

Replies to the Pre-Bid Queries



| Sr. No. | RFP Reference Page No. | RFP Clause No | Existing Clause Details | Clarification sought | NABSanrakshan's Response |
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| 1 | 191 | Annexure XVIII Scope of Work | Scope of Work | Details of following required 1)Process Map with activity workflow. 2)Textual details of activity flow in each process. 3)AS-IS process flow of existing system. 4) Is Functional Requirement Specification available for the proposed system? | Please refer to the scope of work in the RFP. Details will be shared with selected bidder. |
| 2 | 62 | 11.13.1 | Service Provider will provide an undertaking to comply with the provisions of the Information Security Policy of NABSanrakshan, which shall be provided to the successful Service Provider. | Details of security compliance/provision required. | Details will be shared with selected bidder. |
| 3 | 202 | 14 | 14. Data Migration | Current Database details with estimated sizes of data and total number of tables, fields and rows? | Current size of data is approximately 500 GB |
| 4 | 202 | 12 | Bidder needs to consume API of Banks / ELI, Ministry, third party, agencies etc. but not limited to, Bidder need to ensure the end-to-end integration of the same as a part of scope of this RFP at no additional cost to Company. | Number of ELI/External-agency for which end to end integration is required? Is API structure is same or it can vary? | Each scheme has separate set of ELIs. Detailed list will be shared with selected bidder. API structure shall be discussed with selected bidder |
| 5 | 200 | 11 | 4. The bidder shall design the predefined reports in addition to customized dynamic reports generator as per NABSanrakshan's requirement. | Expected number of predefined reports? | Reporting framework is required wherein adhoc reports can be generated by NABSanrakshan users or support staff without involvement of development team. In addition to this NABSanrakshan would require fix set of reports /document outputs / Printables Documents. Detailed process will be shared with selected bidder. |
| 6 | 191 | Annexure XVIII Scope of Work | Annexure XVIII – Scope of Work 1. User Maintenance (Management) module | Does User management is for Nabard employees or/and for external ELIS employees (Users) | User management is required for ELIs and NABSanrakshan users. Detailed process will be shared with selected bidder. |
| 7 | 192 | 3 | 3. Trust/ Scheme Management | Is multiple products available unders the schemes mentioned. If yes, please specify number of product scheme wise? | Multiple schemes can be run under a single Trust. Number of schemes under each Trust can change depending on GoI interventions. |
| 8 | 203 | 15 | viii. The CGMS solution must exhibit platform responsiveness, ensuring optimal performance across various devices such as mobile phones, tablets, iPads, and laptops. | Which all features required to be made available on mobile phone/tablets? Do we need to provide mobile app or webbased access on mobile phone or separte application is required for mobile phone/tablet. | It should have functionality of viewing all forms and MIS of Portal. Mobile app need to be provided separately. |
| 9 | 213 | Application Deployment Requirements 6. h | The software shall include a module for a recovery through suit filing and legal action. | Is Legal suit managment required? If, yes details. | Yes, this will be part of claim settlement and recovery module. Detailed process will be shared with selected bidder. |
| 10 | 209 | b (Application Deployment Requirements) | Bidder shall submit hardware requirement for both DC and DR in Technical Bid | Is bidder required to provide only the Hardware requiremet or also need to provide the Hardware Infrastructure? Will Hosing infrastrure provided by NABSanrakshan and who will bear the cost of Hosting? | This is not applicable, as application will be hosted on cloud. Bidder shall manage all operations related to hosting of application and its management on cloud. |
| 11 | 208 | 11 | The bidder is required to thoroughly comprehend the business processes.. | Can bidder interact with NABSanrakshan stakeholder/ Officials for understanding of the existing business process before submission of the bid? | This has already been covered in the pre-bid meeting |
| 12 | 209 | Application Deployment Requirements. B | Bidder shall submit hardware requirement for both DC and DR in Technical Bid | Is hardware infrastructure requirement of DR site will be same as DC site? | Application shall be hosted on Cloud. |
| 13 | 202 | 14 | 14. Data Migration | Is there any Hindi or Indian language data in existing system in any non-unicode formats? Does that need to be converted to Unicode? | English language only |
| 14 | 191 | XVIII | XVIII. Scope of work | Is the new software expected to have multilingual interface and support for Indian language Data? If yes, Which all languages? | English language for central government schemes and vernacular language may be required for state government scheme |

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| 15 | 208 | 10 | 10. The scope outlined... | The para says, the scope can change over the period of development and golive, will there be provision for change of timelines and cost if there is any deviation? How much deviation do you expect in final requirements in percentage of current scope. What will be the cost implication if the deviation is more than say 5-10%? | Scheme updation is dependent on several factors, advisory from GoI, RBI, NABARD/ other regulators etc. Frequency/ percentage of deviation can not be defined. |
| 16 | 208 | 10 | 10. The scope outlined... | Is there any existing documentation available like SOPs, Manuals, etc. of the business being run and will they be shared as part of the requirement for better understanding by the vendor? | Yes. Further detailed business requirements/ SoPs will be shared with the selected vendor |
| 17 | 202 | 14 | 14. Data Migration | Is the existing DB documented and will the same be made available for accurate migration? | Yes and details will be shared with selected bidder. |
| 18 | 202 | 14 | 14. Data Migration | Is there any business logic implemented as triggers/procedures/queries/functions in current DB? | Yes. Business validations implemented |
| 19 | 208 | 10 | 10. The scope outlined... | Will there be any signoff of the SRS by the NABSanrakshan? | Yes |
| 20 | 208 | 11 | 11.gap analysis | Will it have any specific gap analysis deliverable? Any specific list of the deliverable documents like SRS, Architecture Design, Use Manual, etc? | This needs to be undertaken by successful bidder. |
| 21 | 202 | 14 | 14. Data Migration | Are there any documents which also to be migrated as part of the data migration? What is the number of docs, format and size in gb? | Yes. Possible Formats (not restricted to)PDF, JPG, PNG, JPEG Size will be approximately 500 GB. |
| 22 | 191 | Annexure XVIII Scope of Work | Annexure XVIII – Scope of Work 1. User Maintenance (Management) module | Is their any travel outside Mumbai? | No |
| 23 | 196 | 11 | 11. Provision for Payment Gateway for the Trust | Is their any payment gateway used in existing system? | No |
| 24 | 209 | 12 | Bidder must supply licences for OS, Middleware and DB required for system, all such component should have valid direct OEM support during the entire project period. | Will this cost be part of the Bid cost or Bidder shall acquire it on behalf of NABSanrakshan where NABSanrakshan will pay on actuals? | Licences need to be acquired in name of NABSanrakshan and need to be included in commercial bid |
| 25 | 210 | | All database licenses for UAT / PROD will be provided by the bidder or the bidder shall procure all licenses in NABSanrakshan name and Licensing of OS, Middleware, Database | Can Opensource Software be used for Project development? Can we share bill of material after SRS sign-Off? | Opensource Software having direct OEM support can be used for project development. Bill not to be shared |
| 26 | 102 | ANNEXURE V Commercial Bid | Cost for Development, Execution and Support of Credit Guarantee Scheme for State of Kerala | Why this scheme costing kept separate from other three schemes? | Details will be shared with selected bidder. |
| 27 | 192-193 | 3. Trust/ Scheme Management | 1. Credit Guarantee Fund Trust for Farmer Producer Organisation (CGTFPO) [Credit Guarantee Scheme for FPO Financing (CGSFPO)] 2. Credit Guarantee Fund Trust for Animal Husbandry and Dairying (CGTAHD) [Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)] 3. Credit Guarantee Scheme under Fisheries Infrastructure Development Centre 4. Credit Guarantee Scheme under KERA project for Kerala | On website(https://www.nabsanrakshan.org/) information is available for only CGSFPO and CGTAHD. Information for remaining two schemes is not available. Please provide the same. | Other two schemes are in the process of being onboarded under the Management of NABSanrakshan. Detailed guidelines will be uploaded shortly. |
| 28 | 195 | 7.4 | Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system). | Do the proposed system required to have separate accounting module or it will be integrated with the Tally(Core Accounting System of trust)? If Integration API and support from the vendor who is maintaining the current Tally system will be provided? | Presently integration is expected with Tally. Accounting software to be considered in future and integration may be done. |
| 29 | 46-47 | Payment Terms | I Signing of the Contract by the Bidder and submission of Performance Bank Guarantee 10% | Is their any waiver for government organisation for Performance Bank Guarantee? | No |
| 30 | 191 | Annexure XVIII | Scope of work | 1. Whether the prescribed application format of the Trust for credit proposals by ELI can be shared? 2. Whether the Office Note format in which the Credit proposals are processed can be shared? 3. Whether any claim form has been prescribed for lodgement of claim by ELI and whether it can be shared? 4. Whether the process followed in processing claim by the Trust including pre audit etc and the office note prescribed for the purpose can be shared? 5. Whether the bidder is expected to design and develop the Software for the Accounting aspects of transactions related to Annual Guantee Fee, Claim Settlement and Recoveries etc? | Detailed process/ office note formats of the CG application will be shared with selected bidder. Designing of accounting software is not required at this stage. |

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| 31 | 46-47 | 10.4.2 | Payment Term | Is it possible to change Payment terms milestone? Some amount release with each major milestone in Project life cycle. Suggestion is given below. 25 % Start of Project (Signing of the Contract) 15 % SRS and Design Sign-Off 10 % Start of UAT 15 % UAT Completion 10 % Go Live 15% End of 1st year AMC 10% End of 2nd year AMC | No change |
| 32 | Page No. 100 | Scoring Methodology for Stage C. | Bidder shall provide reference 3 projects of similar nature with detailed implementation scope of work and implementation of projects. | Please elaborate on what kind of projects(eg. LOS solution) will be considered. In-progress projects will be considered? | Projects in Guarantee Management System or similar solutions (Loan Processing System / Loan Management System // Insurance Management System) in BFSI sector in India. In progress projects will not be considered. |
| 33 | Page No. 202 | Scope of Work Integrations | CGMS will have both inbound and/or outbound integration under different business scenarios. | Please mention the list of applications that needs to be integrated with CGMS. Also, it is expected that NABARD will provide the necessary APIs for these applications | Detailed process will be shared with selected bidder. 2. Solution should be capable for API integrations and remaining requirements shall be arranged by NABSanrakshan. |
| 34 | Page No. 203 | Scope of Work - Data Migration | CGMS will serve as a unified application for all credit guarantee schemes, consolidating two existing business applications currently used for credit guarantee. Therefore, the data from both systems needs to be migrated into a common database architecture for CGMS, or an architecture finalized in consultation with NABSanrakshan. | Please mention the size of data that needs to be migrated. Also, it is expected that the documents will be provided in an unencrypted format and metadata in the Newgen defined format for ease of migration | Approximate size will be 500GB. Data will be shared in pdf, image format, xls, excel format. All data in unencrypted data |
| 35 | Page No. 206 | 15. Other Technical/ Generic Requirement | The bidder shall arrange for vulnerability and penetration testing of the CGMS solution, including code review, every six months, at their expense, using a CERT-IN certified third-party testing agency. Reports must be shared with NABSanrakshan, and the bidder must update the system accordingly without additional charges to NABSanrakshan. | Please clarify if the bidder has to do the VAPT of the solution or not as earlier (Page No.167) it is mentioned that NABSanrakshan will do the VAPT and bidder has to do changes basis on recommendations | NABSanrakshan shall organise for the VAPT and vendor is required to fix all observations of the VAPT. Please refer to corrigendum |
| 36 | Page No. 210 | Application Deployment Requirements Hardware and Software | Bidder shall submit hardware requirement for both DC and DR in Technical Bid | Please specify the number of instances (Production, DR, UAT,etc) that needs to be considered | Bidder is required to provide requirements based on the specifications in RFP |
| 37 | Page No. 99 | Evaluation Methodology | Minimum 3 reference of similar nature project and One Site visit preferably Mumbai | Please specify how many reference site visits to be considered | Please refer to point 4.1.1 of Annexure-IV |
| 38 | Page No. 194 | Scope of Work - Trust/ Scheme Management | Time to time new schemes gets introduced and changes in existing schemes are done, which are required to be implemented in CGMS as per scheme guidelines within the scope of contract at no additional cost. | Please mention the number of schemes to be considered as a part of the project scope as it will have implications on the implementation efforts and timelines. Also, it is assumed that addition of new schemes will be considered as a Change Request. | Details of No of Schemes to be considered for the GO LIVE timelines would be discussed with selected bidder. Terms and condition for new scheme/s will be mutually decided |
| 39 | Page No. 202 | Scope of Work Reporting process / MIS / Dashboard | Develop Business Intelligence (BI) dashboards using MS Power BI. These dashboards should integrate with CGMS, providing role and profile-based data visibility and dynamic data analysis. | Please specify on whether NABSanrakshan will provide the licenses for MS Power BI or Newgen has to procure the licenses. | Bidder may procure PowerBI or any other solution and has to procure necessary licenses. Please refer to corrigendum. |
| 40 | Page No. 205 | Generic | The CGMS solution must exhibit platform responsiveness, ensuring optimal performance across various devices such as mobile phones, tablets, iPads, and laptops. | Does Newgen has to provide Mobile application for the users who can access in offline mode as well or PWA configuration would suffice. | Responsive web apps needed |
| 41 | Page No. 101 | ANNEXURE V Commercial Bid | Cost for Development, Execution and Support of Credit Guarantee Scheme for State of Kerala | Please elaborate on the Scope of KERA project and do we have to do the implementation of the KERA project within the 6 months timelines mentioned. | Details will be shared with the selected bidder. No. of schemes to be considered for go-live will be mutually discussed with selected bidder. |
| 42 | Page No. 202 | Scope of Work Integrations | Bidder needs to integrate SMS gateway and Email gateways which are required by the Trust/s as a part of the solution | Please specify on the number of communications (SMS and Email both) to be considered. Communications per month/year. Also, specify the number of Email and SMS templates to be configured. | Detailed process will be shared with selected bidder. |
| 43 | Generic | Generic | Software licenses provisioning | Newgen licensing model includes subscription based and perpetual licenses. Please specify which licensing model should be considered | Perpetual |
| 44 | Generic | Generic | Storing of documents generated for CGMS | Does the bidder has to provide a Document Management system or need to integrate with the NABSanrakshan's existing DMS. If Yes, please specify number of users requiring access of DMS | Bidder has to provide a DMS functionality for this portal. |
| 45 | Generic | Generic | User Licenses | Please specify the number of internal and external users who would accessing the solution. 1) Internal users and user concurrency who will access workflow platform 2) External users and user concurrency who will access web portal | Internal Users: 100 concurrent users. External: 2000 concurrent users. |

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| 46 | Page No. 192 | Annexure XVIII – Scope of Work, S. No. 2. | On boarding / Registration of Eligible Lending Institutions(ELIs) | <p>Whether NABSanrakshan expects a solution which has automated eligibility calculation and approval process on the portal itself. IF yes, with the perspective of automating a scoring process - kindly share eligibility criteria for clearing a ELI.</p> <p>IF automation is not required, trust NABSanrakshan would be in requirement of an integrated back office journey with workflows to enable the digital approval process.</p> <p>Kindly confirm.</p> | Automated scoring process will not be required. Detailed process will be shared with selected bidder. |
| 47 | Page No. 194 | Annexure XVIII – Scope of Work, S. No. 4. | Guarantee Application and Approval Process | <p>i) Clarity on the nature of target borrowers for which the ELIs will be lending into - i.e. whether individual or non individual;</p> <p>ii) Whether lending and eligibility criteria will be based upon a fixed template and past/disposable income. Or whether the lending eligibility and risk assessment will be done basis projections and proper financial spreading & financial benchmark and ratio analysis will be undertaken as done in judgemental lending;</p> <p>iii) Whether borrower rating models will be employed;</p> <p>iv) Whether the overall back office origination, processing and approval workflow and solution required by NABSanrakshan is similar to a conventional MSME/SME lending journey.</p> <p>v) Since NABSanrakshan will be undertaking the complete process of approval, guarantee issuance, monitoring of the portolio hygiene - which presumably also involves quota allocation to each ELI, delinquency or demand triggers on ELI and Borrower Level, accounting of CG Fee Generation based on fresh borrower lending application, renewal, enhancement, etc. - whether NABSanrakshan requires a Loan Management Solution.</p> <p>Kindly clarify.</p> | <p>1. Borrowers under each schemes are different. It could be FPOs, individuals etc. Please refer to scheme guidelines on wesbite for further details</p> <p>2. Guarantee issuance is based on eligibility criteria under each scheme.</p> <p>3. Yes</p> <p>4. Yes</p> <p>5. No</p> |
| 48 | Page No. 194 | Annexure XVIII – Scope of Work, S. No. 5. | Guarantee Renewal Process | <p>Whether the guarantee renewal process is simliar to the data processing, analysis and decision making process of a SME loan.</p> | Guarantee renewal is similar to first CG Application . Details to be shared with selected bidder. |
| 49 | Page No. 201 | Annexure XVIII – Scope of Work, S. No. 11. | Reporting process / MIS / Dashboard | <p>1. Kindly share the estimated number of different report that NABSanrakshan requires.</p> <p>2. Since dynamic data analysis - whether NABSanrakshan requires any AI based functionalities. If yes, whether the model and logic will be provided by NABSanrakshan or whether NABSanrakshan requires the vendor to loop in a consultant for providing the model and logic.</p> <p>3. Whether the reports are in the form of normal business activity monitoring with basic analytics or whether regulatory reporting reports are also required with associated calculations - if yes, kindly specify the list.</p> | Detailed reports requirement will be shared to the selected Bidder. Bidder may offer any functionality in addition to requirement in RFP |
| 50 | Page No. 203 | Annexure XVIII – Scope of Work, S. No. 13. | Notification / Alerts / Workflow | <p>What is the estimated number of workflows that are operated by NABSanrakshan. Kindly inform the number of workflows which are associated with lending decision making for guarantee issuance and other (with the key names or function areas).</p> | Detailed process will be shared with selected bidder. |
| 51 | Page No. 44 | 9. Liquidated Damages | Inability of the Service Provider to fulfil the provide requirements as per scope or to meet the timelines as specified would attract liquidated damages and shall be entitled to invoke the guarantees furnished by the bidder to the extent of the liquidated damages applicable. | We understand that the SI has to meet the requirements but can this be negotiable | Non negotiable |
| 52 | Page No. 44 | 9. Liquidated Damages | NABSanrakshan has the right to enforce liquidated damages by way of set off | We understand that the SI has to meet the obligations but can this be negotiable | Non negotiable |
| 53 | Page No.49 | 10. Special Terms and Conditions Termination of Contract | Violation of terms & conditions stipulated in this RFP or under the Contract and fails to cure such breach within 30 (thirty) days from date of the written notice informing the Service Provider of such non-performance; or Failure in following security standards laid down by NABSanrakshan under the Contract. | Can this be considered basis on mutual agreement? | No |
| 54 | Page No.50 | 10. Special Terms and Conditions - Periodic Review & Inspection | NABSanrakshan shall have the right to conduct periodic review and inspection, as and when required, to review Service Provider's performance, financial stability, service reliability, and compliance with the SLA. | Please consider this point with a prior notice of 15 days | Advance notice with sufficient duration shall be provided |
| 55 | Page No.59 | 11. General Terms and Conditions | 11.3 Personnel and Inspection of Records | Please consider this with a prior notice of 7 days | Advance notice with sufficient duration shall be provided |
| 56 | Page No.67 | 11. General Terms and Conditions | 11.21 Confidentiality | Please consider this basis on mutual agreement | No changes in clause 11.21 of confidentiality |
| 57 | Page No. 117 | 5. Earnest Money Deposit (Security Deposit) | 5. Earnest Money Deposit (Security Deposit) | Please confirm whether EMD is required in the form of Bank Guarantee | Please refer to point vii of Critical Information |
| 58 | Page No. 47 | 10. Special Terms and Conditions | 10.4 Payment Schedule | Please specify the payment terms for Software licenses as well and also is it negotiable? | No |

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| 59 | Page No. 223 | Generic | Ability to deploy solution in MeitY approved Government Community Cloud. | Is there any possibility of hosting the solution on a MeitY certified cloud without GCC? If No. is there a preferred GCC cloud provider? | Solution should be hosted on GCC cloud |
| 60 | Generic | Generic | Server Hardening | Does the bidder has to do the server hardening or NABSanrakshan will take care of it? | All administrative and maintenance activities will be taken care by Bidder |
| 61 | Page No. 72 | 11. General Terms and Conditions - Audit | Where any deficiency has been observed during audit of the selected Service Provider on the risk parameters finalized by the NABSanrakshan or in the certification submitted by the auditors, it is agreed upon by the Service Provider that it shall correct/ resolve the same, within timelines prescribed by NABSanrakshan. | Please note that the time to resolve the finding will depend on the severity of the audit finding, and scope of work to be done. Please consider that the timelines should be mutually agreed. Also, it will be Newgen management decision whether to reimburse the cost of the audit or not. | Yes. To be mutually discussed with the Selected Bidder. |
| 62 | Page No. 73 | 11. General Terms and Conditions - Audit | The Service Provider shall also get itself audited by internal or external empanelled auditors appointed by NABSanrakshan, on an annual basis, covering the risk parameters finalized by NABSanrakshan such as IT hardware, software, data privacy, cybersecurity, regulatory or statutory compliance. The Service Provider shall submit the certification received by it from the relevant auditors to NABSanrakshan. | This can be accepted only if this is an Engagement specific audit, which will be an additional service. As on date external audit are done as per the Newgen Management directives. | Such audits will be engagement specific and its related activities. |
| 63 | Page No. 209 | Hardware & Software | All database licenses for UAT / PROD will be provided by the bidder or the bidder shall procure all licenses in NABSanrakshan name and Licensing of OS, Middleware, Database | In case of GCC, since its cloud Bring Your Own License (BYOL) is not allowed by GCC providers. | Bidder has to offer licensing comfortable with GCC cloud. Any deviation due to regulation and policies of GCC is acceptable |
| 64 | Page No. 15 | Purpose of RFP | Credit Guarantee Management System (CGMS) to be deployed in MeitY Approved Government Community Cloud | We request that instead of Government Community cloud, the point should be relaxed to only MeitY certified cloud. | MeitY approved Government Community Cloud only |
| 65 | Generic | Generic | IT Hardware Infrastructure & Cloud | We request if the application is hosted on the existing IT infra of NABARD/NabSanrakshan and the management of the IT hardware is also taken by the NABARD/NabSanrakshan team. | Not applicable |
| 66 | Page No. 192 | 1. User Maintenance (Management) module | 6. Application should be designed to able to handle large chunks of ELIs data over Internet by upto 2500 concurrent users and scalable subsequently. Bidder needs to provide load testing certificate (load should be of minimum 6000 users) before go-live. | We request to provide the number of users required on a YoY basis which will help in optimising the infra cost. Also, we request to consider providing load testing certificate for users requiring access for year 1 only. | Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered. Load testing should cover users only for year one. |
| 67 | Page No. 28 | 6. Information to Bidders | 6.1.5 All prospective Bidders shall execute the Non-Disclosure Agreement as set out under Annexure XIII of this RFP prior to the pre-bid meeting. | We need some changes in NDA which should be made mutual. The same was also requested before the pre-bid meeting, however awaiting response fir the same. | Please refer to corrigendum |
| 68 | Generic | Generic | ELI & Eligibility Criteria | i) Format of information that the ELI is required to submit (for individual and non individual borrowers) and how NABSanrakshan requires the communication information to be done - i.e. whether as a single document consisting of the ELI's appraisal sheet, or information to be input by the ELI in a detailed form in a portal, etc.; ii) High level framework/details of the processes of the interactions with the ELI - when ELI is seeking the guarantee and when NABSanrakshan is communicating the guarantee; iii) High Level framework for Eligibility criteria review and decision making parameters for small, medium and large ticket sized loans for individual and non individual borrowers. | Detailed process will be shared with selected bidder |
| 69 | 11 | General Last Date & Time for Bid Submission | Last Date & Time for Bid submission is 04-07-2024 @ 05.00 PM | We humbly request NABSanrakshan to extend the bid submission for atleast 10-15 days after the pre-bid clarification is shared. | Please refer to corrigendum |
| 70 | 95-96 | Point 2-Financials ANNEXURE III: Minimum Eligibility Criteria | The Bidder should have a minimum annual turnover of Rs.100 crores and should also be in operating profit during each of the last three financial years, viz., 2020-21, 2021-22 & 2022-23 and also for FY 2023-24. The Net worth of the Bidder should be positive as on 31 March 2023 | We humbly request NABSanrakshan to reduce the minimum annual turnover to 5-10 Crores to provide relaxation to MSEs on this criterion, considering the GOI guidelines for MSEs. {Ministry of Micro, Small & Medium Enterprises (MSMEs) vide Policy Circular No. 1(2)(1)/2016-MA dated 10" March, 2016 has clarified that all Central Ministries / Departments / Central Public Sector Undertakings (CPSUs) may relax condition of prior turnover and prior experience with respect of Micro & Small Enterprises (MSEs) in all public procurements subject to meeting of quality and technical specifications.} | No change |
| 71 | 96-97 | Point 3-Experience ANNEXURE III: Minimum Eligibility Criteria | The Bidder must have experience in delivering/maintaining Guarantee Management System or similar solutions (Loan Processing System / Loan Management System / Insurance Management System) in BFSI sector in India in at least 3 institutions during last 3 years (i.e. since April 2020) References of top three projects in above category least one of them of Rs.10 Cr or above (in term of size of the solution) of the Bidder should be submitted. Reference of all such experiences where the implementation activity is complete as on 31st March 2024, will only be considered. In case Bidder has signed Confidentiality Agreement with Customers, a Self Declaration by Bidder with masked PO may be Submitted. | We humbly request NABSanrakshan to kindly lower the purchase order requirement of 10 crore criteria and if the , considering the GOI guidelines for MSEs. {Ministry of Micro, Small & Medium Enterprises (MSMEs) vide Policy Circular No. 1(2)(1)/2016-MA dated 10" March, 2016 has clarified that all Central Ministries / Departments / Central Public Sector Undertakings (CPSUs) may relax condition of prior experience with respect of Micro & Small Enterprises (MSEs) in all public procurements subject to meeting of quality and technical specifications.} | No change |

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| 72 | 218 | Annexure XIX – Technical Specifications | 5- Only CMMI L3 Only CMMI L5 ISO 27001 and CMMI L3 ISO 27001 and CMMI L5 | We request NABSanrakshan to kindly consider ISO certificates as well and to keep CMMI optional. | No change |
| 73 | 96 | ANNEXURE III: Minimum Eligibility Criteria | 5. No Partnership / Consortium bidding is allowed. | We request NABSanrakshan to kindly consider allowing consortium bidding. | No change |
| 74 | 52 | 10. Special Terms and Conditions 10.9 Project Timelines | 10.9.1 The project (project implementation, data migration, Reports etc.) should Go-Live within 180 days of acceptance of PO and not later than 210 days under any circumstances, subject to approval of the competent authority. | We humbly request NABSanrakshan to kindly increase the time limit for go-live to 250-275 days. | No change |
| 75 | 94 | ANNEXURE III: Minimum Eligibility Criteria | 2. Financials The Bidder should have a minimum annual turnover of Rs.100 crores and should also be in operating profit during each of the last three financial years, viz., 2020-21, 2021-22 & 2022-23 and also for FY 2023-24. The Net worth of the Bidder should be positive as on 31 March 2023 | Requesting a relaxation to operating profit during any two of 2020-21, 2021-22, 2022-23 and 2023-24 | No change |
| 76 | 95 | ANNEXURE III: Minimum Eligibility Criteria | 3. Experience References of top three projects in above category least one of them of Rs.10 Cr or above (in term of size of the solution) of the Bidder should be submitted. | Experience References of top three projects in above category least one of them of Rs.10 Cr or above (in term of size of the aggregate solution built in totality) of the Bidder should be submitted. | The top three projects in above category least one of them of Rs.10 Cr or above (in term of size of the aggregate solution built in totality) of the Bidder should be submitted. |
| 77 | 192 | 1. User Maintenance (Management) module | 6. Default hierarchy and modifications in mapping in case of unavailability, leave, transfer etc. of the users. | 1. Is LDAP integrated with the user's authentication? 2. What is the default hierarchy in this case? 3. What modification activities are expected, except on leave or transfer as mentioned? 4. Needs to create separate User Management along with LDAP? | Application should have its own access control list and access control mechanism. It is not dependent on any other system. |
| 78 | 193 | 2. On boarding / Registration of Eligible Lending Institutions(ELIs) | 1. Develop an onboarding page using which ELIs will register themselves | 1. What are the data points needs to be collected for onboarding process. 2. List of validations | Detailed process will be shared with selected bidder. |
| 79 | 193 | 2. On boarding / Registration of Eligible Lending Institutions(ELIs) | 2. Develop approval workflow mechanism for on boarding the various types of ELIs based on the eligibility criteria. | 1. Kindly share if possible various types of ELI's based eligibility criteria, along with workflow, validation 2. Any third party verification is needed while onboarding process. | 1. Each schemes has different types of ELIs. Please refer to the credit guarantee scheme guidelines on our website : www.nabsanrakshan.org for reference. ELigibility crieria, validation etc will be shared with the selected bidder. 2. Third party verification not needed. |
| 80 | 193 | 2. On boarding / Registration of Eligible Lending Institutions(ELIs) | 3. Enabling ELIs to upload requisite documents in the system etc. | 1. What is the number of documents for uploading 2. Size of each documents 3. Formats allowed for upload 4. Will be require in future for further verification or processing. | 1. Approximately (but not restricted) to 10-12 documents to be uploaded by each ELI. 2. Details of size will be shared with selected bidder 3. Possible Formats (not restricted to)PDF, JPG, PNG, JPEG 4. Yes |
| 81 | 193 | 2. On boarding / Registration of Eligible Lending Institutions(ELIs) | 6. On Approval by Trustee, Auto ELI creation, user account creation and user profile allocation shall take place in CGMS. | 1. If LDAP is enabled then, how user id and password shall be communicated to ELIs for the approved user? 2. What info needs to be shared with ELI? 3. What will be default password? 4. What will be process in case of rejection? | 1. User ID and Password to be communicated through auto-generated Email. 2-4. Detailed process will be shared with selected bidder. |
| 82 | 194 | 3. Trust/ Scheme Management | Time to time new schemes gets introduced and changes in existing schemes are done, which are required to be implemented in CGMS as per scheme guidelines within the scope of contract at no additional cost. | Kindly share the maximum or minimum count of new schemes will be introduce during the implementation, and how many existing scheme will under go changes and what will be the frequency. | Onboarding of new schemes is based on approvals from Ministries/State Govt/regulators. Number and frequency of change cannot be defined at this point. |
| 83 | 194 | 3. Trust/ Scheme Management | 1. Develop scheme configuration control panel to implement all business logic and validations pertaining to a scheme. | Kindly share the list of validations and various business logic for each schemes. | Each Scheme has separate logic and business validations, which will be shared as a part of business requirement with the selected bidder. |
| 84 | 194 | 3. Trust/ Scheme Management | 2. Develop a program to configure and define the exposures for portfolio-based schemes. Enabling ELIs to subscribe the scheme in CGMS with required documents upload provision. | Kindly clarify. | Selected bidder may be required to develop a portfolio based Credit Guarantee System, as per scheme requirements. Additionally, such functionality should also support documents upload feature. |
| 85 | 194 | 4. Guarantee Application and Approval Process | 2. Develop an API for ease of flow of information from ELI/GoI system to CGMS. | 1. Is this requirement similar to Automated Dataflow or not? If no, kindly explain the data fetching process 2. Kindly share the data elements for which data fetching or pulling. 3. Do we need to develop the all the ELI APIs? 4. Do we have to consider the development/support/implementation cost in our commercial? | Details will be shared with selected bidder |
| 86 | 194 | 4. Guarantee Application and Approval Process | 3. Acceptance/ Rejection of guarantee application (both pre-defined rule-based as well as manual). Develop a de-duplication engine for checking the exposure to a borrower under a Scheme / across the Schemes being managed by NABSanrakshan. | 1. What if rule based application partially correct? In this case who will be the owner of the processed application? Do we need to define the separate workflow for this kind of applications? 2. Kindly share the rule based scenario for further analysis. | Detailed process will be shared with selected bidder. |

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| 87 | 195 | 4. Guarantee Application and Approval Process | 7. Generate auto triggers and an escalation mechanism if the approval is not done within defined timelines. | 1. Kindly share the escalation matrix along with TAT 2. What action will be taken if TAT passed after certain limit? | Detailed process will be shared with selected bidder. |
| 88 | 195 | 4. Guarantee Application and Approval Process | 8. Enhancement in CG cover in case of enhancement in WC limit Provision for calculation of additional CG Fee to be charged. SOE for the same and payment and reconciliation of the CG fee paid etc. to be made. | 1. Kindly share the calculation logic for additional CG Fee. 2. How we will share the Payment data? 3. Do we have to connect any other application or write the API to fetch the payment data? 4. What are the data elements will be available for calculation logic and Payment data reconciliation? | 1. Detailed process will be shared with selected bidder. 2& 3. Implementing payment gateway is expected. Selected bidder may advise. 4. Detailed process will be shared with selected bidder. |
| 89 | 195 | 5. Guarantee Renewal Process | 1. Selection of CGs which are to be renewed based on status of CG as also periodicity of renewal | 1. Do we need to provide separate module and workflow. 2. Who will initiate the process for each CGs or ELI? 3. Kindly share the more details on this. | 1. Yes 2. Renewal will be for each CG 3. Detailed process will be shared with selected bidder. |
| 90 | 195 | 5. Guarantee Renewal Process | 5. Automated approval mechanism for renewals based on predefined rules. | Kindly share the automated approval process with predefined rules. | Detailed process will be shared with selected bidder. |
| 91 | 195 | 5. Guarantee Renewal Process | 10. Generation of Receipt Voucher. Integration with Accounting Software. | 1. At what frequency data needs to be fetch from the accounting software? 2. Automation is require? 3. Do we have to push any data to accounting software? | Detailed process will be shared with selected bidder. |
| 92 | 195 | 5. Guarantee Renewal Process | 12. Generate auto triggers and an escalation mechanism if renewal has not been done for accounts and send it to ELIs in form of notification / alerts / emails etc. | 1. Kindly share the escalation matrix along with TAT 2. What action will be taken if TAT passed after certain limit? | Detailed process will be shared with selected bidder. |
| 93 | 196 | 6. Guarantee Transfer | 1. Develop a program facilitating ELI transfer requests. | 1. Who will be the receiver of transfer request? 2. Same ELI can transfer guarantee with other scheme? 3. Which ELI will be eligible for guarantee transfer? 4. Any impact on the existing or new schemes? | Detailed process will be shared with selected bidder. |
| 94 | 196 | 6. Guarantee Transfer | 2. Create an automated approval mechanism for transfers based on predefined rules. | Kindly share the automated approval process with predefined rules. | Detailed process will be shared with selected bidder. |
| 95 | 196 | 6. Guarantee Transfer | 3. Establish a workflow mechanism for the approval process following defined SOPs | Kindly share the all SOPs | Detailed process will be shared with selected bidder. |
| 96 | 196 | 6. Guarantee Transfer | 5. Generate automatic triggers and an escalation mechanism for accounts where revival has not been completed, sending notifications, alerts, emails, etc. to ELIs. | 1. Kindly share the escalation matrix along with TAT 2. What action will be taken if TAT passed after certain limit? | Detailed process will be shared with selected bidder. |
| 97 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | This process covers the process of CG fee generation and Issue of Statement of Estimates (SOE) and Tax Invoices for applications which are accepted at the time of new application/renewal/enhancement. | 1. Kindly share the details calculation logic of CG Fee generation and Tax Invoice for all type of application. 2. Kindly share format of Tax Invoice of all type of application. | Detailed process will be shared with selected bidder. |
| 98 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 1. For fee structure bidder need to develop "Fee master" for different type of charges (Guarantee Fee / Risk premium) which gets updated time to time as per Trust/s directives. There can be a risk premium that is factored in while computing the guarantee amount. The risk premium is ELI wise whereas guarantee amount is borrower wise. | 1. Kindly share the scheme wise Fee structure with logic. 2. Kindly share the computation logic of Guarantee amount scheme wise or ELI wise which is applicable. | Detailed process will be shared with selected bidder. |
| 99 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 2. Develop process to auto generate SOE for Guarantee Fee / Renewal Fee /enhancement fee/ Recovery amount | 1. Kindly share the calculation logic for generation of SOE against each schemes. 2. Kindly clarify the at what stage it will generate. | Detailed process will be shared with selected bidder. |
| 100 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 3. Submission of fee payment details by ELI. Reconciliation of fees received at Trust/s end. | 1. How ELI submit the fee payment details? 2. What data ELI will submit? 3. What data needs to be shared with Trust? 4. Any data needs to be fetch or pull from any other application/system? If yes, who will prepare the API and what are the data points or kindly share the details. | Detailed process will be shared with selected bidder. |
| 101 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 4. Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system). | 1. Kindly share the data point or format for receipt generation 2. Integration will be require automatic or manual or both option. 3. Effort for future requirements needs to be included in current commercial or it will mutually discuss post implementation. | 1. Detailed process will be shared with selected bidder.. 2. Automatic 3. To be mutually discussed |
| 102 | 197 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 5. CGFAN and CGPAN should be automatically generated every year as per predefined rules. | 1. Kindly share the list of rules for generation of CGFAN and CGPAN. 2. Kindly confirm, is there any changes in the parameter for generation of CGFAN and CGPAN for each year. | Detailed process will be shared with selected bidder. |
| 103 | 197 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 6. Develop a process and allow ELI to select the multiple SOE and initiate the payment advice. | 1. Kindly share more details | Detailed process will be shared with selected bidder. |
| 104 | 197 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 10. Provision for digital signature on to be made. | 1. Vendor have to provide the digital signature or applicant will have their own digital signature, a provision at application for authentication needs to be provided, kindly confirm. 2. Will uniform developed application based digital signature work or not? | Applicant shall have its own digital signature |
| 105 | 197 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 10. Provision for digital signature on to be made. | 1. Vendor have to absorb the cost of payment gateway. | NABSanrakshan shall procure payment gateway |
| 106 | 197 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 12. Proposed solution should have API configurability for ease of flow of information across different systems and ELIs. | 1. Kindly provide below details --> Number of systems across the ELIs --> Number of API to build into the system --> Number of API needs to consumed by the other application | Detailed process will be shared with selected bidder. |

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| 107 | 197 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 13. Develop a program to take collection receipt against the manual invoices and debit notes. | 1. Have to reconcile the collection and receipt with manual invoice and debit notes? 2. Have to read the manual invoices or debit notes and store the data into application for further processing? | Detailed process will be shared with selected bidder. |
| 108 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 1. Create a module to designate Non-Performing Assets (NPAs) within the CGMS by ELLs according to specified criteria. | 1. Kindly share the computation logic / specified criteria for identification of NPA (Borrower Loans). | Detailed process will be shared with selected bidder. |
| 109 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 2. Design a software application allowing ELLs to input data manually via an entry page or bulk upload feature (either through renewal file or update file), including document upload capabilities for each case entered or uploaded. | 1. Kindly share the renewal and upload files formats for further analysis. | Detailed process will be shared with selected bidder. |
| 110 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 3. Generate APIs to facilitate seamless data transmission from ELLs' systems to the CGMS. | 1. Is this requirement similar to Automated Dataflow or not? If no, kindly explain the data fetching process 2. Kindly share the data elements for which data fetching or pulling. 3. Do we need to develop the all the ELI APIs? 4. Do we have to consider the development/support/implementation cost in our commercial? | Detailed process will be shared with selected bidder. |
| 111 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 4. ELLs will utilize the CGMS API to directly transmit data to the CGMS through a host-to-host integration model. CGMS will respond accordingly in the API response. | 1. Is this requirement similar to Automated Dataflow or not? If no, kindly explain the data fetching process 2. Kindly share the data elements for which data fetching or pulling. 3. Do we need to develop the all the ELI APIs? 4. Do we have to consider the development/support/implementation cost in our commercial? | Detailed process will be shared with selected bidder. |
| 112 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 5. Develop a software program to manage any exceptions encountered during the NPA marking process. This program will enable Trusts to make decisions regarding exceptional approval of NPA cases based on defined guidelines from the Delegation of Power (DoP). | 1. Kindly share the logic and workflow of NPA relaxation process scheme wise or ELI wise, escalation matrix. | Detailed process will be shared with selected bidder. |
| 113 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 7. Develop a system for submitting claims (first/final) either manually via entry pages or through bulk uploads. | 1. Kindly share the formats | Detailed process will be shared with selected bidder. |
| 114 | 198 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 9. Establish an automated approval mechanism for claims based on predefined rules, including filtration, rejection, and screening of proposals. | 1. Kindly share the pre-defined rules. | Detailed process will be shared with selected bidder. |
| 115 | 199 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 10. Design an approval workflow mechanism for the claims approval process according to defined Standard Operating Procedures (SOP). | 1. Kindly share the workflow mechanism or SOP. | Detailed process will be shared with selected bidder. |
| 116 | 199 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 12. Develop a program to manage exceptions throughout the claims process, enabling Trusts to make decisions on approval/rejection exceptionally, or permit claim cases exceptionally under defined DoP guidelines | 1. Kindly share the DoP guidelines. | Detailed process will be shared with selected bidder. |
| 117 | 199 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 14. Ensure API configurability for seamless information flow across different systems and ELLs. | 1. Kindly provide below details --> Number of systems across the ELLs --> Number of API to build into the system --> Number of API needs to be consumed by the other application | Detailed process will be decided with selected bidder. |
| 118 | 199 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 15. Ensure automatic data flow from other modules /systems. | 1. Kindly confirm for which module Automated data flow is required. 2. Kindly share the structures and number of systems. | Detailed process will be shared with selected bidder. |
| 119 | 199 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 3. Incorporate the consumption of a Bank's API for seamless payment integration and invocation of the Bank's API for inquiries regarding payment status. | 1. Are these APIs common for all ELLs? 2. Kindly share list of all APIs across the ELLs | Detailed process will be shared with selected bidder. |

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| 120 | 199 | 8. Claims Management (NPA, Claims lodgement, claim settlement and post claim settlement process) | 5. Establish integration with the recovery module to evaluate recoveries made and produce the final settlement report for claim settlements. | 1. Recovery module will be at ELIs side or CGMS side. | Recovery module will be at CGMS side |
| 121 | 200 | 9. Recovery Process | 2. Establish an approval workflow mechanism for the recovery process in accordance with predefined Standard Operating Procedures (SOP) | 1. Kindly share the SOP and structures | Detailed process will be shared with selected bidder. |
| 122 | 200 | 9. Recovery Process | 3. Develop a program to automatically generate demand notes for the recovery amount and enable ELIs to select multiple demand notes to initiate payment advice. | 1. Kindly share the formats and logic for generation of demand notes | Detailed process will be shared with selected bidder. |
| 123 | 200 | 9. Recovery Process | 5. Create a program to utilize the Credit Guarantee Trust's Bank's API to transmit payment advice data to the Trust's Bank. | 1. Kindly share list of all APIs | Detailed process will be shared with selected bidder. |
| 124 | 200 | 9. Recovery Process | 6. Integrate with the core accounting systems of the Trust, currently Tally, with future compatibility for potential upgrades to ERP systems. | 1. Kindly share the data point or format of integration 2. Integration will be require automatic or manual or both option. 3. Effort for future requirements needs to be included in current commercial or it will mutually discuss post implementation. | Detailed process will be shared with selected bidder. |
| 125 | 200 | 9. Recovery Process | 7. Ensure the proposed solution offers API configurability to facilitate seamless information flow across different systems and ELIs. | 1. Kindly provide below details --> Number of systems across the ELIs --> Number of API to build into the system --> Number of API needs to consumed by the other application | Detailed process will be shared with selected bidder. |
| 126 | 200 | 9. Recovery Process | 8. Develop a program for automated reconciliation and appropriation of collection entries based on responses received from the bank through API integration, while also providing manual reconciliation capabilities. | 1. Is this requirement similar to Automated Dataflow or not? If no, kindly explain the data fetching process 2. Kindly share the data elements for which data fetching or pulling. 3. Do we need to develop the all the ELI APIs? 4. Do we have to consider the development/support/implementation cost in our commercial? | Detailed process will be shared with selected bidder. |
| 127 | 201 | 10. Inspection Process | 4. Provide the agency with the ability to input their findings against inspection parameters and upload required documents for highlighted inspection cases within their login | 1. What is the number of documents for uploading 2. Size of each documents 3. Formats allowed for upload 4. Will be require in future for further verification or processing. | 1. Approximately (but not restricted) to 10-12 documents to be uploaded by each ELI. 2. Details of size will be shared with selected bidder 3. Possible Formats (not restricted to) JPFD, JPG, PNG, JPEG 4. Detailed process will be shared with selected vendor. |
| 128 | 201 | 10. Inspection Process | 7. Develop an approval workflow for closure report approval. | 1. Kindly share the approval matrix along with workflow diagram | Detailed process will be shared with selected bidder. |
| 129 | 201 | 10. Inspection Process | 8. Create a program to manage exceptions throughout the inspection process, enabling Trusts to make decisions on exceptionally approving or rejecting submitted reports, or permitting exceptional submissions according to defined DoP guidelines. | 1. Kindly share the DoP guidelines. | Detailed process will be shared with selected bidder. |
| 130 | 201 | 11. Reporting process / MIS / Dashboard | 1. The bidder is required to automate the generation of reports and dashboards based on specified metrics as part of the process. The Trust will provide the calculation methodologies and predefined reporting frequencies. | 1. Kindly share the formats and logic for generation of MIS reports | Detailed process will be shared with selected bidder. |
| 131 | 201 | 11. Reporting process / MIS / Dashboard | 4. The bidder shall design the predefined reports in addition to customized dynamic reports generator as per NABSAnrakshan's requirement. | 1. Kindly share the list of reports or counts which needs to be developed along with logic and structures. | Detailed process will be shared with selected bidder. |
| 132 | 202 | 11. Reporting process / MIS / Dashboard | 10. The bidder must develop an Actionable dashboard based on the approval workflow, indicating the business process-wise initiated, approved, returned, rejected, and total transactions. Data visibility should be based on users' roles and profiles. | 1. Kindly share the number of dashboards to be developed along with structures. | Detailed process will be shared with selected bidder. |
| 133 | 204 | 14. Data Migration | 3. CGMS will operate in continuation with the data migrated from the existing applications, requiring the Bidder to ensure that document sequencing follows the patterns established in the old database. | 1. We required inputs from the existing vendor to understand the application flow and DB structures. | It will not be possible to share inputs. |
| 134 | 204 | 14. Data Migration | 6. Data migration is proposed to occur in a phased manner, with details to be discussed and finalized with the selected bidder. | 1. How many years data needs to be migrated? 2. How many time data needs to be migrated on UAT or Production? | 1. 3 years 2. Once |
| 135 | 205 | 15. Other Technical/ Generic Requirement | xi. All source code, data structures, and related intellectual property rights produced during the project shall be the exclusive property of the NABSAnrakshan. The bidder must submit the source code periodically as per NABSAnrakshan defined schedule and when requested. | 1. How to share the Source code, if needs to be shared over the ESCROW account who will be bear the cost of it. | Vendor has to bear the cost if source code needs to be shared over the ESCROW account |
| 136 | 205 | 15. Other Technical/ Generic Requirement | xi. All source code, data structures, and related intellectual property rights produced during the project shall be the exclusive property of the NABSAnrakshan. The bidder must submit the source code periodically as per NABSAnrakshan defined schedule and when requested. | 1. How to share the Source code, if needs to be shared over the ESCROW account who will be bear the cost of it. | Detailed process will be shared with selected bidder. |
| 137 | 214 | Application Deployment Requirements 6. Others | H. The software shall include a module for a recovery through suit filing and legal action. | Kindly elaborate in more detail the Module | To be shared as a part of business requirement. |

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| 138 | 9, 24 | 1.1, 5.1-5 | Date Discrepancy: Mentioned Dates for Pre-Bid Meeting:"NABSanrakshan shall hold a pre-bid meeting on 14/06/2024 at its corporate office in Mumbai to clarify the queries raised by the bidders." Critical Information Section:"Date of Pre-Bid Meeting: 18 June 2024, 3:00 PM" | Could you please confirm the exact date and time for the pre-bid meeting ? There is a discrepancy between the two mentioned dates (14/06/2024 and 18/06/2024). | Corrigendum notice already issued |
| 139 | 47 | 10.4.2.0 Payment Terms | Current Payment Terms Milestone: 1. Signing of the Contract by the Bidder and submission of Performance Bank Guarantee - 10% 2. Completion of UAT and User Acceptance Certificate Signoff by both parties - 30% 3. Post Go-live and acceptance of the whole solution, Signoff by both parties - 30% 4. Warranty Support Duration Completion, Signoff by both parties - 30% | Requested Payment Terms: 1. Signing of the Contract by the Bidder and submission of Performance Bank Guarantee - 20% 2. Prototype created in 3 months - 15% 3. Completion of UAT and User Acceptance Certificate Signoff by both parties - 20% 4. Post Go-live and acceptance of the whole solution, Signoff by both parties - 20% 5. Warranty Support Duration Completion, Signoff by both parties - 25% | No change |
| 140 | 193 | Annexure XVIII – Scope of Work 1.6 | Application should be designed to able to handle large chunks of ELIs data over Internet by upto 2500 concurrent users and scalable subsequently. Bidder needs to provide load testing certificate (load should be of minimum 6000 users) before go-live. | What is the current Userbase count (Internal/ELIs, etc.) What is the expected YoY user increase? | Internal Users: 100 concurrent users. External: 2000 concurrent users. An increase of 20% may be considered. |
| 141 | 9 | 1.1 | No cost will be charged for the tender document downloaded by the bidders. In case of hardcopy of the RFP, Rs. 5000/- (Rupees Five Thousand Only) in the form of DD in favor of NABSanrakshan payable at Mumbai should be enclosed with application for RFP. | Please confirm there is no tender fee for downloaded RFP | In 'Critical Information' point no 1.1 Cost of RFP clearly mentions that no cost will be charged for the tender document downloaded by the bidders. In case of hardcopy of the RFP is sought, Rs. 5000/- (Rupees Five Thousand Only) in the form of DD in favor of NABSanrakshan payable at Mumbai should be enclosed with application for RFP. |
| 142 | 209 | Annexure XVIII: Application Deployment Requirements | The Bidder shall also setup a UAT, Pre-prod & Production server as per the requirement and migrate to different data centre or cloud whenever required during contract period without any additional cost | Which cloud service provider identified or Preferred? Will it be Purely Cloud or Hybrid ? | The Credit Guarantee Management System (CGMS) to be deployed in MeitY Approved Government Community Cloud. It will be a <u>purely cloud solution</u> |
| 143 | 209 | Annexure XVIII: Application Deployment Requirements | The Bidder shall also setup a UAT, Pre-prod & Production server as per the requirement and migrate to different data centre or cloud whenever required during contract period without any additional cost | What is the preferred location/region for hosting your cloud solution? | No preference |
| 144 | 211 | Annexure XVIII: Application Deployment Requirements | Solution should be able to handle increasing number of concurrent users, concurrent transactions, synchronous data sharing with other systems etc. | What is the concurrent User connection count for each database? | Internal Users: 100 concurrent users. External: 2000 concurrent users. |
| 145 | 209 | Annexure XVIII: Application Deployment Requirements | All database licenses for UAT / PROD will be provided by the bidder or the bidder shall procure all licenses in NABSanrakshan name and Licensing of OS, Middleware, Database | Which operating systems and database platforms do you need licenses for? | Bidder to propose operating systems and database platforms which have direct OEM support |
| 146 | 214 | Annexure XVIII: Application Deployment Requirements | Bidder shall setup the source code repository and CICD pipelines for application deployment and maintaining production source code. NABSanrakshan shall provide raw Virtual Machine (VM) for the same. | Do we need any other VMs in cloud other than Web, App and DB Servers? | Bidder to decide on this requirement |
| 147 | 210 | Annexure XVIII: Application Deployment Requirements | Application management including day-end, day-begin, month-end, year-end periodic and daily backups etc. | Provide details for the backup frequency, retention policy and compliances | Details process will be shared with selected bidder. |
| 148 | 202 | Annexure XVIII: Application Deployment Requirements | All inbound API integrations will work on whitelisted IPs only. | How many Public Ips will be needed? | Details process will be shared with selected bidder. |
| 149 | 209 | Annexure XVIII: Application Deployment Requirements | Bidder shall submit hardware requirement for both DC and DR in Technical Bid | Any specific requirements for disaster recovery in cloud for future state? | Application should have its own access control list and access control mechanism. It is not dependant any other system. |
| 150 | 214 | Annexure XVIII: Application Deployment Requirements | Bidder shall setup the source code repository and CICD pipelines for application deployment and maintaining production source code. NABSanrakshan shall provide raw Virtual Machine (VM) for the same. | Any specific requirement for High Availability VMs/ Servers (If yes, provide details) | Please refer to corrigendum |
| 151 | 51 | 10.10 Acceptance | The Service Provider shall assist NABSanrakshan in undertaking the User Acceptance Test for each Deliverable. T | Does NabSanrakshan has the dedicated team for requirement discussion and UAT validations ? | Yes |
| 152 | 51 | 10.9 Project Timelines | 10.9.1 The project (project implementation, data migration, Reports etc.) should Go-Live within 180 days of acceptance of PO and not later than 210 days under any circumstances, subject to approval of the competent authority. | Need clarification on, what is the thought process of arriving at 180 days to 210 days for a asked project size , especially when custom applications are dependent on various factors such as 3rd party application / API integration, requirement finalization, user sign-off and UAT etc. Request you to re-visit this clause and eliminate from ask. | No change |
| 153 | 202 | Annexure XVIII – Scope of Work 14.3 | CGMS will operate in continuation with the data migrated from the existing applications, requiring the Bidder to ensure that document sequencing follows the patterns established in the old database. | If Yes, What is the Database Size to be considered for Data Migration? What is the current technology and version of DB. What are the total number of Objects and number of records respectively. | Details process will be shared with selected bidder. |

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| 154 | 190 | 1. User Maintenance (Management) module | General point | What is the total number of masters required in this solution / application ? | Details will be shared with selected bidder. |
| 155 | 192 | 2. On boarding / Registration of Eligible Lending Institutions (ELIs) | A provision for capturing and storing ELI basic details (nodal office, Bank Account of the ELI etc.), details of Agreement with ELI, documents submitted by ELI, etc | What is hierarchy followed for the ELI creation ? Eg. Ho, Zone, Branch etc. will it be a self service model along with the worklow or backoffice team will create it manually ? | Detailed process will be shared with selected bidder. |
| 156 | 193 | 4. Guarantee Application and Approval Process | The process starts with guarantee initiated for a specific loan/s by ELI on the system under respective scheme and process completes when guarantee is approved by Trust and becomes active. | What are the validations which will at scheme level or at global level such as borrower exposure, eligibility, extent of coverage, fee determination slabs etc.? | Details process will be shared with selected bidder. |
| 157 | 193 | 4. Guarantee Application and Approval Process | 1. Submission of Guarantee Application file along with Management Certificate. Both Single application submission and Bulk upload functionality to be provided. 2. Develop an API for ease of flow of information from ELI/GoI system to CGMS. | in case of centralized Guarantee creation using bulk upload/API how guarantees are mapped to ELI respective branch and Zone? What are the different type of loans against which Guarantees are issued by NABSanrakshan ? | Details process will be shared with selected bidder. |
| 158 | 194 | 5. Guarantee Renewal Process | 15. Full/part waiver of penal interest | What is the process followed for full/part waiver of penal interest ? which are the business scenarios in which this waiver will be applicable? Is it different at scheme /product level or global level? | Details process will be shared with selected bidder. |
| 159 | 194 | 6. Guarantee Transfer | This process encompasses the transfer of active guarantees from one ELI to another ELI, along with subsequent transactions like CGPAN, guarantee fees, and collections. | How do you want guarantee transfer within ELI and between ELI ? In case of amalgamation how the guarantees are expected to merged in the system? | Details process will be shared with selected bidder. |
| 160 | 195 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 1. For fee structure bidder need to develop "Fee master" for different type of charges (Guarantee Fee / Risk premium) which gets updated time to time as per Trust/s directives. There can be a risk premium that is factored in while computing the guarantee amount. The risk premium is ELI wise whereas guarantee amount is borrower wise. | During scheme wise fee matrix and claim extend of coverage, do you have static parameters such as borrower gender , type, social category etc based on which fee and extend of coverage differ and calculated separately? Do you have any variable parameter such as ZED certification , Agneeveer, Aspirational district etc which may or may not be applicable for each scheme? | Details process will be shared with selected bidder. |
| 161 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 5. CGFAN and CGPAN should be automatically generated every year as per predefined rules. | What is CGFAN ? Request you to provide definition and brief description | CGFAN- Credit Guarantee Fee Advice Number. Further details will be shared with selected bidder. |
| 162 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 13. Develop a program to take collection receipt against the manual invoices and debit notes. | How the collection receipt generated against manual invoicing and Debit Note ? | Details process will be shared with selected bidder. |
| 163 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | . Develop a process and allow ELI to select the multiple SOE and initiate the payment advice. | Does NABSanrakshan has eInvoice generation, cancellation APIs available ? If yes, are these APIs from ASG-GSP or IRP ? If not, whether vedor is expected to bring the ASP-GSP or NABSanrakshan will provide it ? What is the tentative count of Invoices, Debit notes, credit notes per year to be sent for eInvoice ? | Invoice will be generated on the same CGMS portal. No separate portal for invoice generation. |
| 164 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | . Develop a process and allow ELI to select the multiple SOE and initiate the payment advice. | Whether the guarantee fee is planned to collect against each CGPAN / CGFAN or consolidated at payment advise level ? | Details process will be shared with selected bidder. |
| 165 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 2. Proposed solution should have API configurability for ease of flow of information across different systems and ELIs. | Does NABSanrakshan has collection APIs integrated with any bank or planned to integrate ? If yes, what is the number of bank accounts and APIs (Collection, validation and bank state) ? | Details process will be shared with selected bidder. |
| 166 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 6. Develop a process and allow ELI to select the multiple SOE and initiate the payment advice. | Does NABSanrakshan planned to have auto appropriation / reconciliation of payments ? Or will it be manually be done by user ? | Details process will be shared with selected bidder. |
| 167 | 200 | 11. Reporting process / MIS / Dashboard | General point | What is the total number of reports (MIS and Transactioinal) required in the solution / application ? | Details process will be shared with selected bidder. |
| 168 | 200 | 11. Reporting process / MIS / Dashboard | General point | What is the total number of dashboards required in BI solution and is there any legacy database integration part of it ? | Details process will be shared with selected bidder. |
| 169 | 200 | 11. Reporting process / MIS / Dashboard | The bidder is required to automate the generation of reports and dashboards based on specified metrics as part of the process. The Trust will provide the calculation methodologies and predefined reporting frequencies. | what is the meaning of automate the generation of reports and dashboard ? | Reports to be auto-generated as desired by NABSanrakshan at the frequency decided. Details will be shared with selected bidder. |
| 170 | 200 | 11. Reporting process / MIS / Dashboard | 3. Enable ad-hoc report generation for various data points captured by the Trust/s. | what is the meaning of enable ad-hoc report generation ? | Solution should have to be speak out |
| 171 | 200 | 11. Reporting process / MIS / Dashboard | 4. The bidder shall design the predefined reports in addition to customized dynamic reports generator as per NABSanrakshan's requirement. | what is meaning of customized dynamic report generator ? Is there any framework NABSanrakshan already has or planning to procure ? | Report generator is expected to be part of this application. |
| 172 | 200 | 11. Reporting process / MIS / Dashboard | 6. Develop a find and query-based reporting structure with the ability to add dynamic parameters and filter operators. | what is meaning of find and query based reporting structure ? | Build search |

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| 173 | 201 | 12. Integrations | General point | What is the number of APIs envisaged by NABSanrakshan in-line with business processes / SoPs ? | Details process will be shared with selected bidder. |
| 174 | 201 | 11. Reporting process / MIS / Dashboard | 8. Develop Business Intelligence (BI) dashboards using MS Power BI. These dashboards should integrate with CGMS, providing role and profile-based data visibility and dynamic data analysis. | Does NABSanrakshan has ETL in place to process the data which in-turn may connect with the reporting / BI solution ? | Please refer to corrigendum |
| 175 | 201 | 11. Reporting process / MIS / Dashboard | 8. Develop Business Intelligence (BI) dashboards using MS Power BI. These dashboards should integrate with CGMS, providing role and profile-based data visibility and dynamic data analysis. | Where the BI data refresh agent will be hosted and who is / will manage it ? | Please refer to corrigendum |
| 176 | 201 | 11. Reporting process / MIS / Dashboard | 8. Develop Business Intelligence (BI) dashboards using MS Power BI. These dashboards should integrate with CGMS, providing role and profile-based data visibility and dynamic data analysis. | who will bring the Power BI development license, vendor or customer ? | Please refer to corrigendum |
| 177 | 201 | 12. Integrations | CGMS will have integration with various third-party systems for the different purpose and nature, CGMS will have both inbound and/or outbound integration under different business scenarios. | Does NABSanrakshan has API Gateway, API Manager and API Queuing in it's data center / hosting environment ? | API development included in scope of bidder |
| 178 | 201 | 12. Integrations | 4. Bidder is expected to develop technical payload documents of all API developed for CGMS business transactions. | how the guaratee flow is expected over the API, this is in terms of number of services for the guaratee process? | Details will be shared with selected bidder. |
| 179 | 201 | 12. Integrations | 2. Bidder needs to develop APIs as mentioned above in respective CGMS business process section but not limited to, all the APIs should be equipped with authorization (token based and user credentials based both), encryption (Minimum SHA 256#), compression, and bidirectional SSL handshake (Minimum TLS 1.2 and above) to achieve maximum security. Final security methods will be discussed and finalized with shortlisted bidder. | What are the NABSanrakshan's API Encryption and Decryption standards in use ? What is the preferred authentication method, tokenization method for API integration ? | No change |
| 180 | 202 | 12. Integrations | 3. All inbound API integrations will work on whitelisted IPs only. | How does NABSanrakshan whitelist / de-list the source and destination IPs of API consumers / ELIs ? | NABSanrakshan will use API and will also approve authorise API users and same is to be whitelisted on cloud |
| 181 | 202 | 13. Notification Alerts / Workflow | 1. Develop a configurable workflow mechanism for transaction decisions (e.g., approval, rejection, returns, etc.), capable of flowing data based on both positionBased and value-based hierarchies as required | how the workflow definition are expected in the system, is it going to postion based or value base or any other criteria. | Details process will be shared with selected bidder. |
| 182 | 202 | 12. Integrations | 4. Bidder is expected to develop technical payload documents of all API developed for CGMS business transactions. | What are the hosting arrangements for the API ? Will it be microservice based or JAR based deployment ? | Please refer to corrigendum |
| 183 | 202 | 14. Data Migration | CGMS will serve as a unified application for all credit guarantee schemes, consolidating two existing business applications currently used for credit guarantee. | What is the data size of the 2 applications and which db is used for each application? | Details process will be shared with selected bidder. |
| 184 | 202 | 14. Data Migration | Therefore, the data from both systems needs to be migrated into a common database architecture for CGMS, or an architecture finalized in consultation with NABSanrakshan. | Did both applications Db structure is same ? If not then what is the varition % ? what is the number of objects and records to be migrated for each application? | Details process will be shared with selected bidder. |
| 185 | 203 | 14. Data Migration | Data migration is proposed to occur in a phased manner, with details to be discussed and finalized with the selected bidder. | Does NABSanrakshan has the team to work on data cleansing or vendor is expected to deploy team for the same ? | Vendor is expected to deploy the team for data cleansing |
| 186 | 206 | 16. Testing: | ix. Post Go-Live, bidder should provide development & test environment in NABSanrakshan's premises for on-going customization & testing | Does NABSanrakshan expect development and test environment will be maintained and managed by 3i during warranty and AMC ? Will it be maintained in NABSanrakshan environment or 3i environment ? | NABSanrakshan expects onsite resources for maintenance and customization |
| 187 | 207 | 16. Testing: | c. To be integrated with office 365 Email and SMS | What is the meaning of integrated with office 365 and SMS ? What is expected from the integration | NABSanrakshan will provide email/SMS gateway for integration in application |
| 188 | 208 | 16. Testing: | The bidder is required to thoroughly comprehend the business processes by interacting with NABSanrakshan stakeholders. | Does NABSanrakshan has all the business processes / SoPs well written in-place to develop this solution / application ? | Yes, all processes are in place. |
| 189 | 208 | 16. Testing: | Additionally, any modifications suggested by the trust during the project's course, up until go-live, must be accommodated by the bidder. | does it mean the modifications after requirement sign-off will not be considered as CR ? If yes, then how additional efforts will be measured and componsated ? | This shall be mutually decided |
| 190 | 208 | 16. Testing: | Additionally, any modifications suggested by the trust during the project's course, up until go-live, must be accommodated by the bidder. | How the changes in the requirements will be componsated which come across during UAT/Post Sign-off/Post Go Live etc. | This shall be mutually decided |
| 191 | | | General point | NabSanrakshan is requested to walk vendors through the current processes and systems in-place. | No change |
| 192 | | | General point | Does NABSanrakshan has single-sign-on solution ? If not, what is the preferred solution ? Are you open for open-soruces or should it be from enterprise ? | It should be from enterprise SSO |
| 193 | 191 | Annexure XVIII – Scope of Work | Develop an API for ease of flow of information from ELI/GoI system to CGMS. | Please confirm below understanding. 1. ELIs will make the API in their system and same will be consumed in the proposed CGMS solution. 2. GOI System - Please share the expected list of GoI system for integration. | Details process will be shared with selected bidder. |
| 194 | 195 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | Submission of fee payment details by ELL. Reconciliation of fees received at Trust/s end. | Once the payment details will be updated by ELI then the proposed system of CGMS will mark that payment has been received. Proposed system will generate the reconciliation report which will give details of invoiced amount , amount received and its difference also. The Trust/s account team can download this, and they can reconcile the Trust/s account based on this report. Please confirm our understanding. | Yes, and shall be discussed with selected bidder |

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| 195 | 195 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 4. Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system). | The core accounting system of Trust/s should support REST/SOAP API for integration purpose. The proposed system will consume the API and will post the data in their existing accounting system of Trust/s. | Please refer to RFP |
| 196 | 195 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 6. Develop a process and allow ELI to select the multiple SOE and initiate the payment advice. | Provision required for entering the same transaction number and other details against the multiple statement of estimates. Please confirm our understanding. | Yes. Further details will be shared with selected bidder. |
| 197 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 10. Provision for digital signature on to be made. | System Integrator will integrate the API but Digital signature API will be provided by the "NABSanrakshan Trustee Private Limited". In case of any dongle required for digital signature the same needs to be provided by "NABSanrakshan Trustee Private Limited" team. Please confirm our understanding. | NABSanrakshan will provide Digital signature |
| 198 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 11. Provision for Payment Gateway for the Trust | API will be provided by the "NABSanrakshan Trustee Private Limited" team for integration. | NABSanrakshan will provide payment gateway |
| 199 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 13. Develop a program to take collection receipt against the manual invoices and debit notes. | There will be a provision in proposed system for entering the details of manual invoices and debit notes. Once the details will be entered in the proposed system then it will allow to enter the collection receipt. Is there any requirement for verification of manually entered invoice details. Manual invoices will not be integrated with GST/ITR portal. Please confirm this. | Details process will be shared with selected bidder. |
| 200 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 1. Develop a program to auto generate the Tax Invoice for each of the case once collection is received and reconciled in Trust/s books. | Please confirm that the Auto generation of tax invoice will be done after completion of following activities. 1. Collection received against SOE. 2. Collections has been reconciled in the Trust/s books In this cases, Turst/s books system has to provide the API for pushing the collection related data and also provide API to get reconciliation against SOE. Please confirm our understanding. | Details process will be shared with selected bidder. |
| 201 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 7. Develop a program to generate the manual Accounts Receivable invoices / Debit notes / credit notes. | The is referring to the report of receivable against the Statement of Esimatate. If not the please explain this in details. | Yes |
| 202 | 200 | 10. Inspection Process | 9. Develop a program to generate payment instructions to be sent to the financial svstem (Tally/ERP). | API will be required from financial system (Tally/ERP) for sending payment instruction. | API shall be arranged. |
| 203 | 200 | 11. Reporting process / MIS / Dashboard | GENERIC | Please share the no. of MIS , Dashboard required in the CGMS. | Details process will be shared with selected bidder. |
| 204 | 203 | 14. Data Migration | The Bidder is expected to address the following, but not limited to: 1. Develop a common and optimal architecture suitable for all schemes. 2. Create metadata and data migration scripts for all guarantee schemes managed by NABSanrakshan | A excel template will be finalize before migration and a table mapping details needs to be shard by NABSanrakshan team for data export/migration. | Details process will be shared with selected bidder. |
| 205 | 204 | 15. Other Technical/ Generic Requirement | The bidder must ensure end-to-end encryption of data flow, ensuring that no information is transmitted in clear text across the network. | Only sensitive fields will be encrypted based on the discussion with NABSanrakshan team. Please confirm our understanding. | All traffics would be encrypted as per industry standards. |
| 206 | 209 | Application Deployment Requirements | Bidder shall submit hardware requirement for both DC and DR in Technical Bid | NABSanrakshan will provide all the required hardware as per technical bid for hosting the application. This inculeds UAT, Pre-Prod and Production. Please confirm our understanding. | NABSanrakshan will not provide any Hardware resource. |
| 207 | 203 | Annexure XVIII – Scope of Work 14 | CGMS will serve as a unified application for all credit guarantee schemes, consolidating two existing business applications currently used for credit guarantee. Therefore, the data from both systems needs to be migrated into a common database architecture for CGMS, or an architecture finalized in consultation with NABSanrakshan. | Is there any expectation of integration of active current applications in Common Database Architecture? Will there be a separate Database for BI Reporting? | Please refer to corrigendum. |
| 208 | 203 | Annexure XVIII – Scope of Work 14 | CGMS will serve as a unified application for all credit guarantee schemes, consolidating two existing business applications currently used for credit guarantee. Therefore, the data from both systems needs to be migrated into a common database architecture for CGMS, or an architecture finalized in consultation with NABSanrakshan. | Is NABSanrakshan planning to maintain OLTP and OLAP Separately? | Yes |
| 209 | 197 | Annexure XVIII – Scope of Work 8.8 | Ensure that the individual claim submission screen includes functionality for uploading documents. | What are the types of Documents are accepted to be uploaded by ELIs Is there any requirement for to read the application and generate decisions/actionables out of it? If Yes, does NABSanrakshan have OCR or any AI Services for that? | Possible Formats (not restricted to)PDF, JPG, PNG, JPEG. Requirement for reading/ generation of decision is not required |

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| 210 | 193 | Annexure XVIII Scope of Work 2.1 | Develop an onboarding page using which ELIs will register themselves. | Is the ELI registration process a 1-time activity or does it require periodic review and updation? | Yes, it is a one time process under each scheme and details will be discussed with selected bidder |
| 211 | 193 | Annexure XVIII Scope of Work 2.1 | Develop an onboarding page using which ELIs will register themselves. | How the BANK Mandates are expected to validate periodically? Is NABSanrakshan planning to go for Online Validations of BANK Mandates? | Details will be shared with selected bidder. |
| 212 | 199 | Annexure XVIII Scope of Work 8. Claim Lodgement Point 8 | Design an approval workflow mechanism for the claims approval process according to defined Standard Operating Procedures (SOP). | Does NABSanrakshan have any Business Workflow tool in place in the current Applications? Is the Standard Operating Process (SOP) expected from Vendor or will be provided by NABSanrakshan? | Details process will be shared with selected bidder. |
| 213 | 194 | Annexure XVIII Scope of Work 3 | Time to time new schemes gets introduced and changes in existing schemes are done, which are required to be implemented in CGMS as per scheme guidelines within the scope of contract at no additional cost. | What is the frequency of updates in Scheme Master | Details process will be shared with selected bidder. |
| 214 | 194 | Annexure XVIII Scope of Work 4 | Develop an API for ease of flow of information from ELI/GoI system to CGMS. | What is the current setup of ELI/GoI API connect? What is the authentication mechanism? What is the count of outbound and inbound APIs? | Not in use currently. Details process will be shared with selected bidder |
| 215 | 197 | Annexure XVIII Scope of Work 7.12 | Proposed solution should have API configurability for ease of flow of information across different systems and ELIs. | What is the expectation of API Configurability and suggest on encryption/compression/authentication/tokenization methods used in the company | Details process will be shared with selected bidder. |
| 216 | 199 | Annexure XVIII Scope of Work 8. Claim Lodgement Claim Settlement Process | Develop an API to be utilized by the accounting system for processing claim settlement payments. | What are the current Accounting System used? Does it have an API Connector available? Will there be a change in accounting system in near future? | Tally system is currently being used by NABSanrakshan. Further details will be shared with selected bidder |
| 217 | 199 | Annexure XVIII Scope of Work 8. Claim Lodgement Claim Settlement Process Point 14 | Ensure API configurability for seamless information flow across different systems and ELIs | How many external APIs are to be consumed? What is the expectation in configurability for such APIs where encryption/compression/authentication/tokenization methods and payloads are different? | Details process will be shared with selected bidder. |
| 218 | 202 | Annexure XVIII Scope of Work 11. Reporting process / MIS / Dashboard Point 8 | Develop Business Intelligence (BI) dashboards using MS Power BI. These dashboards should integrate with CGMS, providing role and profile-based data visibility and dynamic data analysis. | Is there any currently used Reporting tool? | No. |
| 219 | 197 | Annexure XVIII Scope of Work 7.12 | Provision for Payment Gateway for the Trust | Is there a Payment platform currently with NABSanrakshan? | No |
| 220 | 198 | Annexure XVIII Scope of Work 8.6 | Create a central page to define the Delegation of Power (DoP) and configure it with various business processes. | Delegation of Power (DoP) users will be Internal/External Users? | Delegation of Power will be both for NABSanrakshan and ELI users. Detailed process will be shared with selected bidder |
| 221 | 194 | Annexure XVIII Scope of Work 4. Credit Guarantee Scheme under KERA project for Kerala Point 2. | Develop a program to configure and define the exposures for portfolio-based schemes. Enabling ELIs to subscribe the scheme in CGMS with required documents upload provision. | "Develop a program" statements in the RFP means separate Program or it will be a part of the solution? | It will be part of solution. Details will be shared with the selected bidder. |
| 222 | 206 | Annexure XVIII Scope of Work 15. Other Technical/ Generic Requirement Point xv. | VAPT of the solution must be conducted before deployment and every six months during the project lifecycle. Necessary bug fixes, changes, or enhancements based on VAPT findings are required at no extra cost. | what is the expected Timeline for VAPT during the project and Support phase? | Six monthly |
| 223 | 209 | Annexure XVIII Scope of Work 16. Testing: Point 11 | The bidder is required to thoroughly comprehend the business processes by interacting with NABSanrakshan stakeholders. Through this interaction, the bidder must gain a deep understanding of the intricacies of the operations. Subsequently, the bidder is tasked with developing an architecture that aligns with the best-suited and most advantageous options for NABSanrakshan, carry out gap-analysis between the existing software and proposed software, suggest innovative idea on tools, technology, project management approach. | Any specific technology requirement for the current solution? What is the current infra setup/environment? | No change, refer to the RFP |
| 224 | 208 | Annexure XVIII Scope of Work 16. Testing: Ticketing tool/Complaint module: | Ticketing tool/Complaint module: | Is there any current Ticket Management Tool? What is the number of users accessing the Tool? Will the End Users have access to the tool? | No ticketing tool available at present. Details for this module will be shared with the selected bidder. |

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| 225 | 208 | Annexure XVIII – Scope of Work 16. Testing: Point 2 | Bidder in their environment needs to use Project Management Tool such as ZOHO /MPP (Microsoft) for project management and Monitoring & Control, at their own cost and provide access of the tool to NABSanrakshan Project team as well for monitoring ZOHO/MPP should be updated with the status realtime basis. NABSanrakshan will do review on ZOHO/ MPP tool only. | Are the bidder allowed to select any other tool than ZOHO/MPP for Project Management What is the TAT for Acceptance of Business Requirements shared with the respective Stakeholder? What is the TAT for UAT to be done by Business Users? | 1. Yes, bidder can select other tools also for project management. 2. 2-3 months |
| 226 | 205 | Annexure XVIII – Scope of Work 15. Other Technical/ Generic Requirement Point vi. | All APIs to be developed must adhere to RESTful API architecture standards. Consumption of APIs will be determined by API providers; the bidder must comply with provided guidelines, though alternative architectures may be proposed, subject to approval by NABSanrakshan. | What is the expected Architecture of the application? Will that be Microservices based or Monolithic? If Microservices based Architecture, is Kubernetes Cluster setup available in the current Infrastructure? If Yes, Is there any API Management services currently present in the system? | 1. Bidder has to propose, Microservice shall be preferred 2. Bidder has to propose. |
| 227 | 202 | Annexure XVIII – Scope of Work 11.9 | All reports should be linked to audit trails/frozen data to provide the actual data position as of the desired date. | What is frozen data? Is there any Archival Period for Data available in the system? | Details will be intimated to successful bidder |
| 228 | 52 | 10. Special Terms and Conditions 10.8 Periodic Review & Inspection Point 10.8.2 | NABSanrakshan shall have the right to conduct, at the cost of Service Provider, a periodic inspection on the systems, books and records in relation to the Project, as maintained by the Service Provider to ensure quality control and compliance of the Service Provider with the Business Requirements Document and Technical Architecture as well delivery timelines. | Is the Project delivery expected in Phased Approach or Big Bang Approach? | Details process will be shared with selected bidder. |
| 229 | 210 | Application Deployment Requirements | 1. Hardware & Software Point b. Bidder shall submit hardware requirement for both DC and DR in Technical Bid Point e. The Bidder shall also setup a UAT, Pre-prod & Production server as per the requirement and migrate to different data centre or cloud whenever required during contract period without any additional cost | As per Point b - Bidder will submit the hardware requirement details for both DC and DR in technical Bid. The implies that servers/infrastructure will be provided by the NAB team. In the point e – It says that “The Bidder shall also setup a UAT, Pre-prod & Production server as per the requirement” Following are the queries. • So, we have taken an assumption that hardware/server will be provided by the NABSanrakshan team and bidder has to configure the operating system and other software on the UAT, Pre-prod & Production server which is provided by NABSanrakshan Team. Please confirm our understanding. • “Migrate to different data centre” – Please let us know in detail that how many times we have to migrate the complete set up from one data centre to another data centre/cloud provided by the NABSanrakshan Team. | 1. NABSanrakshan will not provide Hardware resource. 2. Assumption is not correct 3. This is not confirmed as of today but will be in scope of bidder if requirement carries during the service period |
| 230 | Page no 11 | 1.1 | Last date & time for submission of Bid- 04 July 2024, 5:00 PM | Considering the complexity of the requirement requesting you to kindly give an extension of two weeks for bid submission | Please refer to corrigendum |
| 231 | 51 | 10.9 Project Timelines | 10.9.1 The project (project implementation, data migration, Reports etc.) should Go-Live within 180 days of acceptance of PO and not later than 210 days under any circumstances, subject to approval of the competent authority. | Request to change the existing 180 Days to 270 Days and 210 days criteria to 300 days. Also request you to mention period for SRS and prototype completion in the RFP | No change Solution should GO-live as per timelines defined in RFP |
| 232 | 208 | 16. Testing: | Additionally, any modifications suggested by the trust during the project's course, up until go-live, must be accommodated by the bidder. | Request you to change as “Any additional scope after SRS sign-off will be considered as CR” | No change, minor changes might come later. |
| 233 | 195 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 4. Generation of Receipt Voucher and Develop a program to Integrate with core accounting systems of Trust/s (Presently Tally / Future it may upgrade to some ERP system). | Request you to provide more clarity on tally API integration . Also, data will be outbound to accounting system and no inbound from accounting system. | Data to be outbound to Tally software. Inbound not required |
| 234 | | | 11. Provision for Payment Gateway for the Trust | | NABSanrakshan shall provide the payment gateway |
| 235 | 196 | 7. Generation of Statement of Estimates (SoE) and Tax Invoice Process | 11. Provision for Payment Gateway for the Trust | Request you to mention “ Payment gateway service will be finalized by NABSanrakshan. Only Integration with payment gateway will be the vendor's scope. | Yes Yes |
| 236 | 204 | 15. Other Technical/ Generic Requirement | The CGMS solution must exhibit platform responsiveness, ensuring optimal performance across various devices such as mobile phones, tablets, iPads, and laptops. | Request you to mention “ business functionality expected in mobile application with CRUD functions” | It should have functionality of viewing all forms and MIS of Portal. Mobile app need to be provided separately. |