contract to maximum of the 10% of the contract value. Also, the following clause shall be incorporated under the heading: Under no circumstances shall Supplier be liable for any indirect, consequential or incidental losses, damages or claims including loss of profit, loss of business or revenue.	Please adhere to the terms of RFP.

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20	Signing of Contract Form, NDA and SLA	28	Within fifteen (15) days of Purchase Order, the successful bidder shall sign the contract form (Annexure-III), Non-Disclosure Agreement (Annexure-IX) and Service Level Agreement (Annexure-VIII) and return it to the Bank. Integrity pact executed between the Bank and successful bidder(s) is deemed to be a part of the contract.	Both the parties shall be equally responsible for signing the contracts/agreements within the timeline mentioned herein on such terms as agreed between them.	Please adhere to the terms of RFP.
21	Exit Requirements	30	In the event of Agreement comes to end on account of termination or by the expiry of the term / renewed term of the Agreement or otherwise, the Supplier shall render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services.	The Bank is requested to mention a specific timeline i.e. 30 days period during which the Supplier will render all reasonable assistance and help to the Bank and to any new vendor engaged by the Bank, for the smooth switch over and continuity of the Services after the termination of the Agreement.	Please adhere to the terms of RFP.
22	Termination for Default	30	Termination of default	The Supplier should also have a right to terminate the Contract in case there is any default from the Bank in performing its obligations under the Agreement i.e. in case of default/delay or non-payment of invoices within the agreed timeline etc.	Please adhere to the terms of RFP.

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23	Assignment	33	Assignment	Bank to consider the cost effectiveness of the Assignment as mentioned in this clause on the Supplier as such assignment shall not result in additional financial implications on the Supplier and the Supplier must be given an opportunity to consider the assignment and revalue the commercials accordingly if required.	Please adhere to the terms of RFP.
24	Schedule	2	Last Date & Time for submission of Bids in Online & Offline Mode - 18/09/2021	Request bank to provide 15 working days post bid query response.	Please adhere to the terms of RFP.
25	Part II	51	Indicative Commercial Bid	Please clarify the cost to be quoted is excluding all taxes.	The Costs are exclusive of taxes. Please refer point 13 of Amendment Corrigendum.
26	Part II	51	Indicative Commercial Bid	Commercial bid is expected for 'Onsite Support' for 1 year. Please share the scope and expectation of the bank. Also clarify if the required infrastructure (hardware + software) will be provided by the bank.	Please refer point 13 of Amendment Corrigendum.

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27	Scope of the Project	16	<p>Brief Objectives Indian Bank plans to implement the Centrally Sponsored Schemes (hereinafter referred to as CSS) which covers various programs that are targeted towards the improvement of the beneficiaries of the program. There are various activities which involves such as budget allocation at multiple level and disbursal to various entities (end beneficiaries/implementing Agency) based on certain guidelines issued by the Government of India. In addition to the requirements around receipt and disbursal of funds, there are reporting requirements that needs to be fulfilled on a periodic basis as well as in response to ad-hoc requests received from various stake holders in the government department.</p>	<p>As per our understanding there will be a base product with certain flows and customized solution for each Department where it is executed. This will be an all India rollout hence the customization could vary from State to State for same department also. Thus, each such department will be treated as a separate entity. The flow could be different for each department and each state. Please confirm.</p>	<p>Please adhere to the terms of RFP.</p>
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28	Delivery Schedule and Deliverables from the Bidders	17	Installation of the application by the successful bidder should be completed within 15 days from the date of purchase order, subsequent to provision of hardware by the Bank. All additional associated software & installation are to be delivered to the Bank.	There are two products: Base product and State wise Department wise customization. For both products SRS document will be prepared 1 st for which please freeze 15 working days. We request that the period for Base Product after SRS finalization be changed from 15 days to 45 working days. The customization for State wise / Department wise schemes can be fixed for 45 working days.	Please refer point 2 of Amendment Corrigendum.
29	Eligibility Criterion	17	Documentary proof and satisfactory letter for bidder having implemented/ Under Implementation status of/ a Similar Solution as per the norms from minimum of 1 Client (Bank/ Institution) to be submitted by Bidder.	The Institution mentioned can be a PSU.	Experience with PSU will be considered.
30	Eligibility Criterion	17	Bidder should have experience of minimum 2 years in Supply, Installation and Maintenance of Fund Management /Financial Management Solution with any Government, private or public organizations in India during last 3 years (as on 30.06.2021).	Financial Management solutions will be where General Ledger system is being used. Please clarify	No General Ledger, the Financial Management solutions is to be as per the instructions given by Payment division, PFMS in the OM.

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31	Scope of Work, Point 8	19	Solution to be capable to send SMS/EMAIL to Department official at different level regarding approval etc or end beneficiaries for fund credit information.	SMS and EMAIL facility to be used for sending SMS / EMAIL will be provided by the bank.	Bank will allow the Application to integrate with Bank's SMS/e mail gateways and the mails and SMSes will be send from Bank's id. The Format in this connection will be shared to Vendor and approved by the Bank.
32	Technical Scope, Point c	19	CBS API integration for Account Validation and Transaction Data information.	The CBS API will be provided by the bank for necessary integration.	The CBS API will be provided by the bank for necessary integration during implementation of Model 1.
33	Evaluation Criterion	20	Implementation /Under Implementation Experience: Maximum of 3 Minimum of 1 reference can be provided. a) Each Reference is given a score of 5. (ie. Max of 10: 3*5)	In these PFMS implementations shall also be included.	Please adhere to the terms of RFP.

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34	Functional Requirement, Point 7	48	It will be the responsibility proposed system to ensure that the entire unspent amount is returned by all the IAs to the Single Nodal Account of the SNA concerned. SNAs will keep a record of unspent balance lying in the account of IAs and the amount refunded by IAs.	This may also require Updation at CBS level. Also in some other cases where Account is to be managed in CBS the solution will integrate with CBS.	The CBS API will be provided by the bank for necessary integration during implementation of Model 1.
35	Functional Requirement, Point 8	48	The Proposed system should be able to monitor the drawing limits of the IAs who should be able to draw funds on real time basis from the SNA's account as and when payments are to be made. The selected Service Provider should ensure proper training and capacity building of branch Staff and Government Department Officials for smooth operation.	Is training for the developed functionality of proposed solution required after Go-Live? If yes, please provide the following details: 1)Total Number of Trainees 2)How many batches would be required? 3)Location details of the training centre 4)Timelines for training	1) Training need for around 200 Officials as Train the Trainer mechanism. 2) The number of Batches may be decided by the vendor keeping in mind to effectiveness of the training. 3) Training programmes may be done on any Virtual Meet platform. 4)30 days from the successful implementation.

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36	Technical Requirement, Point 2.1	44	Application to at least 5000 concurrent user login and should be scalable as per banks requirements.	Please provide the user base wrt to users : 1)Year on Year Growth of overall users 2)Year on Year Concurrent Users	We expect an average Growth of 10 %
37	Technical Requirement, Point 1.4	44	Solution should provide required web, mobile application sdk components out of the box.	we understand that mobile enabled solution is requested as development, if expectation is to develop Mobile App, please provide the list of functionalities to be developed on mobile apps. Also please clarify whether Native or Hybrid Mobile App are expected? Please provide the following details: 1)Categories of users who will be accessing mobile app 2)Total Number of Users accessing mobile app 3)Year on Year Growth of users accessing mobile app 4)Expected Concurrency	Only for the MIS/dashboard purpose, mobile app may be provided additionally.



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38	DISASTER RECOVERY SITE	37	Bank will arrange for the network/WAN link between DC and DR Sites. Bandwidth requirement has to be specified clearly to meet the specified RPO and RTO as above. For a DR Drill, Bank may plan to shift functioning of all the systems from PR to DR which would include the proposed solution also. Modalities for such Switchover/switchback needs to be provided by the successful bidder. The minimum number of DR drills is presently two (one per half year). This will be subject to requirement from time to time.	i) We request to share Bandwidth requirements ii) Please share the expectations for the Switchover/switchback modalities iii) We assume the cost of DR drills will be borne by the Bank	Kindly refer RFP, Pg 46. Details will be shared with the successful bidder and cost of DR Drill will be borne by the Bank.
39	DISASTER RECOVERY SITE	37	The solution architecture should support 3-way DR setup, if the Bank decides to go for Near DR in future and the RPO shall be 0 in such a case.	Please share, what is the expectation for support 3-way DR setup	In case decided, vendor will be required to deploy application additionally at near DR site.
40	Technical Requirement, Point 1.3	44	Ability to integrate with NSDL (PAN/TAN validation ).	We understand that bank has asked for integration with NSDL to authenticate the user account.	Solution to have well defined Modules required for CSS implementation like Budget Management, Beneficiary/Vendor Management, Fund

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					Disbursement, Fund Transfer, Manage Activity, MIS reporting and Integrations with PFMS.
41	Functional Requirement, Point 12	48	The State IFMIS or any other application utilised by the Government Department should be able to capture scheme component-wise expenditure along with PFMS Scheme Code and Unique Code of the Agencies incurring the expenditure. State Governments will ensure daily uploading/sharing of data by the State IFMIS/Treasury applications on PFMS. PFMS will act as a facilitator for payment, tracking and monitoring of fund flow.	Bidder understand that integration with PFMS is expected as a part of solution and defined user download/export the report for scheme component-wise expenditure along with PFMS Scheme Code and Unique Code of the Agencies to utilize for IFMIS or Government Department	Please adhere to the terms of RFP.
42	Volumetrics			Please provide the volume wrt application usage : Total Number of Mandates/Schemes to be deployed Considered states & departments for deployment	It's a new initiative of Ministry of Finance wherein Banks have to onboard various agencies/schemes on this platform. Indian Bank is envisaging

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					minimum 100 SNA accounts in coming time.
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