Sr. No.	Section Title and Clause Reference	Page no.	Clause Description	Queries / Sugestions	CGTMSE Response
1	Project Overview	10		Two system are to be developed and implemented , GMS and NBFC module ? Pl clarify	Only one system needs to be developed. However, as rules of different types of Member Lending Institute (MLI) viz.Banks, NBFC, etc. differ, the modules needs to be made with respect to type of MLI.
2	Registration of Member Lending Institutions (MLI Registration cum eligibility form) --> 4.2.1	14	Develop workflow mechanism for on-boarding the various types of MLIs based on the eligibility criteria	Does the Registration of Member Lending Institutions (MLI Registration cum eligibility form) process change w/r/t to type of MLI's	Registration form for all MLI shall overall remain the same, except few fields that may vary on basis of type of MLI
3	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	14	Develop automated approval mechanism based on pre-defined rules	Will these pre defined rule be same throughout or will they change.	They are subject to change depending upon various factors including, but not limited to, policy level changes
4	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	15	Develop workflow mechanism for guarantee approval process as per defined SOP	Will these pre defined SOP's be same throughout or will they change.	They are subject to change depending upon various factors including, but not limited to, policy level changes
5	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	15	Enhance the existing user interface / develop a new as may be required to improve usability and operational efficiency	What is the existing user interface. In what technology is the existing user interface developed.Pl share	The exisitng user interface is based on html, java etc. However, it should have no relevance to proposed system.
6	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	15	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs	What kind of data would be pushed on / pulled from the system? No. of API's envisaged	**25 APIs** shall be considered (pushed and pulled) for **the sign off**; however, nature of API once developed shall remain same for all MLI except for the request to change from MLI's end which is subject to be complied and fullfilled by bidder. However, post sign off, there can be multiple APIs to be integrated during the project tenure duration.
7	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	15	Pre-defined rule engine defining the approval/rejection on basis of borrower's eligibility and its respective eligible amount needs to be developed and integrated based on the data of borrower received by / from MLIs. All respective approved/ rejected cases need to be captured for future data analysis and report's perspective.	Will these pre defined rule be same throughout or will they change. Or their will be any flexibility in the same say case by case. For analysis any Business Intelligence tool seprately envisaged ?	They are subject to change depending upon various factors including, but not limited to, policy level changes. However, change request post go live shal be addressed as per clause No.5 "Change management" of RfP.
8	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	15	Financial Health check-up of the ongoing case/borrower may be required to be done as per the Trust's directive.	Pl elaborate and what would be the role of GMS system in context to financial health check up, if any	The system should collect certain data points which may in turn be used as filtering criteria/rule engine. Also, there may be feed from MLIs for monitoring etc.
9	Guarantee Initiation and approval (Guarantee Application Form) --> 4.2.2	15	Guarantee fees needs to be included in this module where as soon as the application is approved by CGTMSE, a payment advice is generated in form of Guarantee Fees.	Will the Guarantee fees be same for all cases or what would be the mechanism to define it	Guarantee Fee differs on the basis of outstanding amount, type of MLI/borrower, region etc. parameters. There are formula for calculating this amount, which shall be provided by CGTMSE at the time of SRS.
10	Annual Service Fees (ASF) --> 4.2.3	15	There is a risk premium that is factored in while computing the guarantee amount.	How is the risk premium factored, what is the basis for subsequent YoY computation	There is a defined formula to calculate the risk premium. Trust shall be giving KT (Knowledge transfer) related to this and other defined formulas to the selected bidder during system requirement phase
11	Guarantee Revival Process --> 4.2.4	16	The revival is done subject to a few conditions (To be included in the rule engine at back end) which is checked as per the Trust's guidelines.	Will these rules be same or will they change	They are subject to change depending upon various factors including, but not limited to, policy level changes. However, change request post go live shal be addressed as per clause No.5 "Change management" of RfP.

12	Guarantee Revival Process --> 4.2.4	16	Automatic flow of data from other modules / systems to be ensured along with seamless linkage/integration with payment system.	Would CGTMSE be providing the payment gateway or would it be bidder's responsibility to provide the payment gateway? Do you have any specific choice for payment gateway? How many Payment Gateway will be used for online financial transactions? Please list them	Majority of the transaction at CGTMSE are done through RTGS. However, proposed GMS should have the provision to integrate with payment gateway, in future.	
13	Claims Processes (Claims and settlement process) --> 4.2.5	16	Develop a module for marking of NPA in the GMS by MLIs as per defined rules	Will these rules be same or will they change	They are subject to change depending upon lot many factors including, but not limited to, policy level changes.	
14	Reporting process / MIS / Compliances --> 4.2.9	18	The devised system should have inbuilt capability to get integrated with certain data analytics tool (proprietary / 3 party - in nature) to generate collaborated reports with pictorial charts/ diagrams etc.	What analytical tools are envisaged by CGTMSE or can we suggest	Bidder needs to suggest analytical tool, if any, cost of which shall be a part of TCO.	
15	Reporting process / MIS / Compliances --> 4.2.9	18	There may be certain data freezing tables required which Bidder should develop and deliver required for reporting perspective.	There may be certain data freezing tables required which Bidder should develop and deliver required for reporting perspective. Please explain	There are lot of transactional data stored in various database tables. Now for e.g. there is guarantee approved table which for today may have 100 number of guarantees approved, however, out of 100 there are 2 guarantees which that respective MLI do not wish to pursue with so ultimately it shall be 100-2=98 guarantees approved in the system which shall be showcased. However, there needs to be a seperate table which needs to store those 100 guarantee number, amount and various other details related to the guarantees in which there should be no changes and data should be freezed, in addition to the routine operational data. There will be certain table required to be prepared on these lines.	
16	Payment Processes --> 4.2.10	18	Receipt: The payments is received only through electronic mode. MLI makes the payment in a virtual account by selecting the outstanding demand advice against the guarantee fees/ annual service fees. This virtual account is further linked with current account of trust's bank.	Who will be responsible for setting up the virtual account	The Trust shall finzalize the bank through which virtual account facility is to be utilized; rest all integration and process level implementation for setting up, shall be responsibility of bidder. Coordination with banks would be supported by CGTMSE.	
17	Payment Processes --> 4.2.10	19	Fund flow: Investment guidelines norms need to be captured automatically as set by pre-defined rules. bank wise.	Fund flow: Investment guidelines norms need to be captured automatically as set by pre-defined rules. bank wise. Plz explain	CGTMSE is a trust which invests certain funds on periodic basis on a defined internal guidelines. The GMS system should have this submodule of maintaining the investments, its interest cycle, its maturity dates and alerts/reminders etc.. These guidelines shall be shared with selected bidder at the time of SRS.	
18	Payment Processes --> 4.2.10	19	Linking / integration with bank account and accounting software	Pl specify the technology / platform of the third party application along with DB details if any	Tally - accouting software is being used currently at CGTMSE and a direct integration with that is preferred. However, if 3rd party vendor does not allow integration, bidder shall propose an independent accounting package(developed or to be developed), able to manage the standard accounting of the Trust/CGTMSE. This development cost should be included in TCO by the bidder.	
19	4.3 Hardware, Infrastructure and Technical Requirements	22	The Bidder has to offer the Infrastructure on IaaS (Infrastructure as A Service) model through a managed private cloud for hosting applications either at the Bidder's Data Centre or any third party Data Centre	As per the cloud compliances mentioned in this same section, Authority has demanded for MeiTY cloud .However MeiTY has not published or provided guidelines for private cloud in the empanelement.Hence we request CGTMSE to please confirm that bidder can propose MeiTY Virtual private cloud or MeiTY Government community cloud instead of Private cloud	Yes. Bidder may propose MeiTY virtual private cloud or Meity government community cloud. However later is preferred. It may be noted that any cloud proposed, shall fully comply with directives issued by relevant authorities of India and RBI.	

20	4.3 --> Hardware, Infrastructure and Technical Requirements	23	Trainings on the software has to be provided to the internal users as per requirement of CGTMSE. Bidder will deliver training content in digital form.	What would be no. of Users ? What would be the location of these users ? By digital form you imply that trianing can be done via online video conference	There shall be 2 types of users: 1. Internal CGTMSE users currently at 7th Floor, SIDBI, BKC, Mumbai and 2. External users which are MLI users in thousands of numbers across India. For internal users, bidder needs to come down to stated premises and train as well as develop a couple of trainers to train MLI users. Bidder may be asked to travel at certain ZO, RO or HO of MLI, if required by CGTMSE at CGTMSE's cost. However, for internal user training, there shall be no cost to be borne by CGTMSE and bidder should train CGTMSE personnel. For external users, bidder needs to prepare training videos for each module/sub-module describing the usage in detail with screen shots as well as video format flows.
21	4.3 Hardware, Infrastructure and Technical Requirements	23	At least two technical resources (Ideally both having knowledge of programming as well as database – Front end and Back end) will be posted on-site by the bidder for support of the applications & infrastructure, vendor coordination etc.	Please confirm the following resources will be needed only during office hours and not required for 24X7	These 2 resources are to be deployed on site at CGTMSE office during office hours as may be decided by CGTMSE from time to time (6 days a week). However, bidder needs to provide offline / off-site support 24X7.
22	4.3 Hardware, Infrastructure and Technical Requirements	23	18. Data Migration	Please share the existing data size which would be migrated on cloud along with oracle data base size	The exisiting storage/data size is around 500 GB
23	Software platform --> 4.7	28	Solution should be developed on web-based multitier architecture using JAVA based technology and Oracle database for the proposed project.	Pl Can we propose use of any other technology	Yes, bidder may propose any technology. Bidders are advised to note the change in **Clause No.4.7.1** of RfP and now the same will be read as **"Solution should be developed on web-based multitier architecture using any latest technology, to be proposed by the bidder"**
24	Severity, Priority and SLAs --> 4.8	28	Incidents and SLA management tool	Incidents and SLA management tool - Does CGTMSE have any such tool ? If new tool has to be procured who would borne responsibility for the same ?	Procurement of the tool needs to be done by bidder and the responsibility to implement the same shall be upon bidder
25	4.8 Severity, Priority and SLAs	28	Users, both internal and external, will have access in the tool to report incidents on real time basis.	Pl clarify what do you mean by External and Internal Users	For GMS, as on date, internal users are CGTMSE personnel and external users are MLI users
26	Applications and Mail servers	24	3. Mailing Server: Mailing solution (currently IBM Domino Mail Server 9.0.1 FP3) is deployed on this server and is used for internal as well as external mailing. The server also acts as SMTP server to the two application servers for routing the alerts and mails generated from applications.	Please confirm the following server will also get migrated on cloud ?f yes please confirm authority is expecting to continue with IBM Domino or bidder can propose other platform as well ? PLease confirm who will provide Domino licenses ? PLease share the total no. of users, PLease confirm per user mail box size What is the configuration (OS,RDBMS,Cores/RAM etc)of this mail server	There is no relevance to size, cores, OS for mail server. The proposed GMS should have integration with proposed mail system. For external MLI users, currently there are around 12000 MLI users id across India which should be scalable and bidder should facilitate mail sending features in the form of alerts / notifications.
27	Applications and Mail servers	24	5. Test and Development Environment: Two separate physical servers (Windows 2003 R2 Standard Edition) and Oracle 10g databases are available as test and development servers for respective applications. These servers are hosted at SIDBI and accessed over LAN from CGTMSE. Applications are developed using following technologies/ tools: • Java 1.6 • Struts 1.1 • CSS, Java Scripts, Ajax, HTML, jsp, jquery • PL/SQL in Oracle 10g/ 11g • Webserver: JBoss 5.0.1GA, Tomcat • Eclipse • SVN for maintaining source code versions.	Please confirm the following servers will also get migrated on cloud, If yes please share the configuration of this physical servers and also share the Oracle 10g/11g edition (standard or enterprise) and Are the data base servers in active passive configuration or stand alone?	There is no relevance of existing setup to new server along with migration plans as they were physical servers in traditional DC/DR setup.
28	Applications and Mail servers	25	6. Disaster Recovery (DR) Site: CGTMSE has its DR hosted with Reliance t Bangalore. Both the applications/ databases available from DR Site in the event of any disaster.	Please share which servers has been considered at DR site currently along with their configuration in similar way shared in table "Brief Specifications/ Configuration/ Details of the Servers/ Middleware/ Databases etc. hosted at IDC: " on page no:26	There is no relevance of existing setup to new server along with migration plans as they were physical servers in traditional DC/DR setup. Migration of existing set up is not required.

29	Applications and Mail servers	26	Brief Specifications/ Configuration/ Details of the Servers/ Middleware/ Databases etc. hosted at IDC:	Please share the Oracle database editions mentioned in this table i.e standard or enterprise ?	The bidder needs to propose which database, middleware etc. they would like to go for. Entire costs for such procurement should be borne by bidder and factored in their commercial bids (Refer to Clause No.9 of RfP)
				Also confirm the following servers are in stand alone mode or in Active passive , If in active passive mode than which are those servers ?	
				Please confirm who will be providing oracle database licenses?	
30	Applications and Mail servers	26	Brief Specifications/ Configuration/ Details of the Servers/ Middleware/ Databases etc. hosted at IDC:	Please share which are the servers mentioned in this table will also needed at DR site	There is no relevance of existing setup to new server along with migration plans as they were physical servers in traditional DC/DR setup.
31	Applications and Mail servers	25	Network: The Trust is connected to the IDC on 8 Mbps P2P VPN primary link and 4 Mbps secondary for operating the servers/ applications and accessing mails. An IP based LAN has been implemented in CGTMSE office premises. In addition, Trust has subscribed to 100 Mbps Internet link (ISP Reliance) and 100 Mbps (ISP- Airtel). Both the P2P links and Internet link are from the same service provider. Both primary and secondary P2P links are terminating at 3rd floor of the MSME Dev. Centre (SIDBI) and Internet link is terminating directly at CGTMSE.	As per our understanding 8 Mbps and 4 Mbps links are between Reliance DC and CGTMSE building for accessing application/database servers by CGTMSE internal users.Please confirm	Currently CGTMSE is using 2 seperate 100 Mbps (1:1) internet lease lines by different service provider with a fall back mechanism. These lines will be used for GMS purpose by CGTMSE. However, the interconnectivity between DC and DR needs to be managed by bidder as per the standards set in RTO and as per RfP. With this clarification, the Clause No **4.3 (8) of RfP stands modified.**
				Please confirm what is the role/purpose of 100 Mbps bandwidth deployed at CGTMSE premises ? Also CGTMSE will continue with this ISP for these 100 Mbps link and is not part of this project.	
				Please confirm which application will be access on P2P VPN links and which applications will be accessed via internet.	
				Please share the expected internet bandwidth required at cloud DC site for the users which would be accessing application via inernet and not via P2P.	
				Please share the existing replication link bandwith between reliance DC Mumbai and DR bengaluru site	
				Please share the expected daily data generation at primary site which would be replicated at DR site	
32	Resource Deployment / Requirement --> 7.1.3	33	The project manager is expected to provide update on the status of the project on weekly basis in person at CGTMSE premise	Does this imply that the project manager can work from remote location	The entire project execution team has liberty to work off site. The project manager or related personnel has to come at CGTMSE for understanding the business and systems during the system design phase/SRS and the entire development team is to be working offsite only. However, once the project is implemented, the 2 dedicated resources or as required by CGTMSE, should be deployed at CGTMSE's office as defined in RfP. Project manager needs to come down with report presentation to CGTMSE management every week till the time GMS goes live.
33	8.2- Stage I – Evaluation of compliance to Eligibility criteria; Point No. 6	36	**Eligibility Criteria** The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of RfP **Supporting Documents Required** Copy of certificate	**Kindly amend the clause as :** **Eligibility Criteria** The bidder must be CMMI level 3 Certified Company and the certificate should be valid as on date of RfP **Supporting Documents Required** Copy of certificate	No Change
34	8.3 Stage II – Evaluation of Technical Bids and Presentations Point No. 1.4	38	Capacity Assessment of the Application(s) Developed / managed by the bidder (in terms of business operations like • No. of users (5000 non-concurrent users), • Traction in terms of complete Loan / Insurance application handled (5000 applications), • Rule engine filtration development and implementation (One eg of rule engine), (05 marks maximum each for above mentioned criteria) 1.4 15	kindly consider other Application(s) developed / managed by us in our projects instead of "Rule engine filtration development and implementation (One eg of rule engine)"	No Change

35	Technical requirement format T1	Excel Sheet	Biidders ability to provide managed private cloud services. The primary data Centre should be owned / managed & opreated by the bidder/ consortum partner by themselves to through third party (with full responsibility vesting with the bidder).	As per the cloud compliances mentioned in this same section, Authority has demanded for MeiTY cloud .However MeiTY has not published or provided guidelines for private cloud in the empanelement.Hence we request CGTMSE to please confirm that bidder can propose MeiTY Virtual private cloud or MeiTY Government community cloud instead of Private cloud	MieTY guidelines must be followed along with all other cloud guidelines mentioned by government authorities and RBI.	
				If Authority wants to proceed with private cloud please confirm- 1) ToR switches,Firewall,Storage,Servers would be dedicated/private or 2)Only physical servers & firewall will be dedicated and ToR switches,SAN switch,Storage can be used in share with appropriate logical isolation from other government clients as per MeiTY guidelines		
36	General			Pl elaborate about what kind of NBFC module is to be developed	Please refer to CGTMSE's comments at Serial No.1 above	
37	General			Is a resource required on premises of CGTMSE or remote resoruce will do ?	Post go live, 2 resources are required with BE IT or MCA background with at least 4 years of experience and well versed with back end and front end both.	
38	General			What would be the frequency of VAPT service ?	Please refere to clause no.4.2.11 of RfP	
39	General			No. of Dashboards envisaged ?	Dashboard has to be screen specific on basis of system being developed and to be discussed during SRS.	
40	General			Do you want a responsive/WCAG/Cross platform compatible website?	This is an appication and should be responsive.	
41	General			Should the website be compatible with any version of IE/Chrome/Firefox/Opera/etc?	Yes	
42	General			Does the website/web portal require to be bi-lingual / multi-lingual? Kindly share details	No. Only English version required	
43	General			How many third party applications would be required to be integrated with the new web portal / website?	System should have provision/capability for integration of various tools/ technologies viz. pan verification, document reader, accounting s/w, if any. etc . However,CGTMSE reserves the right to increase or decrease third party integrations.	
44	General			Kindly specify the technology / platform of each of the third party application along with DB details if any	It depends upon which 3rd party gets selected for integration. It can be decided during SRS.	
45	General			How many onsite resources are expected to be deployed ? Please provide required qualification details of onsite engineers	Please refer to CGTMSE's comments at Serial No.37 above.	
46	General			Are the resources required to be deployed during the project life cycle? Or are they required to be deployed post go-live during the AMC period?	To be deployed post go - live for duration of project (5 years)	
47	General			Do you have any existing domains which need to be transferred to us?	No. CGTMSE has a domain name cgtmse.in and sub-domain shall be created under this, to launch GMS	
48	General			Do you want us to maintain or renew any of your domains?	No	
49	General			Who will be responsible for the purchase and maintenance of SSL certificate?	Existing SSL certificate shall be provided. However, the configuration of SSL shall be in the scope of the bidder.	
50	General			Which type of SSL is expected? Wild card, Extended or Single domain?	Not applicable. Please refer to CGTMSE's comments at Serial No.49 above.	

51	General				Does CGTMSE intend to use existing Mail Server ? On new Mail server is envisaged for the purpose of notification mails, alerts etc. ? Who would be responsible for procuring the same	Exisiting mail shall be used by CGTMSE only for internal usage. For new alerts and notification, bidder needs to procure, configure and manage the same.
52	**General**	Pg 37			Can we get some clarity around the following clause on Page 37- *The consulting firm or its subsidiaries/ group companies will not be eligible to participate in any other tender/ RfP process about implementation/ procurement of goods or services under the initiatives mentioned in this RfP* .	**This clause stands cancelled/withdrawn**
53	**Legal**	Pg 52, 9.10			As per ownership clause on page 52, source code shall be owned by CGTSME. Please confirm if we can place the source code in an escrow account. And release from escrow will be triggerred only on the failure of Bidder / Consortium to deliver on its obligations under the awarded contract. More generally we wouldalso like to ask for a confirmation from CGTMSE that the intellectual property of the platform and technologies available with the Bidder / consortium for delivering the project, will continue to remain under the ownership of Bidder / Consortium (including any enhancements threof).	No Change
54	**Legal**	9.10.3			As per this clause, 3rd party licenses may need to be transferred to CGTMSE during the term of the project. In the Cloud environment managed services, most of these are not separate licenses (incl OS, DB etc) but linked to the services of the Cloud Service Provider being used by the bidder. Pl confirm / clarify	In case there are no seperate licenses available, CGTMSE permits bidder to use such licenses (Post intimation and approval of the Trust along with Trust's rights over these licenses related to GMS). However, there may be certain licenses which may be directly taken under the name of CGTMSE - shall be procured in name of CGTMSE and the cost of the same shall be borne by bidder. Any integral component of application for which licenses are required, shall be in name of CGTMSE during as well as post project tenure.
55	**Technical**				Will Bidder / consortium have complete choice in selecting their Cloud Service Provider (complying with all cloud evaklaution requirements)? Also Can the DR be run on Bidders Cloud or does it have to be deployed on CGTMSE data center in DAKC? Complying with SLAs for both production and DR might become difficault otherwise if required to be deployed in CGTMSE data center - if not impossible	Bidder can select their own choice of cloud provided fulfilling all required SOC requirement and the best in class security, scalability, use as you pay, IaaS etc services (Also refer clause 4.3 of RfP). Additionally, DR also can be selected by bidder. It may be kindly noted that bidder should adhere to both DC and DR compliance requirement as stated by govt authorities and RBI
56	**Technical**	Pg 20			The solution should enable API based integration with relevant software/s being used by MLIs. We would like to confirm that this new platform will provide / expose standard APIs across various modules in a generic manner and not specific to each MLI. These standard APIs will be provided as REST json APIs - synchronous or aynschronous dependng on the usecases	Please refer to CGTMSE's comments at Serial No.6 above

57	Technical	Pg 22			Bidder will arrange for two (One primary and one secondary as fall-back arrangement) Internet Leased Lines (ILL) of adequate bandwidth for connectivity between CGTMSE office and DC/DR for accessing the applications. - are leased lines manadatorily required? our platform can be accesed via VPN from the CGTMSE 0ffice(s). Need to also understand load / number of concurrent users so that we can propose an optimal solution	Please Refer to CGTMSE's comments at Serial no.31 above
58	Commercial				In the commercial bid stage 3 qualification, CGTSME is only considering the lowest commercial for awarding the contract. Will the technical score have no bearing other than filtering of the vendors ?	No Change
59	Technical				Does CGTSME has its own testing tool or is the vendor expected to procure it?	Please refer to Clause No. 4.2.11 of RfP which bidder needs to comply
60	Technical				Is the vendor expected to create the test cases / scenarios ?	Yes
61	Technical				Will CGTSME's IT team support and evaluate the performance testing of the application? If yes, can you share the parameters.	CGTMSE shall either do it inhouse or outsource it to 3rd party. The testing tools need to be provided by the bidder. Parameters shall be as per SLA and as defined in RfP.
62	Delivery	Pg 23, 4.3 - 12			Is the vendor expected to train the staff or only perform Train the trainer exercise.	Please refer to CGTMSE's comments at Serial. No. 20 above
63	Delivery	Pg 23, 4.3 - 13			During Warranty / AMC period: pl confirm if 2 onsite reources are mandatorily required? Will CGTMSE be OK if this is delivered from Bidder locatiion -with same level of support SLAs if that is more cost effective? How would cost of further enhancements / customizations post the start of AMC / warranty period be covered over the 5 year period of the contract?	Please refer to CGTMSE's comments at Serial No.37 above and point no.5 - Change management of RfP. The 2 resources can also be utilized for change management as per CGTMSE's requirement. The change request shall be in three levels: 1. High Criticality - Needs to be sorted by bidder in maximum one week. 2. Medium criticality - Needs to be sorted by bidder in maximum two week. 3- Low criticality: Needs to be sorted by bidder in maximum three week. The level of criticality shall be decided mutually between CGTMSE and vendor. Non-adherance or non-compliance to the above mentioned timeline shall invite Rs.5000 per day as penalty for delay as per above criticality level. However, the total penalty should not exceed 5% of the quarterly payment to the vendor. Depending upon the quantum and scope of change request, CGTMSE may waive off the cricality/penalty from case to case basis at its sole discretion.
64	Delivery				Is there an indicative timeline for the entire SDLC execution from CGTSME? What the phases of the entire prohect expected by CGTMSE ?	Kindly refer project timelines as mentioned in Clause No.6 of RfP
65	General				Is there a possibility of an extension of bid submission deadline by about 2 weeks ? Also, will both technical and commercial bid need t be submitted concurrently - sicne the comemrcial bid opening date is later	No Change

66	**Eligibility criteria**			The Bidder should have a minimum turnover of at least INR 50 crore or equivalent per annum in at least 2 years out of last 3 financial years as on the date of submission of Bid. (FY 2017-19) - Can we consider financials of group entitites?	No Change
67	**Eligibility criteria**			The bidder should have been profitable (on cash profit basis) in the last two out of three financial years (FY 2017-19) -Can we consider financials of group entitites?	No Change
68	**Eligibility criteria**			The bidder should have a positive net worth during the last financial year (FY 2019) - Can we consider financials of group entitites?	No Change
69	**Eligibility criteria**			Is it possible that ISO certified entity complying on information Security Management system can participate in this RFP	Eligibility criteria as per RfP may be complied with
70	**Eligibility criteria**			The bidder should have developed and implemented at least two projects in any of BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System. - Development is being done by Subcontractor / Cosnsortium partner. Primary bidder is into implementation - Please confirm if that meets criteria	Eligibility criteria as per RfP may be complied with
71	**Eligibility criteria**			The bidder should not have been blacklisted at the time of submission by the Central/any of the State Governments/statutory body/regulatory body/Indian Trusts Association, PSU / DFID(UK) / Multilateral / bilateral agencies etc. in India and globally. - Is there a template for such declaration ?	It is a self declartion on bidder's letter head, which needs to be provided in their own format covering / meeting/ declaring the required criteria.
72	**Eligibility criteria**			The Bidder should have development and support centre in India. Is there a template for such declaration ?	It is a self declartion on bidder's letter head, which needs to provide in their own format covering / meeting/ declaring the required criteria
73	**Eligibility criteria**			The Bidder should have at least one of its offices in Mumbai or is willing to setup office in Mumbai to handle the project smoothly from Mumbai. Is there a template for such declaration ?	It is a self declartion on bidder's letter head, which needs to provide in their own format covering / meeting/ declaring the required criteria
74	**Eligibility criteria**			The Bidder should be in compliance with the regulatory requirement, as applicable to them. Is there a template for such declaration ?	It is a self declartion on bidder's letter head, which needs to provide in their own format covering / meeting/ declaring the required criteria
75	**Evaluation**	Stage 2, 1.1		Is this score only for the to be deployed system? Can we also share / include our credential of deplying other third party loan applications	Just deployment of 3rd party vendor shall not suffice. The bidder should have developed that application and implemented the same at client's place
76	**Evaluation**	Stage 2, 1.2		Is joint counting of such professionals in a similar domain allowed for a consortium case ?	Consortium is not allowed

77	**Evaluation**	Stage 3, 8.4.6		Is it mandatory to stick to the comemrcail bid format? Or does the Bidder / Consortium have a flexibility to submit its commercial bid in a different format / structure - as long as the costs are transparent enough to be able to arrive at NPV using the same discounting rate?	No Change
78	**Evaluation**	Stage 3, 8.4.6		In the provide format for comemrcial bid, the total of X - X1+X2 + C have a number of variables, on which we do not have complete clarity or details available from RFP. Can you pl provide required details and / or assumptions for the same?	Kindly refer to the Clause No. 9.2 of RfP - Commercial Bid -> Process of comercial evaluation
79	**Evaluation**	Stage 3, 8.4.6		Sicne the RFP requires a year warranty / AMC period, why is Year 1 post development & implementation specifically excluded? Or should this be intepreted as Y1 includes the development and implementation upto go live?	Kindly refer to Clause No. 9.2 of RfP - Commercial Bid -> Process of comercial evaluation
80	8.2 Stage I – Evaluation of compliance to Eligibility criteria	36	The bidder should have developed and implemented at least two projects in BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System.	Request you to keep it BFSI experience only as many projects done by bidder in BFSI domain with different names or heads / indirectly touches the said business expectations.	No Change
81	8.2 Stage I – Evaluation of compliance to Eligibility criteria	36	The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission	Why CMMI level 5 is asked for this bid, Is there any specific expectations from CMMI L5 practices ? Pl relax it to CMMI level 3 as CMMI L3 meant for software development. Many SME vendors who are CMMI L3 will not be participate in this case.	No Change
82	6. Time Frame / Tenure of the Contract	32	Bidder will prepare a plan of delivery and complete the project within 8 months.	What if delay is from trusts side in providing sign-off, providing data etc… how it will be compensated to bidder in commercials and schedule ?	In case of any delay from CGTMSE (to be accepted by CGTMSE in writing), there shall be no penalty imposed on the bidder. The schedule as mentioned in time frame of RfP shall remain the same post sign off and bidder needs to adhere delivery timelines; additionally refer to CGTMSE's comments at Serial no.63 above.
83	6. Time Frame / Tenure of the Contract	31	Bidder will have certain period for development/implementation of the solution. After Go-live and acceptance of the solution, the bidder will support the solution for 5 years out of which 1st one year will be warranty period and next 4 years will be AMC periods. The project period will be of 5 years after successful implementation and acceptance of the solution as a whole.	Is below understanding correct ? - 8 Months is for development, 12 Months is for Warranty period 40 Months is for AMC / Support	Development time frame - 8 months, 12 months post going live + 48 months post warranty period of 12 months = 60 months post go live (Post development tenure); Also refer to commercial bid sheet. Please refer to Clause No.6 of RfP.
84	Table 4.8.2 Priorities of Defects and Resolution SLAs	29	The UAT may be conducted by CGTMSE or by any appointed third-party agencies by focusing only on the functional / acceptance test scenarios. The Bidder shall conduct testing of the software solutions exhaustively and shall ensure that all the issues are reported to CGTMSE before UAT/Release.	Test cases are to be prepared by CGTMSE. CGTMSE shall provide the test cases with vendor a month before UAT to make sure all the test scenarios are working. Pl consider. Any SLA and SLT should be only applicable on PROD, not on UAT.	Please Refer to CGTMSE's comments at serial no.60 above
85	4.6 Performance Criteria	28	No. of concurrent users – 1500 Growth factor – 10% year-on-year	Is 1500 the peak load or normal ? What if users grow more than 10%, how this will be factored in-terms of Infra and team planning ?	Kindly refer to clause no 4.6 of RfP

86	4.5 Solution Maintenance	27	Bidder is required to provide the maintenance services for the solution. Bidder will extend end-user support, management and administration services of the infrastructure throughout the contract period. Bidder will also deploy resources on-site at CGTMSE to manage all these services.	To arrive at plan for end user support, bidder has to know below - - Total user load and current concurrancy - Current load of tickets with their sevierity - Nature of tickets ? - Current team size ? How the support team size plans will be revisted in future incase of increase in users or tickets or modules ?	Details of Concurrent users have been already provided in RfP. kindly refer clause no.5 of RfP for change management and point no.63 above
87	4.4 Parameters and Penalty for Disaster Recovery Management	27	RPO / RTP Penalty	Mentioned Penalty is too high, pl relax the penalty as it have various unseen dependent factors.	No Change
88	4.3 Hardware, Infrastructure and Technical Requirements	23	18. Data Migration – Bidder has to arrange for migration of data from the current environment (Oracle to the new solution. Knowledge of data structure of the current solution will be transferred to the selected bidder and it will be responsibility of the bidder to convert/massage/cleanse the data as per new requirement.	Data cleansing can't be done by bidder as it's CGTMSE's business data and may have impact at various business area of it. Data cleansing should be with CGTMSE only. Vendor can only migrate the data to new database. Pl revisit this point and consider it as requested.	No Change
89	4.3 Hardware, Infrastructure and Technical Requirements	23	13. The date of software warranty/AMC will start from the date of acceptance of the whole solution and is fully operational in CGTMSE and will continue for a period of five (5) years. During the warranty/AMC period, the Bidder will have to provide the On-Site Post Implementation Support and other Technical support for the software and any system software supplied. At least two technical resources will be posted on-site by the bidder for support of the applications & infrastructure, vendor coordination etc. The date of acceptance of the solution will be declared by CGTMSE after satisfying itself regarding the entire implementations and delivery.	Pl define the acceptance critaria for solution delivery. What is the timeline defined for CGTMSE to respond to vendor post deployment of solution for acceptance ? AMC Warranty period is one year ?	No Change
90	4.3 Hardware, Infrastructure and Technical Requirements	22	10. The cost of all customization efforts is required to be included in the Price Bid and CGTMSE will not pay any additional cost for such effort till acceptance of the solution. This includes customization of all statutory, regulatory and ad-hoc MIS (Management Information System) reports as required by CGTMSE in the desired formats.	Reports and functional requirements should be scope driven. Post sign-off of requriement with CGTMSE, no change should be directly considered. How the development cost and schedule will be compenseted to bidder if requirement is changed by CGTMSE after requirement sign-off ?	No Change
91	4.3 Hardware, Infrastructure and Technical Requirements	22	2. The Bidder has to offer the Infrastructure on IaaS (Infrastructure As A Service) model through a managed private cloud for hosting applications either at the Bidder's Data Centre or any third party Data Centre. However, all the responsibilities will be lying on the bidder and CGTMSE will only deal with the bidder. The bidder will by the Single Point of Contact (SPOC) for all purposes of delivery as per scope of the project.	is consortium / JV is allowed for Infrastructure ? If not, request to consider and allow for it. Does CGTMSE has any preference of DC provider ? Does CGTMSE has any preference of data hosting location ?	No change and kindly refer to point no.113 below
92	4.3 Hardware, Infrastructure and Technical Requirements	22	Bidder is required to arrange for cloud based hardware infrastructure to host the proposed solution. Infrastructure will include server, information security, network, storage, secured access of the solution through the internet. Licenses for OS, database, web/ application server etc. will also be arranged by the bidder on cloud model.	Who will provide the domain names and SSL certificates ?	Please refer to CGTMSE's comments at serial no.47 and serial no.49 above

93	4.2.11 Generic Requirements	20	• The bidder is responsible to set up the Production, UAT (User Acceptance Test) and DR Environments. • Bidder will be responsible to create and manage environments for Integration testing and UAT (User Acceptance Testing), the UAT setup shall be near replica of the production setup. This will entail setting up of two environments namely a Staging Environment and Live Production Environment.	This point has diiferent expectation from point 4.3.3. Pl clarify. "Making provision for computing resources in the cloud to handle the software delivered and its implementation. There should be three environments : 1) Development & training, 2) UAT and 3) Production in the cloud to address the development, testing, production and training needs of CGTMSE."	Kindly consider clause no.4.3.3 of RfP as final: "There should be three environments : 1) Development & training, 2) UAT and 3) Production in the cloud"
94	4.2.11 Generic Requirements	20	Bidder must ensure that the Project Manager deployed for this project must have experience of handling similar software development projects. Additionally, development team members must be having 2 to 3 years' experience of software development using proposed technology.	Why resource experience has been mentioned when project will be developed by bidder at their own development center ? Is there any other purpose / expectations attached to it ?	Trusts expects the freshers not be directly engaged in this project. However, it may be considered as optional as far as the delivery matches the expected standards.
95	4.2.11 Generic Requirements	20	Should enable faster decisioning by hosting of complex rule based classifications.	Should enable faster decisioning by hosting of complex rule based classifications.- Pl clarify the statement as what you are referring and what is the expectations ?	GMS shall be containing various rule based classification and ultimately decisions to be automated on basis of such classifications. GMS should be enabled to deliver such rule based decisions, quickly
96	4.2.11 Generic Requirements	20	Additionally, Bidder will integrate the proposed solution with Tally Accounting software being used by CGTMSE presently.	What are the transactions to be sent and received from-to Tally and GMS respectivly? Does CGTMSE has technciall person available from Tally or bidder will only have to work on Tally side also of it ?	Entire integration needs to be handled and implemented by bidder
97	4.2.11 Generic Requirements	20	The solution should enable API based integration with relevant softwares being used by MLIs.	In RFP document, at many places API integration with some unidentified systems is mentioned which is creating ambiguity in concluding source and target systems pertaining to said API, it will lead to vague estimations which may not be in favour of either parties. Pl revisit this expectations or define the actual utilizations.	Please refer to CGTMSE'S comments at serial no.6 above
98	4.2.11 Generic Requirements	19	Reporting and analytics to be provided to meet the reporting requirement of Trust	Reporting requirement itself is not clear in the RFP document, How many report and dashboards are required ? From "Analytics" is CGTMSE expecting some BI tool from bidder ?	Please refer to CGTMSE's comments at Serial No.39 above
99	4.2.11 Generic Requirements	19	There should be identifiable components for building and accustoming, testing, releasing and controlling processes. There should be ability to schedule processes and runtime resources.	Pl clarify the statement as what you are referring "identifiable components" and "ability to schedule processes and runtime resources."	**Kindly consider this clause as withdrawn**
100	4.2.11 Generic Requirements	19	Provide tools and utilities for the process automation and implement the same in production, development and test environments.	What is the expectations from Process automation tool ? Is it the GMS scope only or something else ?	Automation related to GMS Scope and as mentioned in the RfP needs to be fullfilled
101	4.2.9 Reporting process / MIS / Compliances	18	Enable ad-hoc report generation for the various data points captured by the Trust	What is the expectations from ad-hoc report generation ? Pl clarify ? Is it some sort of BI or reporting framework expected from bidder ?	Yes bidder requires to provide BI and/or reporting framework
102	4.2.9 Reporting process / MIS / Compliances	18	Automate the report and dashboard generation based on the identified metrics. Calculation methodologies and pre-defined frequency of report would be shared by the Trust	What is identifed matrix ? How many report are to be kept in scope by bidder ? What is the number of dashboards to be kept in scope by bidder ? do bidders need to provision notification / alerts dashbaord also in scope ?	Please refer to CGTMSE's comments at Serial No.39 above

103	4.2.7 Collection Processes	17	Ensure MLIs are send reminder mails to extend guarantee for cases slated for expiry	Will email trigger event to be kept dynamic to configure when email is to be sent in future…like <n> days before expiration or after expiration or manual intervention ?	Yes
104	4.2.6 Recovery Process	17	Enable automated reconciliation of recovery to ensure faster settlement of claims	Pl define automated reconciliation ? Or is some sort of deduplication ?	Automated reconcillation is when the amount actually received in bank account, accouting entry in accounting software as well as the amount in the accounting module of GMS is matched and reconcilled, should be automated
105	4.2.5 Claims Processes (Claims and settlement process)	15	Generate settlement report and mailing it to specified user	Will SMTP be provided by CGTMSE or Bidder ?	Bidder
106	4.2.5 Claims Processes (Claims and settlement process)	17	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs. Automatic flow of data from other modules / systems to be ensured	How many such systems are there to integrate with ?	Please refer to CGTMSE's comments at Serial. No. 6 above
107	4.2.5 Claims Processes (Claims and settlement process)	16	Develop workflow mechanism for claims approval process as per defined SOP	Will there be any notiication dashbaord for approval and rejection ?	yes.
108	4.2.5 Claims Processes (Claims and settlement process)	16	Develop a module for marking of NPA in the GMS by MLIs	Will there be any maker checker solution is to be kept in the place ? What is reversal flow if NPA marking gets rejected by checker ?	Yes checker maker concept shall be there. In case checker rejects a case, it shall go to the maker again with the details and remarks for modification.
109	4.2.4 - Gurantee Revival Process	16	Automatic flow of data from other modules / systems to be ensured.	How many such target systems would be there for data flow ?	As per the scope defined in RfP
110	4.2.2 - Guarantee Initiation and approval	15	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs.	What is the source system if API is for cosuming the data ? What is count of destination system if API is for data servicing ?	Source system can be multiple MLI's LOS/LMS/DB/Data from staging tables as may be provided by MLIs, etc. Additionally, refer to CGTMSE's comments at Serial no.6 above.
111	4.2.2 - Guarantee Initiation and approval	15	Generate auto triggers and an escalation mechanism if the approval is not done within defined service level	How many types of escalation matrix are to be taken into consideration, such as monitory voulmn based, department based or position based ?	The escalation is mainly through position combined with volume based. Heirarchy of department-wise needs to be designed so that escalation is done apropriately.. Ideation of escalation shall be provided by CGTMSE.
112	4.2.1 Registration of Member Lending Institutions	14	Develop workflow mechanism for on-boarding the various types of MLIs based on the eligibility criteria	Pl define the expectation from workflow in on-boarding process and what eligibility critaria is defined ? Will there be any maker - checker concept in it ?	CGTMSE shall be providing workflow of onboarding along with the fields required therein with maker-checker concept
113	General			OEM can bring in other partner in consortium and vice versa?	No consortium is permissible under this RfP.
114	2 - Project Overview	10	In the context of bringing in efficiencies in the operational process being followed, Trust intends to implement Business Process management tools such as workflow, information capturing screens and portals, API connectivity of IT operations and document management system solutions for select processes.	Project objective and scope of work has diviation, Scope doesn't talk about Portals and DMS, Pl clarify ?	Kindly do not consider this as DMS system as the documents here shall mean the documents uploaded by MLI and those being saved record-wise.