

Consolidated Queries raised by Prospective Bidders and Responses by CFHL in the RFP for Implementation of Integrated Business Suite (IBS) Under Application Service Provider (ASP) Model

S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
1	B3	4	Last date for submission of bid	7		12/10/2011 at 3.00 PM	This is a large scale project and many vendors have to form the consortium and obtain relevant documents for submission. The week starting 5th October to 9th October is festival period due to durga pooja and the bidders will be left with only 2 days to work on the bid which is practically difficult. Since Diwali is also falls in the same month we humbly request you for extending the submission of the bid by 20 days so that the bidders can form the consortium and bid successfully.	Please refer addendum posted in our website.	
2	B4	38	1.1	7		Last date of submission of tender 12-10-2011	Can this be extended by another 3 weeks	Please Refer our website for Addendum.	
3	B4	19	2.1	14			do we need Financial accounting at the Branch level also. If yes what is the functionality that is expected to be performed there.	Yes. Please refer page 92 -115 of Appendix 9	
4	B3	26	Point 2.1 Page 14	14			Local Branch Servers: Is it expected that the local branch servers be reused. If yes we request that the complete list of such servers with their configurations be provided.	It depends on the architecture of the proposed solution. If your solution requires Branch Servers, you may mention the minimum configuration required.	
5	B1	3	Multiple page references	15,16		page 15, 16 and 4.6 says - only configuration recommendation should be given for HW & NW components at branch/RO level - but page 51 point 27 says, NW equipments at DC/DR , branches should be of cisco make or equivalent	As there seems to be conflict of information at multiple places in RFP w.r.t Branch HW & NW equipments, Please clarify 1. Branch HW like Printers, PCs & Scanners - Only Recommendation of configuration is in scope - Provision/procurement of the same is out of scope of bidder 2. Branch NW components like Branch Router & Switch - Only Recommendation of configuration is in scope - Provision/procurement of the same is out of scope of bidder	Please read it as 'The proposed configuration for branch N/w equipments shall be of CISCO or equivalent'. However the procurement of the same shall be done by CFHL	
6	B1	2	3.1 Scope of RFP	17	Last but one Para	Conversion of data from legacy branch automation system to the proposed IBS system would include the transaction history of active accounts wherever available plus year to date.	What does this mean " wherever available plus year to date. " Also, Could you please elaborate on this requirement as to how much history data in volume / how many years transaction history has to be migrated	Branch Data in computerised format is available from 1996. No customer account is handled manually.	
7	B3	27	3.1	18	b. Operations & Facility Management		Is it expected that the L1 support at the branch level for all devices be provided by the vendor. If yes then is it expected that this support has to be on an onsite resource basis or a SLA based support is also possible	After Hand holding support at the Branch, further support can be SLA based.	
8	B4	17	3.1	18		Scope of RFP	Can we propose Remote model for DC/DR?	Yes .Remote management of network and servers may be accepted. However Downtime should not be beyond specified in SLA (Appendix 4). Also please refer Clause 5.10 page 66-67	
9	B4	18	3.1	18		Scope of RFP	Let us know support window for DC/DR?	24 x 7 Support Required.	

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10	B1	1	3.1 Scope of RFP and 4.8 - List of services Under scope	20 & 52	Page 20 - c: Project management Page 52- 4.8 - List of services Under scope	Data Migration at Branches and RO	Please elaborate in detail 1. Responsibilities shared between CHFL & Bidder during data migration activity 2. Is both Manual and automated system data to be migrated , if so, how much data is in manual form and how much volume of data is in computerized format ??	(1) CFHL shall provide the existing database design and assist the Vendor in mapping. (2) There is no manual records at the Branches. (3) Vendor to provide data capturing tools for any additional / missing information. (4) Data migration shall be the responsibility of the Vendor.	
11	B1	20	3.1 Scope of RFP - b. Operational Requirements	20	b.11	Co -location services of HW etc, for other delivery channels such as Int Banking, mobile & SMS banking	Please clarify the expectation from bidder on the same in detail	The DC and DR proposed shall have provision for all hardware (like servers) that may be required for Internet Banking, Mobile Banking and SMS Banking	
12	B1	19	3.1 Scope of RFP - e. Internal Interfaces Required	21	e (2,3,4, 12)	2.Bio-metric enabled devices such as finger print capture and read. 3. Hand Held Machines with online connectivity through landline links /wireless. 4. Information Kiosks. 12.Cheque Truncation System	We understand that this is only an interfacing requirement, Please confirm	Yes. This is only Interfacing requirement.	
13	B1	18	3.1 Scope of RFP - e. Internal Interfaces Required	21	e (10)	Fraud management & Anti Money laundering System	We understand that this is only an interfacing requirement, Please confirm	Yes. This is only Interfacing requirement.	
14	B3	3	Section e Internal Interfaces Required Section f External interfaces required	21		Section e &f	Request to elaborate the details on the kind of interface required for the mentioned sections along with the desired functionality so that we can adhere to the scope of work.	This is only Interfacing requirement.	
15	B3	29	3.1	21	Point e	Sub point 3	WIFI: Can the devices to be connected onto the LAN be defined and given; so as to allow a proper WIFI configuration to be decided and given	This is only Interfacing requirement.	
16	B4	35	3.1 (f)	21		Recovery Agent Management System	What kind of interface are we looking at out here, how frequent the system needs to be accessed	As and when required.	
17	B4	36	3.1 (f)	21		Security Verification management System	What kind of interface are we looking at out here, how frequent the system needs to be accessed	As and when required.	
18	B4	37	3.1 (g)	22		300-600 concurrent users	Do you really need this high level of concurrency as this would inflate the infra requirements	It is estimated that during peak transaction hours, atleast 3 users from each branch will use the system concurrently.	Requirement be changed as 150-300 Concurrent users
19	B1	4	3.1 Scope of RFP - g. Operational requirements	22	g	Support 300 concurrent users and scalable upto 600 users	Is this scalable upto 600 concurrent users ? Pls confirm	Please refer addendum posted in our website.	

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20	B3	28	3.1	22	Point g: Operational Requirements	Bullet no. 3	Define 5 second commit. Is it the time required by the data to be saved on to the database or is it the response time to the user on the screen. If it is the latter we request that this be modified to the time required to save the data. Since the response time to be shown to the user on his screen would require bigger bandwidth provisions at the DC / DR	It is the response time to the user.	
21	B1	5	3.2 Intent of RFP	22	7	The bidder should have the capability to execute the work with respect to personnel, equipment, and Managing IT enabled Services. The bidder should submit a capability statement citing valid reasons for offering to undertake this project. Such capability statement shall be submitted separately for each of the partners in an alliance.	Pls confirm that this capability statement should be submitted by bidder and its alliance, post the award of the contract or during the proposal submission phase ??	It shall be the part of technical proposal.	
22	B1	6	3.3 Eligibility Criteria	23	Eligibility Criteria Point 4	The Bidder must have implemented the proposed Core Application in at least one Housing Finance Company, listed by National Housing Bank (NHB), in India and the application should be running for at least 1 year on the site at the time of submitting the proposal.	Request you to revise the same as below. " Prime Bidder of the consortium must have implemented the proposed Core Application or components there of in at least one Non Banking Finance Company in India and the application should be running for at least 1 year on the site at the time of submitting the proposal"	Please refer addendum posted in our website.	
23	B3	1	Section 3.3 Eligibility criteria Point 3	23		The Bidder or Prime Bidder in case of consortium, must be the IP owner of the proposed Core Application, however for the other integrated applications for RO requirements, the same is not mandatory	Since this is a large scale project , Si activity is primary & in consortium the choice of prime bidder should be made open for the consortium to decide. Request you to grant the right to consortium members for deciding the prime bidder.	Please refer addendum posted in our website.	
24	B3	2	Section 3.3 Eligibility criteria Point 2	23		The bidder's average turn over in the last three consecutive financial years ending 31.3.2011 should not be less than Rs.5 Crores. The bidder should have earned operating profit for the last three consecutive financial years ending 31.3.2011 and should have positive net worth for the past three consecutive financial years.	The project is very large in nature and the contract is supposed to extend till 5 years. The credibility of the organization depends on the turnover of the organization and reflects the capacity of the organization to withstand the tenure proposed. Request to revise average turnover to INR 100 crores so that Can Fin Homes ensure the service of credible organizations.	The Terms of RFP shall be in effect.	
25	B2	1	3.3.3	23		The Bidder or Prime Bidder in case of consortium, must be the IP owner of the proposed Core Application, however for the other integrated applications for RO requirements, the same is not mandatory	Request the bank to relax this criteria(as bidder /OEM) and enable the SI to partner with solution provider and provide the services to the bank	Please refer addendum posted in our website.	
26	B2	2	3.3.4	23		The Bidder must have implemented the proposed Core Application in at least one Housing Finance Company, listed by National Housing Bank (NHB), in India and the application should be running for at least 1 year on the site at the time of submitting the proposal.	Request the bank to relax this criteria(as bidder /OEM) and enable the SI to partner with solution provider and provide the services to the bank	Please refer addendum posted in our website.	
27	B4	20	3.3	23		Eligibility Criteria	The eligibility requirement states that the bidder or prime bidder of the consortium must be the owner of the IP of the core application. Does this mean that that Wipro can be the prime bidder with another party as a bidder who is the owner of the IP of the core application	Please Refer our website for Addendum.	

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28	B4	21	3.3	23		Eligibility Criteria	The eligibility requirement also states that the application proposed must have a reference of implementation at a home finance company as per NHB listing and must be live for atleast 1 year. Is it ok that instead of the prime bidder, the core application vendor satisfy this criteria	Please Refer our website for Addendum. SI experience.	
29	B4	23	3.5 - Section-I point 3	29			Implementation on WAN with atleast 50 connections spread from a single centralized hub. (I believe this means minimum 50 branches). We will need to confirm this	Yes.	
30	B1	8	3.5 - Response Guidelines - Technical Proposal	33	Section 3- Details of Proposed Solution - Implementation support	what facilities are offered for data file conversion prior to installation	Plas elaborate on what is expected from bidder for the same	Data migration tools, Data capturing tools, Mapping tools.	
31	B1	58	3.6, bidder's responsibility	35		<p>While submitting bidders should certify that</p> <ol style="list-style-type: none"> 1. The bidder has arrived at the prices in its bid without agreement with any other bidder of this RFP for the propose of restricting competition 2. The prices in the bid have not been disclosed and will not be disclosed to any other bidder of this RFP 3. No attempt by the bidder to include any other bidder to submit or not to submit a bid to restrict competition <p>Each bidder must indicate whether or not they have ant actual or potential conflict of interest related to contracting services with CHFL</p> <p>Bidder would also certify that he will not use the information gained in this contract , if awarded, for another organization whose business activities are similar in part or whole to CHFL anywhere in the world without prior written consent of CHFL</p>	Do we have to give a letter stating all this signed by the authorised signatory. If yes, should this letter form a part of technical bid ?	Yes	
32	B4	1	4.8	53		Application and Database support	Please confirm if this will be a Central Helpdesk operating from DC	Yes	
33	B4	2	4.8	53		Application and Database support	Please provide expected support window for Application	24 x 7 Support Required.	
34	B4	3	4.8	53		Application and Database support	Please confirm if any extend hour support is expected, if yes please specify frequency and extended hours	24 x 7 Support Required.	
35	B4	4	4.8	53		Application and Database support	Please confirm if Application Support team will run Central EOD and BOD or it will be run by Bank	Application Support team will run Central EOD and BOD	

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36	B1	44	Section 4- Scope of work	54	4.10(c)	Project Timelines	We suggest that the exposure under this Section shall be limited to 10% of the value of the undelivered goods/services. Please confirm	The Terms of RFP shall be in effect.	
37	B1	45	Section 4- Scope of work	56	4.11	System Acceptance Testing	We suggest to have proper mutually acceptable acceptance clause including provision for deemed acceptance in event of acceptance certificate not given within the reasonable time after completion of acceptance or the system is used in live environment before giving such certificate. Please confirm	The Terms of RFP shall be in effect.	
38	B5	101	Clause 5.3	59		Reservations	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11.
39	B4	24	5.5 (4)	60			Point no 4 in section 5.5 of Parameterization says changing of parameters for the new products that maybe introduced by the customer during project duration should be at no extra cost. This is an open ended statement and has major implications	It is creation of new product within the scope of functionality that are already defined, only by changing certain product level parameters.	Under ASP Model of service, Parameterisation is not chargeable generally.
40	B5	102	Clause 5.4	60		Benchmarking	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11.
41	B4	25	5.5 (5)	61			Point no 5 mentions that the software utilized should be as per the functional requirements of the RFP and as per the contract. Are there any specific additional requirements in the contract?	Functional requirements are broadly covered in RFP and annexure. However within this scope if any sub functionality are left out and the same is identified during GAP analysis, the same shall be included in the Contract.	
42	B4	26	5.5 (8)	61			Point of making availability of interfaces (online and batch) for external entities should be made available without any cost implies that all possible type of customisation has to be loaded onto the price quote before hand as the customer will not pay anything. Getting an OEM to agree to this is a tough ask.	This is Interface requirement only. Major customisation is not expected.	

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43	B4	27	5.5 (9)	61			In point 9 customer mentions that all gaps identified till pilot branch implementation even after gap analysis signoff have to be handled within cost without any extra customisation cost	As GAP Analysis is to be carried out by the Vendor, any GAPS found in the application need to be fixed by the Vendor which is part of Scope and hence no additional cost would be payable by CFHL.	
44	B4	28	5.5 (11)(e)	62			Point 11 states that no AMC will be paid on customisation costs. Typically customisation adds to the license and most OEMs consider the customisation cost together with license for AMC	All Customisation charges shall be loaded on to the fixed monthly charges and NO additional cost shall be payable by CFHL.	
45	B4	29	5.6 (1)	63			Point of transferability of the application license to any entity of CFHL needs more elaboration due to the fact that if same levels and clauses applying to a slightly different scenario there could be implications	The Terms of RFP shall be in effect.	
46	B1	46	Section 5 - Terms & Conditions for the proposal	63	5.6 (1) (2)	Ownership, Grant and Delivery	It is recommended that CFHL's use of third party software shall be as per the User License Agreement of such software. Please confirm	Accepted.	
47	B5	103	Clause 5.6	63		Ownership, grant and Delivery	This needs to be discussed further or during the Pre-bid meeting regarding the number of users.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable. Concurrent users are already mentioned.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
48	B5	104	Clause 5.6	63		Ownership, grant and Delivery	License as described in the clause is not assignable. Nucleus would like to seek waiver for this clause.	Waiver of this clause not possible.	
49	B5	105	Clause 5.6	63		Ownership, grant and Delivery	CFHL cannot make additional copies of the software and documentation.Nucleus would like to seek waiver for this clause.	Waiver of this clause not possible.	
50	B5	106	Clause 5.6	63		Ownership, grant and Delivery	As mentioned in the clause, interfacing requirements needs to be discussed further.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11.
51	B4	30	5.7 (4)	64			Point 4 under 5.7 mentions states that if the bank may want after 2 years of the 5 year contract it reserves a right to review and to cancel some part of the contract and the bidder will have to continue with the retained part of the contract. This is also an open ended or rather one sided statement	This clause shall be applicable for RO applications only.	

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52	B5	108	Clause 5.6	64		Ownership, grant and Delivery	CFHL is seeking IPR Indemnity, this needs to be discussed further during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11.
53	B5	109	Clause 5.7	64		Term of contract	This needs to be discussed further or during the Pre-bid meeting/ Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11.
54	B5	110	Clause 5.9	64-65		Commercials Terms and conditions	Payment terms needs to be discussed further.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11.
55	B1	47	Section 5 - Terms & Conditions for the proposal	65	5.9 (13)	Commercial terms and conditions	We suggest that the fees payable by CFHL to the Vendor shall be exclusive of all costs such as insurance, taxes (including service tax, as per the rates applicable), custom duties, levies, cess, (collectively referred to as "Taxes"). Please confirm	All Commercial Terms of RFP, unless any change if prescribed by CFHL (and posted as addendum), shall be in effect. Please Refer our website for Addendum.	Fees payable by CFHL to the Vendor shall be exclusive of service tax and inclusive of all costs such as insurance, taxes (other than service tax, as per the rates applicable), custom duties, levies, cess, (collectively referred to as "Taxes").
56	B3	5	Section 5.9 Commercial terms and conditions	65		CFHL shall be paying 75% of the fixed monthly charges every month by 15th for all branches which are live as on 30th of previous month.	This is a large scale multi location integration and lot of implementation activities are involved for setting the process in motion. Hence we humbly request that a portion of the payment be provided to the successful bidder as advance on releasing of purchase order so that the implementation can start with full force.	The Terms of RFP shall be in effect.	
57	B4	31	5.9 (15)	66			Point 15 under 5.9 states that the contract price will not change as a result of changes in tax structure or material costs. This implies that an inflationary clause may need to be included. Will the customer be ready for this?	Please Refer our website for Addendum.	
58	B4	32	5.10	66			Liquidated damages assumes that delays or lack of performance is due to reasons which not attributable to the customer involved in such delays.	Yes.	

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59	B5	111	Clause 5.10	66		Liquidated Damages	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
60	B3	21	Point 5	67		Penalty	We humbly request to cap penalty to a maximum of 1% of contract value	The Terms of RFP shall be in effect.	
61	B3	22	Point 6	67		Liquidated Damages in RFP affirms 10%.	Our suggestion is to cap cumulative Liquidated Damages to a maximum of 5% of the contract value as it will be ample to cover the damage	The Terms of RFP shall be in effect.	
62	B1	48	Section 5 - Terms & Conditions for the proposal	67	5.10 (6)	Liquidated damages	We suggest that the Maximum liquidated damages deductible shall be 5% of the delayed Goods or unperformed Services. Please confirm	The Terms of RFP shall be in effect.	
63	B4	5	5.12	68		Training	What is the total number of people to be trained?	Please Refer sub points 1,2 and 3	
64	B4	6	5.12	68		Training	What are the modules to be trained on?	Core application and RO Application.	
65	B4	7	5.12	68		Training	what is the number of participants per batch?	Please Refer sub points 1,2 and 3	
66	B4	8	5.12	68		Training	What should be the duration of training for each module?	Detailed training methodology, duration for each modules, etc shall be described by the Bidder.	
67	B4	9	5.12	68		Training	Is training to be conducted at central location? Or at respective check posts	RO module training shall be at Bangalore and core Application training shall be at respective zones.	
68	B4	10	5.12	68		Training	Will the customer provide the necessary training infra like venue, desktop, projector, stationary etc., in case of centralized training	Yes. Please Refer 5.12 (6)	
69	B4	11	5.12	68		Training	What will be the timelines for training delivery?	Each Batch shall be for a minimum of 6 days.	
70	B4	12	5.12	68		Handholding	Is hand-holding required post rollout of application. If yes, for how many days per location?	One Week (Seven working days).	
71	B4	13	5.12	68		Helpdesk	Is centralized helpdesk support required post rollout? If yes, service window	Yes. Please Refer 5.12 (10)	
72	B4	14	5.12	68		Helpdesk	Do we have to implement any service desk tool to measure SLA?	Yes.	
73	B4	15	5.12	68	12	Helpdesk	Can we know the call volume per day in which helpdesk will handle? Also let us know whether 5 seater is mandate?	Call volume cannot be estimated by CFHL. Bidder can arrive at the same by their previous implementation experience. 5 seater is minimum requirement	
74	B4	16	5.12	68		Helpdesk	Please let know the language support at Helpdesk?	English & Hindi	

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75	B5	112	Clause 5.12	68		Training, Handholding and helpdesk	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
76	B4	33	5.12	69			Need information of number of users per branch which will be used for handholding estimation	Smaller Branches will have 4 users and larger Branches will have 10 users. Around 10 Branches are Larger in size at present.	
77	B1	49	Section 5 - Terms & Conditions for the proposal	69	5.14	Performance Guarantee	We suggest to revise this as "Performance Guarantee of 10% of contract value". Please confirm	The Terms of RFP shall be in effect.	
78	B5	113	Clause 5.13	69		Software License Agreements	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
79	B5	114	Clause 5.14	69		Performance Guarantee	Nucleus Software would like to seek waiver for this clause.	Waiver of this clause not possible.	
80	B5	115	Clause 5.15	70-71		Inspection of records	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
81	B5	116	Clause 5.16	71		Monitoring and Auditing	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
82	B3	23	Point 5.17	72		Warranty & Guarantee	We request to limit the warranty period to 90 days from the completion of UAT as it is the general norm in the industry.	The Terms of RFP shall be in effect.	
83	B5	117	Clause 5.17	72		Warranty	Terms are not clear, difference between media warranty, and product warranty. This needs to be discussed further during contract sign off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
84	B3	24	Point 5.18	74		Indemnity	Our request is to include the below verbiage as Process of Indemnification under the present clause so as to ensure smooth functioning: Bidder shall be liable to indemnify the CFHL only if: (i) the CFHL has promptly provided Bidder intimation of such claim; (ii) the CFHL has not admitted to or accepted any of the claim; (iii) the CFHL has authorized Bidder to defend or settle the claim; (iv) the CFHL has provided such assistance and information to Bidder as may be required by Bidder ,(v)No contributory negligence attributable to CFHL or it agents or its employees	The Terms of RFP shall be in effect.	
85	B1	50	Section 5 - Terms & Conditions for the proposal	74	5.18	Indemnity	We recommend that the Indemnification has to be restricted only to claims related to breach of intellectual property rights by third party. Please confirm	The Terms of RFP shall be in effect.	
86	B5	118	Clause 5.18	74		Indemnity	Nucleus would like to seek waiver for this clause.We cannot provide general indemnity ,at the most we may consider IPR indemnity	Waiver of this clause not possible.	
87	B1	51	Section 5 - Terms & Conditions for the	76	5.18 (10)	Indemnity	We suggest that the Last two sentences of Sub Section 10 with respect to interest and penalty has to be deleted in its	The Terms of RFP shall be in effect.	
88	B5	119	Clause 5.20	-		Clause missing the RFP	There is no clause in 5.20	It's a mistake while numbering.	
89	B5	120	Clause 5.22	77		Violation of terms	Nucleus Software would like to seek waiver for this clause.	Waiver of this clause not possible.	
90	B5	121	Clause 5.23	77		Termination	Nucleus Software would like to seek waiver on the "For convenience" clause.	Waiver of this clause not possible.	
91	B1	52	Section 5 - Terms & Conditions for the proposal	78	5.25 (2)	Termination	We suggest that the Sub Section 2 with respect to penalty and interest in case of termination for cause has to be deleted in its entirety. Please confirm	The Terms of RFP shall be in effect.	
92	B1	53	Section 5 - Terms & Conditions for the proposal	78	5.25 (3)	Termination	We suggest that the exposure under this Section shall be limited to 10% of the value of the undelivered goods/services. Please confirm	The Terms of RFP shall be in effect.	
93	B5	122	Clause 5.25	80		Reverse Transition Place	Terms are not clear, This needs to be discussed further during contract sign off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 20/09/11
94	B5	123	Clause 5.25	83		Force Majure	Clause 5.25 is repeated	It's a mistake while numbering.	
95	B5	124	Clause 5.29	85		Cancellation of contract and compensation	Nucleus Software would like to seek waiver for this clause.	Waiver of this clause not possible.	
96	B1	54	Section 5 - Terms & Conditions for the proposal	86	5.29	Cancellation of the contract and compensation	As per our standard legal policy , Interest of 17 % is not acceptable and hence request the same to be deleted. Please confirm	The Terms of RFP shall be in effect.	
97	B5	125	Clause 5.30	86		Penalty	Nucleus Software would like to seek waiver for this clause.	Waiver of this clause not possible.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
98	B1	55	Section 5 - Terms & Conditions for the proposal	86, 87	5.3	Penalty	As per our standard legal policy, the refund of money with interest is not acceptable and hence request you to delete the same from all the sub sections under this clause. Please confirm	The Terms of RFP shall be in effect.	
99	B1	7	5.37 Escrow Mechanism of RFP	91	Last Para	CFHL and the Bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of source code	Under ASP Model, Application Software is offered as Services i.e Pay as use Mode and the software is not owned by CHFL. Generally Escrow agreement is applicable in case of License Model. There for we suggest that this clause to be eliminated as this is not applicable	The Terms of RFP shall be in effect.	
100	B5	126	Clause 5.36	91		Insurance	We do not have such insurance policy.	It is Mandatory requirement.	
101	B5	127	Clause 5.37	91		Assignment	This needs to be discussed further or during the Pre-bid meeting / Contract sign-off stage.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
102	B5	128	Clause 5.37	91		Escrow Mechanism	Point 5.37 is repeated , To be discussed further during the Pre-Bid meeting/Contract sign off stage.	Pls refer corrigendum	
103	B1	56	Section 5 - Terms & Conditions for the proposal	92	5.39(7)	Other Conditions	Request you to revise the Liability clause limiting the direct liability to amount received in the preceding 12 months for goods and services provided, on the day on which the liability arises and all indirect damages shall be excluded. Please confirm	The Terms of RFP shall be in effect.	
104	B5	129	Clause 5.39 Point 7	92		Other conditions Point 7	Nucleus Software would like to seek waiver for this clause.	Waiver of this clause not possible.	
105	B3	6	EMD			EMD Rs. 5,00,000	Kindly confirm whether the validity of the EMD is to be for 210 days.	It shall be valid for 1 year. Please refer p 24, clause 3.3 (7)	
106	B5	107	Clause 5.6			Ownership, grant and Delivery	This needs to be discussed further or during the Pre-bid meeting.	Detailed Query was expected from the Bidder before Pre-bid meeting. Any deviation from the RFP conditions at a later stage is not acceptable.	Selection of Vendor shall be based on the pre-condition that they will abide by the RFP and all related documents that are published by CFHL. Query if any, should have been sent by 30/09/11
107	B3	25	General		General		Are the bandwidth charges to be borne by the vendor. Since as per TRAI guidelines reselling of bandwidth is not allowed.	No. It shall be included by the Vendor in the monthly charges.	
108	B3	30	General		General		Is it expected that the LAN also be managed y the vendor. Or the vendor responsibility will end at the termination points / routers.	LAN shall be managed by CFHL. However the Vendor should be able to track if any networking issues arises due to LAN problem	
109	B3	31	General		General		Is the vendor allowed to provision for the hardware based on the load increases; or is it essential that the complete hardware proposed be present from day one of the delivery. Request is to allow an ongoing procurement process based on the branch additions.	Shall be ongoing.	
110	B3	32	General		General		Are the network devices to be supplied be from CISCO only or any other compliant OEM also be accepted.	CISCO or Equivalent.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
111	B1	15	A3 - Appendix 3- Other Formats	113	Format 4 - Consortium Details	Enterprise Portal	Please confirm if the proposed requirement to be proposed as part of current proposal. If so, we would require the detailed functional requirements for the same, to arrive at best Enterprise portal solution	Consortium details of the mentioned solution provider is required. If it is not available immediately, the same shall be submitted before contract sign-off.	
112	B1	16	A3 - Appendix 3- Other Formats	113	Format 4 - Consortium Details	Messaging	Please elaborate on the exact requirements for Messaging solution Please confirm if the proposed requirement to be proposed as part of current proposal. If so, we would require the detailed functional requirements for the same, to arrive at best Enterprise portal solution	Consortium details of the mentioned solution provider is required. If it is not available immediately, the same shall be submitted before contract sign-off.	
113	B1	17	A3 - Appendix 3- Other Formats	113	Format 4 - Consortium Details	Mail Messaging	Please confirm if the proposed requirement to be proposed as part of current proposal. If so, we would require the detailed functional requirements for the same, to arrive at best Mail Messaging solution	Consortium details of the mentioned solution provider is required. If it is not available immediately, the same shall be submitted before contract sign-off.	
114	B1	57	Appendix 4	122		A-4 Appendix 4 Service Level definitions	We recommend that any uptime requirement under this agreement shall be subject to standard down time exclusion provisions. Please confirm	The Terms of RFP shall be in effect.	
115	B4	34	A-4	123			Response and Resolution to critical aspects mentioned in SLA is 30 minutes. Response can be made possible in given time. Resolution in 30 minutes is difficult. Can this be relaxed?	Response Time : within 30 Minutes. Resolution Time : (a) Critical - within 1 hour; (b) Key - Within 4 Hours; (c) Significant - within 8 hours.	
116	B1	13	A5 Appendix 5 - Capability Questionnaire	129	Serial No 2, sub bullet 2	Whether EOD/BOD/EOM process adhere to the timelines as mentioned in Appendix-.	Pls confirm which Appendix is being referred to here ?	Appendix 4	
117	B1	14	A5 Appendix 5 - Capability Questionnaire	129	Serial No 3, sub bullet 2	Whether Network and Security equipment conform to the specifications given in the RFP (Appendix-)	Pls confirm which Appendix is being referred to here ?	Appendix 4	
118	B1	11	A5 Appendix 5 - Capability Questionnaire	129	Serial No 5, sub bullet 3	Whether Solution includes Malware scanning and Anti-Phishing solutions , Database log monitoring, transaction monitoring to detect un-authorized activities on the Database and detect on-line frauds timely	Please confirm if the mentioned requirement to be proposed as part of current proposal or is this an optional requirement	Part of current proposal.	
119	B1	9	A5 Appendix 5 - Capability Questionnaire	129	Serial No 5, sub bullet 4	Whether 2-Factor authentication Mechanism is included in the proposal.	Please confirm if the mentioned requirement to be proposed as part of current proposal or is this an optional requirement	Part of current proposal.	
120	B1	12	A5 Appendix 5 - Capability Questionnaire	129	Serial No 5, sub bullet 5	Whether certifications like ISO-27001, PCI-DSS are obtained? If yes, give details	Please clarify for which solution these certifications should be obtained.	Please provide wherever these certifications are obtained.	
121	B1	10	A5 Appendix 5 - Capability Questionnaire	129	Serial No 5, sub bullet 6	Whether Host based Intrusion Prevention system (HIPS) on critical servers is proposed in your offer. If yes, pl provide details	Please confirm if the mentioned requirement to be proposed as part of current proposal or is this an optional requirement	Part of current proposal.	
122	B1	59	A7 - Commercial Bid Format	139		Unit monthly cost to be given	what is the project duration to be considered to arrive at monthly unit cost, can we assume the project duration to be 5 yrs	Yes.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
123	B1	60	A7 - Commercial Bid Format	139		Unit monthly cost to be given	In RFP it is mentioned that we should also quote various taxes that are added, where should these be displayed OR should we give total cost including all taxes in the unit cost ?	Tax shall be included in the Unit Cost.	
124	B1	61	A7 - Commercial Bid Format	139		Unit monthly cost to be given	Is any kind of covering letter required for commercial bid or only Appendix 7 - one page should form commercial bid ?	Proposal submission sheet as per Item 12 of Annexure 3 is sufficient. Covering letter may be attached in addition.	
125	B3	7	Appendix 9	8	115	Customer module should have been designed to use data mart at a later stage	What would be the data mart in this case and how different would it be from the customer CRM database?	CFHL may opt for Data Mart at a later stage. System should provide all necessary data as input.	
126	B3	8	Appendix 9	8	118	Trend monitoring (deposits/loans) should be available based on customer database.	What kind of trend monitoring is being expected from the system?	Trend Monitoring is being used in the Industry already.	Bidder may provide list of all such features that is available in their system.
127	B3	9	Appendix 9	9	203	Checklist of documents to be submitted by the applicant /prospect needs to be mapped with effective lending products of CFHL	Advanced document checklist feature is available in the system which can be tagged to a particular product. State wise tagging is not a standard feature in the product. However, separate schemes/products can be created for different states which would have a distinguished list of eligible documents? Kindly state if this is fine?	State wise creation of product will be difficult to manage. It is required that Sate code be mapped to the Products.	
128	B1	21	Appendix 9	Lead Management system	206	System should integrate with OLATS	Is it Online Loan Application Tracking System ? Please Confirm	Yes.	
129	B5	1	Appendix 9 Requirement 206	9	206	LMS should be integrated with OLATS to enable DMA or DSA to view and update prospects / Lead in system assigned to them by accessing it over internet	Is OLATS a different system which CFHL is currently using? Is the requirement to give access of the leads / prospect to DSA's or DMA's. If this is the requirement same can be done through FinnOne™ Lead Management	Its Loan Application Tracking system if the requirements are met by LMS, its acceptable.	
130	B5	2	Appendix 9 Requirement 210	10	210	Detailed features required to define parameters for follow up procedures and closure - Hierarchically	Please elaborate the requirement with help of an example	Features that are available with the Bidder to meet these requirements is expected from the Bidder.	
131	B3	10	Appendix 9	14	304	Applicant details parameters needs to be mapped with various lending products (but at any given time, only one parameter should be active)	Please elaborate on the point. If possible, give one example.	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor
132	B1	22	Appendix 9	HFC specific Lending Solution	309	Application workflow management required	Is this required across the enterprise or only for Lending solution? Please confirm	Across Enterprise.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
133	B1	23	Appendix 9	Inward of Loan files	334	De-dupe history comprising of de-dupe results, source of multiple instances of de-dupe etc., should be available as ad-hoc queries	Please explain what all activities to be taken care by Bidder under the scope of de-dupe	(1) One time De-dup activity post migration with results and suggestions by the system. (2) On going de-dup whenever new prospect / customer data is entered into the system.	
134	B1	24	Appendix 9	Credit Assessment and Sanction	342	Refer question number	What is a Bankers OPL ? Please clarify	Opinion letter on prospective borrower from the existing to CFHL.	
135	B1	25	Appendix 9	Credit Assessment and Sanction	343	Making adjustments manually to income based on credit policy eg: net salary percentage, net profit multiplier, etc., should be allowed by the system.	Please explain this requirement in detail	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
136	B1	26	Appendix 9	HFC specific Lending Solution	347	Capturing and maintenance of Insurance details	what details are we talking about ? Is it just fields or attached documents as well ?	Both. Insurance information and in certain cases, images of the related document.	
137	B1	27	Appendix 9	Credit Assessment and Sanction	348	Automatic calculation of loan eligibility after considering necessary information including but not limited to LTV, IIR, NTH, ROI & property value. insurance premium, applying LTV calculations/rules is a mandatory requirement.	How is the automatic calculation done currently. What is the formulae for calculation? Is Insurance offered as a product from the system or it is a third party insurance product which is often bundled with the bank product	Insurance is offered as a third party insurance product bundled with the loan product	
138	B3	11	Appendix 9	22	376	System should capture the result of all verifications in a parameterized way.	What does capturing the results of verification in parameterized form mean?	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor
139	B3	12	Appendix 9	22	380	System should have a non-discrepancy list to be updated by credit mgmt team/branch operation team/admin	What would a non- discrepancy checklist contain? At what stage in the workflow would this be updated?	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor
140	B3	13	Appendix 9	22	384	GJRFS should be automatically marked in the credit appraisal taking the inputs	GJRFS? Please explain the complete point?	Please refer addendum posted in our website.	
141	B1	28	Appendix 9	Credit Assessment and Sanction	384	GJRFS should be automatically marked in the credit appraisal taking the inputs.	Please clarify What does GJRFS mean?	GJRFS - Golden Jubilee Rural Housing Finance Scheme, which was a refinance scheme promoted by NHB.	
142	B5	3	Appendix 9 Requirement 384	22	384	GJRFS should be automatically marked in the credit appraisal taking the inputs	What is the full form of GJRFS	Please refer addendum posted in our website.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
143	B1	29	Appendix 9	Loan disbursement	395	Cash collateral assignment should be supported by System.	Please give more clarity on the same	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
144	B1	30	Appendix 9	Loan disbursement	415	System should raise an alert for welcome kit dispatch to the borrower which should also include list of PDD docs if any with a <u>timeline for submission</u>	Please clarify What are PDD Docs?	Pre Disbursement Documents.	
145	B1	31	Appendix 9	Loan disbursement	416	System to have facility to capitalize (or keep separately) processing fee if to be paid by customer after sanction of loan. This facility should be available at the stage of forwarding the file to LMS for disbursal process as that can change the OCR to be paid by customer	Does OCR mean Official Cash rate here ? Pls clarify	Outstanding Cash Receivables	
146	B3	14	Appendix 9	26	422	System to print request for ROC search for form 8 & 14 ROC filing	Please explain the ROC filing and forms mentioned to be printed?	Registrar of Companies with whom the details of charge on securities against which the loan is granted, is registered / modified / cancelled using form 8 & 14. This activity is known as registration of charge.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
147	B1	32	Appendix 9	Others	441	System should allow Technical officer to generate his visit schedule for selected day with route map. Field should be provided informing the previous date of Inspection & construction stage along with the name of the staff who has inspected the property. Field should be provided for mentioning the plan approval No, approval authority & the boundaries of the property financed along with site/ flat dimension. The Inspection Report should automatically get generated with full details as mentioned above. Plan should be available in E-form which can also be printed to enable us to view the same before the Inspection.	Please explain this requirement	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
148	B5	4	Appendix 9 Requirement 447	28	447	point is blank in requirement pdf	point is blank in requirement pdf	Please ignore.	
149	B1	33	Appendix 9	Insurance Management	465	fully functional insurance maintenance system	Please clarify the expectation from Bidder and bidder's solution in meeting this requirement	As standard features available in the market, all key information possible to be recorded in the system.	
150	B1	34	Appendix 9	Project Tracking	477	System should have the ability to check the validity of APS before ADF can be triggered	What is APS and ADF ? Please clarify	Application Processing Stage and Application Disbursement File.	

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151	B5	5	Appendix 9 Requirement 506	34	506	System should define interest rates for a particular account, product / scheme as Flat, percentage basis, slab (tiers), combination of flat & percentage / slab, defined add on rates (+ / -) at Account level upon appropriate authorization etc.	Our understanding of each requirement in this point is as under, please validate if the same is correct or not 1) Flat - Simple interest which will remain same irrespective of loan amount 2) percentage - effective interest rate type 3) Slab (tiers) - depending on the loan amount the interest will be charged for example loans upto 20 lacs will be at 9% where as loans greater than 20 lacs will be at 10% 4) Combination of flat & percentage / slab - need input in form of an example from CFHL 5) Defined add on rates (+ / -) at account level - User discretion to offer any rate other than the defined rate at scheme level	Yes. CFHL follows Interest rate application that is commonly used in the Housing Finance Industry.	
152	B1	35	Appendix 9	Commission and charges	518	Tightly integrated module across the application	Please clarify the expectation on the same	All necessary information should be made available. No GAPS is encouraged.	
153	B5	6	Appendix 9 Requirement 568	39	568	System should have the facility to note and track additional security required to increase collateral	Does the requirement imply that the system should prompt that the additional collateral / security is required on the application	Yes. Apart from prompting, system should be able to track all such applications.	
154	B5	7	Appendix 9 Requirement 596	41	596	System should allow generate automated MIS for list of customer accounts for which are due over different time period (1,2,3 months)	What does the terms due over refer to in the requirement? Does it mean those cases where PDC are about to be exhausted in the next 1,2,3 months?	Customer accounts which are already over-due by number of months / installments.	
155	B1	36	Appendix 9		611	Refer question number	There is no question asked against this requirement, but the response required is "Critical". Please clarify	Please ignore this point.	
156	B1	37	Appendix 9	Collections, recovery and NPA management	617	System should keep track of erosion in security value and classification of asset thereof	Are we talking about depreciation etc? Does the Bank interface with any market feeds today? Are there currently any other collaterals considered other than house property	Securities are re-valued periodically and changes in the value of securities are recorded in the system. System should alert when sufficient security is not there to cover the loan asset and also the classification should be done automatically.	
157	B5	8	Appendix 9 Requirement 620	44	620	system should generate all the NPA related year end schedules, statutory returns etc. automatically on their due date	Does it mean that the report should be generated at year end based on the fiscal year defined in the system. What are the statutory norms ?	For the purpose of follow-up of NPA, the system should generate reports as on any date. The schedules and returns automatically done as done at the year end	
158	B1	38	Appendix 9	Collections, recovery and NPA management	626	Post dated cheques exhaust alert to be generated well in advance	Can well in advance be defined? Would the CHFL want to parameterise this?	Yes, generally this will be a part of system level parameterisation.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
159	B1	39	Appendix 9	Assignment	665	Provision for Allocation monitor	Please explain this requirement	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
160	B3	15	Appendix 9	48	665	Provision for allocation monitor	What is the provision for allocation monitor?	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
161	B5	9	Appendix 9 Requirement 683	50	683	The information available are portfolio information on account to be work assigned, account with arrangement , account worked, appointment loadings, account recovered etc	The requirement needs elaboration in terms of whether these are reports which are required or information should be available in these forms	This is a requirement under assignment process. Apart from Reports, user should be able to meet the said requirement from the system itself.	
162	B5	10	Appendix 9 Requirement 693	50	693	Provision for allocation of accounts to different collection agencies located in different countries	Which of the following 2 scenarios do you wish to support through the requirement 1) Loans are booked in one country and collections in multiple countries because of movement of customers 2) You are selling same loan product in multiple countries in a single company (entity)	the requirement be read as 'Provision for allocation of accounts to different collection agencies located in different locations'	
163	B3	16	Appendix 9	51	697-704	The entire section of points from 697-704	How is the company currently managing the SARFAESI Act based workflow for its current portfolio of loans?	Using Excel sheets and in house programs.	
164	B5	11	Appendix 9 Requirement 712	52	712	Billing generation for external agencies and lawyers Upload of the status updates files received from external agencies and lawyers to the system	FinnOne Collections has a dedicated Agency Payout module that can be configured for calculation of the incentives for various Collectors and Lawyers as per the logic defined by the bank. However more clarity is required on what final status that needs to be uploaded into the system is been referred in the mentioned point	The Bill for the external agency payout needs to be finalised after accepting and processing of files uploaded.	
165	B5	12	Appendix 9 Requirement 713	52	713	This package should provide the output of the performance success and also calculate the incentive performance success	More clarity is required on the same	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
166	B1	40	Appendix 9	Work Plan / Worklist	715	Inbox with load count for quick access to accounts	Please explain this requirement	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
167	B5	13	Appendix 9 Requirement 726	53	726	Provision for workflow mechanism for the decision required at different levels	FinnOne Collections is not a workflow based system. However, for certain functionalities like One Time Settlement and PTP deviation, the approval request will be sent to the parent unit. In order to understand the exact requirement about workflow, further clarity is required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
168	B1	41	Appendix 9	Settlement Recording	741	Waiver of Debt and settlement arrangements	Could you please provide complete details on how this works today	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
169	B1	42	Appendix 9	Settlement Recording	743	Debt restructuring and recovery for pre-cancellation and cancelled accounts	Could you please provide complete details on how this works today for cancelled accounts	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
170	B5	14	Appendix 9 Requirement 792	61	792	The solution should have the facility to define function codes. Accounts will be classified into homogeneous groups based on the function codes to facilitate collection efforts	More clarity is required on the same	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.

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171	B5	15	Appendix 9 Requirement 799	62	799	System should provide the ability to freeze loan accounts in case certain actions are being done on the account, e.g. on possession of SARFAESI	More clarity is required on the same	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
172	B5	16	Appendix 9 Requirement 847	65	847	System should be able to provide end to end loan cycle management for the product portfolio of CFHL comprising of retail users, corporate users and builders	Clarity required in terms of what type of offerings are given to Corporate users - Are these retails loans or housing loans offered to Corporate customers or are the corporate loans such as working capital limits Builder loans - Is this project finance for a builder to complete a housing project?	This is basically Master Data Management, where the system should capture and retrieve loan information based on category of users like, retail, corporate, etc., and with parameters like rate-wise, period-wise, etc.,	
173	B1	43	Appendix 9	Master Data management	861	System should have the functionality to define organization hierarchy	We understand organization hierarchy is the various authority levels to be defined in the system as per their designations. Please confirm if our understanding is correct	Yes.	
174	B5	17	Appendix 9 Requirement 882	68	882	The system to update transaction of a real time, on line basis for all transaction effected through delivery channels	What are delivery channels being referred to in the requirement	Internet Banking, Mobile Banking and SMS Banking and defined in the Scope.	
175	B5	18	Appendix 9 Requirement 890	69	890	Period for which account remained NPA	Is the requirement with respect to a report where user wants to view accounts which have become regular after being NPA's. To view the period for how long an account was NPA and the current status of the account is regular	Both.	
176	B3	17	Appendix 9	85	1111	System should have all the validations at the loan reschedule stage to ensure the associated LTV, LCR, etc caps are not flouted failing which reschedule cannot be effected	How are the re-schedule validations being taken care as of current system?	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
177	B3	18	Appendix 9	86	1123	Swapping of post dated cheques	What is the functionality for swapping of post dated cheques?	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
178	B3	19	Appendix 9	111	1503	The IBS must support back/forward value voucher entry with facility to restrict the period of back and forward valued transactions through parameter.	Explain the point in detail with some examples?	It is expected that the proposed system should be capable of meeting this requirement.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
179	B3	20	Appendix 9	119	1643	Availability of fundamental features – broad availability, comprehensive security	Availability of fundamental features – broad availability, comprehensive security? What are these?	These are Access Control requirements.	
180	B5	19	Appendix 9 Requirement 1817	130	1817	System should have hierarchical password structure	Please elaborate the requirement with help of an example	system should have the capability to define and apply password rules as per user Hierarchy.	
181	B5	20	Appendix 9 Requirement 1821	130	1821	System to define password negatives at a global level.	What are password negatives	Rules and actions at password failure scenarios.	
182	B5	21	Appendix 9 Requirement 1853	132	1853	Ability to generate extensive reports for fraud detection and prevention	The requirement scope is open ended. Please scope the requirement in terms of the what kind of data set will be used to generate these reports	It is expected that the proposed system should be capable of meeting this requirement	Bidder may provide list of all such reports that is available in their system.

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
183	B5	22	Appendix 9 Requirement 1924	138	1924	Provision of batch processing and generation of batch processing numbers	Please elaborate the requirement with help of an example as for what all functions	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
184	B5	23	Appendix 9 Requirement 9060	144	9060	Ability to generate extensive reports for fraud detection and prevention	The requirement scope is open ended. Please scope the requirement in terms of the what kind of data set will be used to generate these reports	It is expected that the proposed system should be capable of meeting this requirement.	Bidder may provide list of all such reports that is available in their system.
185	B5	24	Appendix 9 Requirement 9167	153	9167	Provision for generation of a report of forcibly renewed accounts	What is the difference between automatic renewal and forcibly renewed accounts	Accounts that are renewed due to linking as collateral, linked loan is not closed, etc	
186	B5	37	Appendix 9 Requirement 3017	156	3017	System should have on-line validation of all fields such as employee codes, classification codes, transaction types, etc. in any transaction/master and the on-line display of description of code fields for visual verification	We have online validation of codes/transaction types but what is Visual Verification referred to?	For eg., Any Mandatory fields left blank may be displayed with Blinking / highlight before the operation is submitted by the user.	
187	B5	38	Appendix 9 Requirement 3021	156	3021	System should allow the management to define the bonus budgets separately for separate business lines basis their performance and then can define the ratios/parameters to be used to decide the bonus payouts to employees linked with their as well as overall performance of the channel.	Frequency, type of defining such bonus. Are they be part of some increment cycle/variable	Generally Bonus Definition shall be one time parameterisation. But system should have the capability to change these parameters when required by CFHL Management.	
188	B5	26	Appendix 9 Requirement 3022	157	3022	System should support the following in batch	System should support what in batch	3023, 3024 & 3025	
189	B5	27	Appendix 9 Requirement 3023	157	3023	Multiple debits single credits	Multiple Debits single credits for which function of HR	Any manual transactions.	
190	B5	28	Appendix 9 Requirement 3024	157	3024	Multiple credits single debits	Multiple credits single debits for which function of HR	Any manual transactions.	
191	B5	29	Appendix 9 Requirement 3025	157	3025	Multiple debits and multiple credits	Multiple Debits and multiple credits for which function of HR	Any manual transactions.	
192	B5	30	Appendix 9 Requirement 3063	161	3063	System should allow Payment of officiating allowance based on user defined criteria	Definition of Officiating Allowance. Also confirm if it's part of CTC or an additional perk or variable allowance	It could be any component.	
193	B5	39	Appendix 9 Requirement 3098	164	3098	Provision to store LFC details of the employee like Block begin date, block end date and change of the block end date on expiry of the block automatically	Please specify the Concept of LFC?	Leave Fare Concession, Same like Leave Travel Allowance, Leave Travel Concession.	
194	B5	40	Appendix 9 Requirement 3099	164	3099	Provision to receive the LFC application online along with the leave application and sanction and conveying the same online.	Please specify the Concept of LFC?	Same like Leave Travel Allowance, Leave Travel Concession.	
195	B5	41	Appendix 9 Requirement 3100	164	3100	Provision for extending the LFC block of the employee	Please specify the Concept of LFC?	Same like Leave Travel Allowance, Leave Travel Concession.	
196	B5	42	Appendix 9 Requirement 3101	164	3101	Provision to process Leave Encashment and deduction of Income Tax as per rules, along with LFC.	Please specify the Concept of LFC?	Same like Leave Travel Allowance, Leave Travel Concession.	
197	B5	43	Appendix 9 Requirement 3102	164	3102	Provision for reversion of Leave Encashment and Block in case of modification.	Please specify the Concept of LFC?	Same like Leave Travel Allowance, Leave Travel Concession.	

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S.No	B. Code	Bidder S.No	Section and Clause of RFP	Page No.	Additional Ref.	Clause as stated in the RFP	Query	Response to Query	Remarks
198	B5	44	Appendix 9 Requirement 3129	167	3129	Transfer proceeding should take care of the following: Whether on Request or not and accordingly to be made eligible for TA/HA (varies). Whether eligible for Joining Time or not. If eligible the no. of days. Whether transfer is Intra RO / Inter RO / WITHIN THE STATE / Outside state Whether re-designation is there Whether employee will be relieved automatically as on a date on reporting of the substitute. Whether handing over of the charge is involved Whether taking over charge is involved Clauses to be added basing on the above data. Copies to Transferor branch/ Transferee branch/R.O or C.O / Staff Section.	Process clarity required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
199	B5	45	Appendix 9 Requirement 3130	167	3130	System should Capture the employee-wise LFC eligibility details like present LFC block, when last LFC was availed etc with related report as per CFHL requirement.	Please specify the Concept of LFC?	Same like Leave Travel Allowance, Leave Travel Concession.	
200	B5	46	Appendix 9 Requirement 3131	167	3131	System should maintain suspense account registers for advances granted to employees and bill processing & follow-up	Process clarity required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
201	B5	47	Appendix 9 Requirement 3154	169	3154	Inwarding of administrative complaints received with details of complainant, alleged irregularities, alleged name, designation and posting, appointment of fact finding committee, capturing the report, note to DA, order of the DA on proposed action.	Process clarity required for Disciplinary action & procedures	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
202	B5	48	Appendix 9 Requirement 3155	169	3155	System should Issue memos to delinquent employees, show cause , charge sheets and capturing response from concerned employee.	Linked with concept of Disciplinary action & procedures	Yes.	
203	B5	49	Appendix 9 Requirement 3156	169	3156	System should have Rules and Officer Service Regulations	Linked with concept of Disciplinary action & procedures	Yes.	
204	B5	50	Appendix 9 Requirement 3157	169	3157	System should support for enquiry proceeding and findings of enquiry officer	Linked with concept of Disciplinary action & procedures	Yes.	
205	B5	51	Appendix 9 Requirement 3158	169	3158	System should capture and communicate Decisions of Disciplinary Authority	Linked with concept of Disciplinary action & procedures	Yes.	
206	B5	52	Appendix 9 Requirement 3159	169	3159	Provisions for appeal to Appellate Authority	Linked with concept of Disciplinary action & procedures	Yes.	
207	B5	53	Appendix 9 Requirement 3160	169	3160	Appellate authority's decisions	Linked with concept of Disciplinary action & procedures	Yes.	
208	B5	54	Appendix 9 Requirement 3161	170	3161	Provision for other related processes	Linked with concept of Disciplinary action & procedures	Yes.	
209	B5	55	Appendix 9 Requirement 3162	170	3162	System should capture related enquiry proceeding	Linked with concept of Disciplinary action & procedures	Yes.	

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210	B5	56	Appendix 9 Requirement 3163	170	3163	Findings of enquiry proceedings	Linked with concept of Disciplinary action & procedures	Yes.	
211	B5	57	Appendix 9 Requirement 3174	171	3174	System should capture details of PA issued/Canceled to the employees along with the facility to scan and store and view the signatures of the officials issued with PA – separately for PA	Process clarity required for Management of Power of Attorney and Signatures of Authorized officials	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
212	B5	58	Appendix 9 Requirement 3175	171	3175	System should capture details of PA of employees kept under suspension	Linked with concept of PA And Signatures	Yes.	
213	B5	59	Appendix 9 Requirement 3176	171	3176	System should Maintain signature of authorized officials and their circulation	Linked with concept of PA And Signatures	Yes.	
214	B5	60	Appendix 9 Requirement 3177	171	3177	System should Maintain signature of officer/staff under suspension/retired and their circulation	Linked with concept of PA And Signatures	Yes.	
215	B5	61	Appendix 9 Requirement 3178	171	3178	Cancellation of old POA automatically w.e.f one day prior to allotment of new POA date.	Linked with concept of PA And Signatures	Yes.	
216	B5	62	Appendix 9 Requirement 3179	171	3179	On Exit/Death , POA to be cancelled automatically	Linked with concept of PA And Signatures	Yes.	
217	B5	63	Appendix 9 Requirement 3180	171	3180	On suspension and entering the details, POA to be marked as cancelled	Linked with concept of PA And Signatures	Yes.	
218	B5	64	Appendix 9 Requirement 3199	173	3199	Provision to submit Festival advance / Staff welfare scheme applications online and enquire on the status	Process clarity required whether deduction has to be made or it's a bonus	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
219	B5	65	Appendix 9 Requirement 3200	173	3200	Provision for submission of nominations for PF / Gratuity online	Linkage with external site or only internal processing?	System should be able to extract required information in specified format, which will be uploaded in the respective websites.	
220	B5	31	Appendix 9 Requirement 3201	173	3201	Provision for submission of applications for repayable / non repayable withdrawals / voluntary contribution for PF online	Please specify the Details of requirement	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
221	B5	32	Appendix 9 Requirement 3203	173	3203	Provision to submit loan applications online and enquire on the status	Please specify the Details of requirement	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
222	B5	33	Appendix 9 Requirement 3204	173	3204	Provision to submit Assets & Liabilities Statement on line. While filling the fresh statement previous year's assets shall be reflected and current year liabilities can be picked up from Companying software	Is this a part of GL applications?	No. This HRMS requirement.	
223	B5	34	Appendix 9 Requirement 3243	176	3243	System should capture the details of assets & liabilities as furnished by the officers at the end of every year	Are we talking about interface with LMS	No. This HRMS requirement.	

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224	B5	35	Appendix 9 Requirement 3249	176	3249	ESI module to be included	Need a brief on ESI module requirements, is it external interface or calculation of ESI amount	The requirement is that the system should be able to handle this functionality. ESI should be part of HRMS.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
225	B5	66	Appendix 9 Requirement 3252	177	3252	Auto generation of signing power to Probationary officers/ Clerical staff	Process clarity required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
226	B5	36	Appendix 9 Requirement 3256	177	3256	a) Salary escalation rate in %age	What is AS-15? Salary escalation rate in %age means?	The Institute of Chartered Accountants of India (ICAI) has made effective the implementation of Accounting Standard 15 for accounting periods commencing on or after 1 April 2006. This will affect the manner in which companies measure, recognize and disclose the cost of employee benefits in India.	
227	B5	67	Appendix 9 Requirement 3260	177	3260	e) Encashment on retirement (%age)	Process clarity required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
228	B5	68	Appendix 9 Requirement 3266	178	3266	k) List of LFC block not availed with eligible LFC amount & PL encashment	Linked with concept of LFC	Yes.	
229	B5	69	Appendix 9 Requirement 3271	178	3271	Details of loan availed -staff wise with nature of loan, amount availed, O/s, Accrued interest with details of EMI, EMI begin date for perquisite purpose (including branch staff) & same has to be linked to Income tax package for computation of Income tax	Process clarity required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
230	B5	70	Appendix 9 Requirement 3272	178	3272	Details of conveyance, rent reimbursement, excess rent paid staff-wise for computation of perquisite	Process clarity required	The requirement is that the system should be able to handle this functionality.	In depth requirement shall be arrived during GAP analysis stage by the selected Vendor.
231	B5	25	Appendix 9 Requirement 4202	204	4202	Point is blank in requirement pdf	Point is blank in requirement pdf	Please ignore this point.	