

**CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES (CGTMSE)  
IMPLEMENTATION OF GUARANTEE MANAGEMENT SYSTEM (GMS) SOLUTION  
PRE-BID RESPONSES**

Sr. No.	Clarification point as stated in the tender document	Page / Section Number in RfP	Comments / Suggestions	CGTMSE Comments
1	Stage I – Evaluation of compliance to Eligibility criteria	page no 27, point no 8.2(6)	Kindly amend the clause as below:- "The bidder must be CMMI level 3 Certified Company and the certificate should be valid as on date of bid submission"	No change
2	8. Bidder will arrange for two (One primary and one secondary as fall-back arrangement) Internet Leased Lines (ILL) of adequate bandwidth for connectivity between CGTMSE office and DC/DR for accessing the applications.	page no. 18 point no,8	Kindly confirm the expected size of Internet Leased Line (ILL) in Mbps to be proposed at 1) DC site 2)DR site and 3) CGTMS office respectively	Depending on the transaction size and given concurrency, requisite bandwidth may be sized by the bidder for both DC & DR. Bidder should have multiple ISP for redundancy. At CGTMSE side, existing internet link will be used. It will be the responsibility of the bidder to ensure performance of internet line both at DC & DR.
3	9. Bidder has to ensure VAPT of the solution before deployment in live, as well as, anytime during project life cycle whenever there are major changes taking place in the solution. Necessary bug fixing will also be required to be carried out based on the observations of VAPT.	Page no 18 and 19 point no. 9	Kindly confirm the total VAPT audit to be performed by a bidder in a year post deployment	Bidder has to perform VAPT audit before deployment in production. Subsequently, VAPT is to be performed once in a year throughout the contract period. Bidder will arrange it through CERT-IN empanelled auditor and factor the cost in its bid. CGTMSE will not bear any additional expenditure for the purpose.  Modification / Rectification based on VAPT Report will be the responsibility of the bidder at no extra cost.
4	16. In addition, the service provider will also be responsible for Cloud Service Provisioning Requirements, Data Management, Operational Management, Cloud Network Requirement, Cloud datacenter specifications, Cloud Storage Service Requirements, Application Hosting Security, Cloud Hosting Security, Application Performance Monitoring (APM), Backup Services, Licenses of Database / Application server / Web server or any other software required for delivery of the solution, Database Support Service, and Helpdesk Support from Cloud Service Provider Managed Services.	page no 19 point no 16	As per RFP scope Bidder need to provide the Oracle database to CGTMS, kindly confirm does CGTMS is already having the Oracle license and the same will be used in DC or bidder need to procure the new license for CGTMS	Bidder won't be required to propose database license. Existing Oracle licenses will be used. In case of additional requirement, CGTMSE would handle it separately based on sizing.
5	18. Data Migration – Bidder has to arrange for migration of data from the current environment (Oracle to the new solution. Knowledge of data structure of the current solution will be transferred to the selected bidder and it will be responsibility of the bidder to convert/massage/cleanse the data as per new requirement.	page no 19 point no.18	Kindly share the existing server landscape along with the server role.	It will be shared with the bidder during Requirement Study.
			Kindly share the existing OS details along with version and edition.	It will be shared with the bidder during Requirement Study.
			Kindly share the existing Database landscape along with version and edition.	It will be shared with the bidder during Requirement Study.
			Kindly confirm the total amount of data to be migrated in MB/GB/TB to the newly propose cloud site along with total log and flat files	Approx. 450 GB
			Kindly specify the oracle version and edition.	Oracle 11g
6	Kindly confirm the location where the existing system is hosted with a hosting provider name and Location?	page no 19 and 20 Disaster Recovery	Kindly confirm the Daily data generation at the DC site, including log & flat files. For sizing replication link between DC and DR ?	Presently, on an average around 6 GB data are generated daily at DC for replication to DR site.
7	The primary and DR site datacentres should be located in different seismic zones and not on same fault lines.	Cloud Format T1 Point G Datacenter specification 2.	Kindly amend this clause as "The primary and DR site datacentres should be located in different seismic zones OR not on same fault lines."	No change
8	Service provider must provide backup of cloud resources. Backups should be maintained at both off-site and on-site locations in secure fire proof and environmentally controlled environments so that the backup media are not harmed.	Cloud Format T1 Point G Backup Service 1.	Kindly confirm as per RFP scope bidder need to propose the Backup space, kindly confirm the expected backup media i.e Disk based backup or Tape based Backup	Tape based backup
9	General Queries		Kindly confirm the expected Public IP at DC and DR site	Cannot be decided at this stage. Bidder has to arrange for the same.

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10			Kindly confirm does Bidder need to propose any SSL certificate? If yes, please provide the total number of domains as well as sub domains own by CGTMS	Domains and SSL Certificates would be provided by CGTMSE. In case of additional requirement, bidder will arrange for it and payment will be made by CGTMSE separately.
11	Terms and Conditions 9.1 General	<b>Page no 32, point no 9(9.1)(9.1.11)</b>	Kindly confirm whether we need to submit the commercial Bid also in softcopy OR only eligibility and technical bid is to be submitted in softcopy.	Soft copy of Technical and Eligibility Bid is to be submitted.
12	Bidder is also required to submit a softcopy of the bid-documents (in MS Office formats) along with the hardcopies.		Kindly confirm if the softcopy is to be submitted by USB or CD.	As per the convenience of the Bidder
13			Kindly consider the documents in PDF Formats, as most of the documents are standard company documents.	Bidder may submit the document in Word format wherever possible and other documents in pdf formats.
14	MLIs desirous to avail the benefit of the Scheme are required to register with the Trust.	<b>Page No 14. Section 4.2.1: Registration of Member Lending Institution.</b>	Who will initiate MLI registration, CGTMSE user or MLI user?	MLI user would initiate the MLI registration process. Details can be discussed with selected bidder during requirement study.
15	Develop automated approval mechanism based on pre-defined rules	<b>Page No 14. Section 4.2.2: Guarantee Initiation and approval.</b>	Is a rule engine expected to configure these rules? Or these are one time configuration rules which will not change.	This is not one time requirement. Option for changing rules will be required.
16	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs	<b>Page No 15. Section 4.2.2: Guarantee Initiation and approval.</b>	Which systems are we expected to integrate and what are their technologies?	Can be discussed with selected bidder during requirement study.
17	Integrate with other systems of Trust / MLIs to get the required NPA information	<b>Page No 15. Section 4.2.4: Claims Processes (Claims and settlement process).</b>	Which MLI systems are we talking about? Each MLI will have its own different system.	There will be around 25 MLIs. Integration can be handled using APIs.
18	Additionally, Bidder will integrate the proposed solution with Tally Accounting software being used by CGTMSE presently	<b>Page No 17. Section 4.2.9: Generic Requirements.</b>	Which Tally version is currently being used?	Tally ERP 9 (6.5.1)
19		<b>Page 10...2. Project Overview</b>	What will be included in development and implementation of NBFC Module	Guarantee Process is similar in nature for Banks and NBFCs. In NBFC module, guarantee application would be uploaded in bulk as a portfolio with certain different logics. Can be discussed with selected bidder during requirement study.
20		<b>Page 24...5. Change Management -Point 3</b>	Request to keep Man day rate to be exclusive of out of pocket allowance and travel.	No change
21		<b>Page 25...6. Time Frame / Tenure of the Contract</b>	The selected vendor will also arrange for cloud based infrastructure during the contract period for smooth hosting and use of the solution-Does the bidder need to supply the required hardware or it has to give the relevant recommendations only?	Bidder will arrange for infrastructure using cloud model.
22		<b>Page 28...8.3 Stage II – Evaluation of Technical Bids and Presentations</b>	Request to make EC 1.1 FOR SI/OEM	No change
23		<b>Page 38...9.7 Payment Terms</b>	Request to keep licenses payment in advance along with PO.	No change
24		<b>Page 39...9.10 Ownership of source code</b>	Source code of the entire GMS solution, being built under the scope of this RfP will be owned by CGTMSE. Bidder will handover the entire set of source code, developed so far, as and when demanded by CGTMSE. First such set will be handed over to CGTMSE after acceptance of the whole solution by CGTMSE- Does the bidder need to handover the source code to CGTMSE?	Yes, the bidder need to handover the source code to CGTMSE.
25	Bidder will deliver training content in digital form.	<b>Page 19...4.3 Hardware, Infrastructure and Technical Requirements</b>	Bidder requests CGTMSE to clarify on what is expected on delivery of training digitally? Does CGTMSE have training portal currently?	Bidder to deliver training content / documents in digital form.
26	18. Data Migration – Bidder has to arrange for migration of data from the current environment	<b>Page 19...4.3 Hardware, Infrastructure and Technical Requirements</b>	Please provide the size of the data which needs to be migrated.	Please refer to point 5 above.
27	The bidder should have developed and implemented at least two projects in BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System.	<b>Page 27...8.2 Stage I – Evaluation of compliance to Eligibility criteria</b>	Bidder requests to add criteria of "implementation in BFSI sector having 1000 or more branches" to ensure getting quality bids for the project.	No change

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28	Following would be the payment schedule based on the project phase / milestone. (1) Cost for development, implementation and infrastructure (required during development period	Page 38...9.7 Payment Terms	Bidder requests to demarcate implementation, software and hosting payment terms. Software- 70% on delivery, 30% on go-live Hosting- 100% upfront Implementation- basis the milestones specified	No change
29		Page 2...10	What will be included in development and implementaion fo NBFC Module	Please refer point no. 17 above.
30		Page 4...24	Request to keep Man day rate to be exclusive of out of pocket allowance and travel.	No change
31		Page 5...25	The selected vendor will also arrange for cloud based infrastructure during the contract period for smooth hosting and use of the solution-Does the bidder needs to supply the required hardware or it has to give the relevant rcommendations only?	Bidder will arrange for infrastructure using cloud model.
32		Page 6...28	Request to make EC 1.1 SI/OEM	No change
33		Page 8...38	Request to keep licenses payment in advance along with PO.	No change
34		Page 9...39	Source code of the entire GMS solution, being built under the scope of this RfP will be owned by CGTMSE. Bidder will handover the entire set of source code, developed so far, as and when demanded by CGTMSE. First such set will be handed over to CGTMSE after acceptance of the whole solution by CGTMSE- Does the bidder need to handover the source code to CGTMSE? Request to keep it in an Escrow account	Yes, the bidder need to handover the source code to CGTMSE.
35		Page 8.2 Stage I – Evaluation of compliance to Eligibility criteria	6. The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission We have state-wide implementation experience of Loan Processing & Management system including Guarantee Management System in India. Apart from this we have similar experience in 40+ Banks in India. In view of the above, we request you to kindly relax the clause to CMMI Level 3.	No change
36	The bidder should have developed and implemented at least two projects in BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System.	Page 59	The bidder / OEM should have developed and implemented at least two projects in BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System/Lead Origination System/Lead Management System/Document Management System.	No change
37	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs	Page 15	Provide list of application which required API integration	Please refer pt. 17 above.
38	Additionally, Bidder will integrate the proposed solution with Tally Accounting software being used by CGTMSE presently.	Page 17	Kindly elaborate area of integration or use cases of integration which helps to identify integration parameters	Can be finalised during Requirement Study.
39	Trainings on the software has to be provided to the internal users as per requirement of CGTMSE.	Page 19	Kindly specify no. of users required for training purpose	10 Nos.
40	The date of software warranty/AMC will start from the date of acceptance of the whole solution and is fully operational in CGTMSE	Page 19	Can we consider this as production sign-off? If not kindly ellaborate.	It is the acceptance of the production signoff of the whole software solution (GMS).
41	During the warranty/AMC period, the Bidder will have to provide the On-Site Post Implementation Support and other Technical support for the software and any system software supplied.	Page 19	Kindly mention level of resources required for technical support	Resource should have atleast 3 years experience. However, it will be responsibility of the bidder to place resource with adequate knowledge and experience to handle the requirements to the satisfaction of CGTMSE.
42	Solution must be platform responsive irrespective of any form factor e.g. mobile, tab/ipad, laptop etc.	Page 20	Can we consider this web application should work on all this devices?	Yes

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43	Solution should be developed on web-based multitier architecture using JAVA based technology and Oracle database for the proposed project.	Page 20	Request that the clause be amended to :  "Solution should be based on web-based technology which allows multi-tier architecture and the database preferred would be Oracle. The bidder is free to propose any industry standard RDBMS which is backed by an OEM."  The reason of ammendment is with reference to clause 4.3 Hardware, Infrastructure Requirements and Technical Requirements point 1. Here it is clearly mentioned that the complete infrastructure and all licenses are to be arranged by the bidder. Hence it would be in the best interest of CGSTME to allow the bidder to propose the technology stack which would help rationalize the price.	No change
44	Bidder has to ensure VAPT of the solution before deployment in live, as well as, anytime during project life cycle whenever there are major changes taking place in the solution. Necessary bug fixing will also be required to be carried out based on the observations of VAPT.	Page 18	Clarification: Is the VAPT to be carried out via a third party Agency.	Please refer to point no. 3 above.
45	The Bidder shall also provide for all subsequent changes as are statutory in nature and prescribed by regulatory bodies from time to time.	Page 19	We request the deletion of this point since the changes to statutory after implementation should be part of the change request.	No change
46	In the context of bringing in efficiencies in the operational process being followed, Trust intends to implement Business Process management tools such as workflow, information capturing screens and portals, API connectivity of IT operations and document management system solutions for select processes.	Page 10...2 - Project Overview	Project objective and scope of work has diviation, Scope doesn't talk about Portals and DMS, Pl clarify ?	Please go by scope of works. Expected solution is to be built based on portal.
47	Develop workflow mechanism for on-boarding the various types of MLIs based on the eligibility criteria	Page 14-4.2.1 Registration of Member Lending Institutions	Pl define the expectation from workflow in on-boarding process and what eligibility critaria is defined ? Will there be any maker - checker concept in it ?	Maker - Checker concept would be there for MLI registration / Onboarding module
48	Generate auto triggers and an escalation mechanism if the approval is not done within defined service level	Page 15-4.2.2 - Guarantee Initiation and approval 4.2.3 Guarantee Revival Process	How many types of escalation matrix are to be taken into consideration, such as monitory volumn based, department based or position based ?	Will be discussed and finalized during requirement study.
49	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs.  Automatic flow of data from other modules / systems to be ensured.	Page 15- 4.2.2 - Guarantee Initiation and approval 4.2.3 Guarantee Revival Process	What is the source system if API is for cosuming the data ? What is count of destination system if API is for data servicing ?  How many such target systems would be there for data flow ?	Proposed GMS should be integrated with the MLIs of CGTMSE and internal systems of CGTMSE. Bidder is required to do integration of GMS with 25 MLI's system.
50	Develop a module for marking of NPA in the GMS by MLIs	Page15- 4.2.4 Claims Processes (Claims and settlement process)	Will there be any maker checker solution is to be kept in the place ? What is reversal flow if NPA marking gets rejected by checker ?	
51	Develop workflow mechanism for claims approval process as per defined SOP	Page15-4.2.4 Claims Processes (Claims and settlement process)	Will there be any notiication dashbaord for approval and rejection ?	Yes.
52	Proposed solution should have API configurability for ease of flow of information across different systems and MLIs.  Automatic flow of data from other modules / systems to be ensured	Page15-4.2.4 Claims Processes (Claims and settlement process)	How many such systems are there to integrate with ?	Please refer to point no.49
53	Generate settlement report and mailing it to specified user	Page15 - 4.2.4 Claims Processes (Claims and settlement process)	Will SMTP be provided by CGTMSE or Bidder ?	CGTMSE will provide through O365 solution
54	Enable automated reconciliation of recovery to ensure faster settlement of claims	Page16-4.2.5 Recovery Process	Pl define automated reconciliation ? Or is some sort of deduplication ?	Will be discussed and finalized during requirement study.
55	Ensure MLIs are send reminder mails to extend guarantee for cases slated for expiry	Page16-4.2.6 Collection Processes	Will email trigger event to be kept dynamic to configure when email is to be sent in future...like <n> days before expiration or after expiration or manual intervention ?	Both options are required.

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56	Automate the report and dashboard generation based on the identified metrics. Calculation methodologies and pre-defined frequency of report would be shared by the Trust	Page16- 4.2.8 Reporting process / MIS / Compliances	What is identified matrix ? How many report are to be kept in scope by bidder ? What is the number of dashboards to be kept in scope by bidder ? do bidders need to provision notification / alerts dashbaord also in scope ?	Will be discussed and finalized during requirement study.
57	Enable ad-hoc report generation for the various data points captured by the Trust	Page17 - 4.2.8 Reporting process / MIS / Compliances	What is the expectations from ad-hoc report generation ? Pl clarify ? Is it some sort of BI or reporting framework expected from bidder ?	Existing Power BI tool out of O365 subscription can be used for the purpose. However, bidder will do configuration and development of reports and adhoc reporting mechanism as per requirement
58	Provide tools and utilities for the process automation and implement the same in production, development and test environments.	Page17 - 4.2.9 Generic Requirements	What is the expectations from Process automation tool ? Is it the GMS scope only or something else ?	It is as per GMS scope of work.
59	There should be identifiable components for building and accustoming, testing, releasing and controlling processes. There should be ability to schedule processes and runtime resources.	Page17 -4.2.9 Generic Requirements	Pl clarify the statement as what you are referring "identifiable components" and "ability to schedule processes and runtime resources."	Point is self-explanatory
60	Reporting and analytics to be provided to meet the reporting requirement of Trust	Page17-4.2.9 Generic Requirements	Reporting requirement itself is not clear in the RFP document, How many report and dashboards are required ? From "Analytics" is CGTMSE expecting some BI tool from bidder ?	Report requirement will be finalized during requirement study. For tool, please refer to pt. 57 above.
61	The solution should enable API based integration with relevant softwares being used by MLIs.	Page 17 - 4.2.9 Generic Requirements	In RFP document, at many places API integration with some unidentified systems is mentioned which is creating ambiguity in concluding source and target systems pertaining to said API, it will lead to vague estimations which may not be in favour of either parties. Pl revisit this expectations or define the actual utilizations.	Please refer to point no.49
62	Additionally, Bidder will integrate the proposed solution with Tally Accounting software being used by CGTMSE presently.	Page17 - 4.2.9 Generic Requirements	What are the transactions to be sent and received from-to Tally and GMS respectively? Does CGTMSE has technciall person available from Tally or bidder will only have to work on Tally side also of it ?	Same will be discussed and finalised during requirement study.  Bidder has to arrange technical person for tally, if required.
63	Should enable faster decisioning by hosting of complex rule based classifications.	Page17-4.2.9 Generic Requirements	Pl clarify the statement as what you are referring and what is the expectations ?	As per scope and same may be finalized during requirement study.
64	Bidder has to ensure that the Project Manager deployed for this project must have experience of handling similar software development projects. Additionally, development team members must be having 2 to 3 years' experience of software development using proposed technology.	Page17-4.2.9 Generic Requirements	Why resource experience has been mentioned when project will be developed by bidder at their own development center ? Is there any other purpose / expectations attached to it ?	2nd point stands removed.
65	<ul style="list-style-type: none"> <li>The bidder is responsible to set up the Production, UAT (User Acceptance Test) and DR Environments.</li> <li>Bidder will be responsible to create and manage environments for Integration testing and UAT (User Acceptance Testing), the UAT setup shall be near replica of the production setup. This will entail setting up of two environments namely a Staging Environment and Live Production Environment.</li> </ul>	Page17-4.2.9 Generic Requirements	This point has diiferent expectation from point 4.3.3. Pl clarify.  "Making provision for computing resources in the cloud to handle the software delivered and its implementation. There should be three environments : 1) Development & training, 2) UAT and 3) Production in the cloud to address the development, testing, production and training needs of CGTMSE."	Both the referred bullet points in Section 4.2.9 are hereby dropped. Point 4.3 (3) remains valid.
66	Bidder is required to arrange for cloud based hardware infrastructure to host the proposed solution. Infrastructure will include server, information security, network, storage, secured access of the solution through the internet. Licenses for OS, database, web/ application server etc. will also be arranged by the bidder on cloud model.	Page18-4.3 Hardware, Infrastructure and Technical Requirements	Who will provide the domain names and SSL certificates ?	Please refer to point 10 above.
67	2. The Bidder has to offer the Infrastructure on IaaS (Infrastructure As A Service) model through a managed private cloud for hosting applications either at the Bidder's Data Centre or any third party Data Centre. However, all the responsibilities will be lying on the bidder and CGTMSE will only deal with the bidder. The bidder will by the Single Point of Contact (SPOC) for all purposes of delivery as per scope of the project.	Page18-4.3 Hardware, Infrastructure and Technical Requirements	is consortium / JV is allowed for Infrastructure ? If not, request to consider and allow for it. Does CGTMSE has any preference of DC provider ? Does CGTMSE has any preference of data hosting location ?	Please refer to point 100 below for consortium.  Requirement as per scope of RfP.

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68	10. The cost of all customization efforts is required to be included in the Price Bid and CGTMSE will not pay any additional cost for such effort till acceptance of the solution. This includes customization of all statutory, regulatory and ad-hoc MIS (Management Information System) reports as required by CGTMSE in the desired formats.	Page19-4.3 Hardware, Infrastructure and Technical Requirements	Reports and functional requirements should be scope driven. Post sign-off of requirement with CGTMSE, no change should be directly considered. How the development cost and schedule will be compensated to bidder if requirement is changed by CGTMSE after requirement sign-off ?	No change.
69	13. The date of software warranty/AMC will start from the date of acceptance of the whole solution and is fully operational in CGTMSE and will continue for a period of five (5) years. During the warranty/AMC period, the Bidder will have to provide the On-Site Post Implementation Support and other Technical support for the software and any system software supplied. At least two technical resources will be posted on-site by the bidder for support of the applications & infrastructure, vendor coordination etc. The date of acceptance of the solution will be declared by CGTMSE after satisfying itself regarding the entire implementations and delivery.	Page19-4.3 Hardware, Infrastructure and Technical Requirements	Pl define the acceptance criteria for solution delivery. What is the timeline defined for CGTMSE to respond to vendor post deployment of solution for acceptance ?  AMC Warranty period is one year ?	CGTMSE will take 15 days for acceptance of the solution after deployment. Solution will be accepted once all the modules of the software function in integrated form as per signed-off requirement documents.  5 years project period starts after acceptance of the GMS solution as a whole. Out of 5 years 1st year will be warranty period for GMS solution and 4 years will be AMC period. However, project also envisages delivery of IT Infrastructure services across 5 years. Bidder has to arrange for IT infrastructure during development phase (8 months period) which is over and above 5 years of Infrastructure services mentioned above.
70	18. Data Migration – Bidder has to arrange for migration of data from the current environment (Oracle to the new solution. Knowledge of data structure of the current solution will be transferred to the selected bidder and it will be responsibility of the bidder to convert/massage/cleanse the data as per new requirement.	Page19-4.3 Hardware, Infrastructure and Technical Requirements	Data cleansing can't be done by bidder as it's CGTMSE's business data and may have impact at various business area of it. Data cleansing should be with CGTMSE only. Vendor can only migrate the data to new database. Pl revisit this point and consider it as requested.	No change. However, CGTMSE person will be attached in the project to help/guide in data cleansing process. In case data cleansing requires business decision, it will be decided by CGTMSE.
71	RPO / RTP Penalty	Page20-4.4 Parameters and Penalty for Disaster Recovery Management	Mentioned Penalty is too high, pl relax the penalty as it have various unseen dependent factors.	No change
72	Bidder is required to provide the maintenance services for the solution. Bidder will extend end-user support, management and administration services of the infrastructure throughout the contract period. Bidder will also deploy resources on-site at CGTMSE to manage all these services.	Page20-4.5 Solution Maintenance	To arrive at plan for end user support, bidder has to know below - - Total user load and current concurrency - Current load of tickets with their severity - Nature of tickets ? - Current team size ? How the support team size plans will be revisited in future incase of increase in users or tickets or modules ?	Concurrency of user and expected growth - Already mentioned in RfP. Tickets and current team size is not relevant.  Support ans services as per scope will be responsibility of the bidder throughout the contract period.
73	No. of concurrent users – 1000 Growth factor – 10% year-on-year	Page20-4.6 Performance Criteria	Is 1000 the peak load or normal ? What if users grow more than 10%, how this will be factored in-terms of Infra and team planning ?	Concurrency of 1000 is the peak load. Growth more than 10% is not envisaged at this stage.
74	The UAT may be conducted by CGTMSE or by any appointed third-party agencies by focusing only on the functional / acceptance test scenarios. The Bidder shall conduct testing of the software solutions exhaustively and shall ensure that all the issues are reported to CGTMSE before UAT/Release.	Page22-Table 4.8.2 Priorities of Defects and Resolution SLAs	Test cases are to be prepared by CGTMSE. CGTMSE shall provide the test cases with vendor a month before UAT to make sure all the test scenarios are working. Pl consider. Any SLA and SLT should be only applicable on PROD, not on UAT.	CGTMSE will provide the test cases. SLA will be applicable on production environment.
75	Bidder will have certain period for development/implementation of the solution. After Go-live and acceptance of the solution, the bidder will support the solution for 5 years out of which 1st one year will be warranty period and next 4 years will be AMC periods. The project period will be of 5 years after successful implementation and acceptance of the solution as a whole.	Page24-6. Time Frame / Tenure of the Contract	Is below understanding correct ? -  8 Months is for development, 12 Months is for Warranty period 40 Months is for AMC / Support	No. Please refer to point no.69 above.
76	Bidder will prepare a plan of delivery and complete the project within 8 months.	Page25-6. Time Frame / Tenure of the Contract	What if delay is from trusts side in providing sign-off, providing data etc... how it will be compensated to bidder in commercials and schedule ?	Please refer to Section 4.8 of RfP (Page 23)

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77	The bidder must be CMMI level 5 Certified Company and the certificate should be valid as on date of bid submission	Page27-8.2 Stage I – Evaluation of compliance to Eligibility criteria	Why CMMI level 5 is asked for this bid, Is there any specific expectations from CMMI L5 practices ? Pl relax it to CMMI level 3 as CMMI L3 meant for software development. Many SME vendors who are CMMI L3 will not be participate in this case.	Please refer to point no.1 above.
78	The bidder should have developed and implemented at least two projects in BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System.	Page27-8.2 Stage I – Evaluation of compliance to Eligibility criteria	Request you to keep it BFSI experience only as many projects done by bidder in BFSI domain with different names or heads / indirectly touches the said business expectations.	No change.
79	The bidder should have developed and implemented at least two projects in BFSI sector in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System.	26...8.2 Stage I – Evaluation of compliance to Eligibility criteria	We request you to kindly amend the clause which is mentioned as below: <b>"The bidder should have developed and implemented at least two projects in BFSI sector/Govt./Semi Govt. of India in the area of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System/Subsidy management system / Lease Management"</b> . This criteria is allow maximum number of bidders to participate having experience of development of Loan Management related Functionality.	Please refer to point no.78 above.
80	Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System developed to facilitate loan approvals in automated/semi-automated manner in BFSI sector (for each project : 10 marks; with capping at 30 marks) Note: Only completed projects will be considered for evaluation.	Page28-8.2 Stage I – Evaluation of compliance to Eligibility criteria	Would request you to please revise the below clause with the following "Number of Loan Processing System / Loan Management System / Guarantee Management System / Insurance Management System/ <b>Subsidy management system</b> developed to facilitate <b>application</b> approvals in automated/semi-automated manner in BFSI sector/ <b>Govt/Semi Govt.</b> (for each project : 10 marks; with capping at 30 marks)"	No change.
81	Proposals are invited from vendors for procurement and implementation of GMS. This proposed system is expected to take care of the entire guarantee operations of the Trust, investments, etc. <b>The bidder or the consortium partner should have experience in development of Loan Management System (LMS) / Loan Processing System (LPS) and system integration</b>	Page1-12. Project Overview	In reference with this clause we assume bidder or its consortium partner together should qualify all the clauses in the Eligibility & Technical Criteria. Please Confirm	Please refer to point no. 100 below.
82		144.2 Scope of Work	1. Kindly share the difficulties & challenges you are facing with the current solution. 2. Do you have any reference application which offers similar functionality which you are looking to develop? If yes then kindly share the URL. 3. Could you please share the workflow for each of the modules described in the SoW?	Will be shared with the selected bidder during requirement study.
83	<b>4.2.1 Registration of Member Lending Institutions:</b> MLIs desirous to avail the benefit of the Scheme are required to register with the Trust. MLI eligibility criteria for on-boarding depends on MLI type viz. Banks, SFBs, RRBs etc. o Develop workflow mechanism for on-boarding the various types of MLIs based on the eligibility criteria o Enabling MLIs to upload requisite documents in the system etc.	Page14-4.2 Scope of Work	1. Kindly share the sample registration form for the MLIs to register in the proposed application. 2. Kindly share the approval workflow and step-by-step process to on-board the MLIs in the proposed application. 3. Kindly share the details about eligibility criteria and its parameters with us.	Will be shared with the selected bidder during requirement study.

Sr. No.	Clarification point as stated in the tender document	Page / Section Number in RfP	Comments / Suggestions	CGTMSE Comments
84	<p><b>4.2.2 Guarantee Initiation and approval:</b>  The process starts with guarantee initiated for a specific contract/loan by MLI on the system and process completes when guarantee is approved by Trust and becomes active. As part of the automation process bidder is expected to:</p> <ul style="list-style-type: none"> <li>o Develop automated approval mechanism based on pre-defined rules</li> <li>o Develop workflow mechanism for guarantee approval process as per defined SOP</li> <li>o <b>Enhance the existing user interface to improve usability and operational efficiency</b></li> <li>o <b>Proposed solution should have API configurability for ease of flow of information across different systems and MLIs</b></li> </ul>	Page14-4.2 Scope of Work	<ol style="list-style-type: none"> <li>1. Kindly share the workflow and step-by-step process for the application routing for the Guarantee with us.</li> <li>2. We assume that whenever any MSE will initiate the Guarantee Process post initiation only MLI will initiate the Contract/Loan process from the proposed system. Please confirm</li> <li>3. Regarding "Enhance the existing user interface" .... Do we need to develop / enhance the functionality in any existing application or bidder need to develop the application from scratch? Kindly share the scenario.</li> <li>4. If bidder need to enhance the existing application in that case kindly share the below details: <ol style="list-style-type: none"> <li>4.1. Application URL</li> <li>4.2. Application Technology Stack</li> <li>4.3. SRS Documentation of Existing Application</li> <li>4.4. Challenges and limitation of existing application</li> <li>4.5. Who has developed the existing application?</li> <li>4.6. Functional Coverage of the existing application.</li> <li>4.7. Feature &amp; Functionality of the existing functionality</li> </ol> </li> <li>5. Regarding "Proposed solution should have API configurability for ease of flow of information across different systems and MLIs" .... Kindly share the below details: <ol style="list-style-type: none"> <li>5.1. Kindly share the number of 3rd Party Applications which will be integrated with the proposed application.</li> <li>5.2. We assume that ready to use APIs / Web Services will be provided by the department / client. Please confirm.</li> <li>5.3. Kindly share the exact data to be exchange with each of the integrated application with us.</li> </ol> </li> <li>6. We assume that Site Visit, Inspection, Personnel Discussion will be out of the system</li> </ol>	<p>The enhancement will be done in the new applications based on BPR recommendations. Bidder needs to develop the application from scratch.</p> <p>Other points will be covered and finalised with the selected bidder during requirement study.</p> <p>25</p>
85	<p><b>4.2.3 Guarantee Revival Process:</b>  This process covers revival of guarantee wherein the MLI has to pay for Annual Guarantee Fee and wants to restart the guarantee (for lapsed guarantee due to non-payment of fee). The revival is done subject to a few conditions which is checked by the Trust. As part of the automation process bidder is expected to:</p> <ul style="list-style-type: none"> <li>o Develop automated approval mechanism for revivals based on pre-defined rules</li> <li>o Develop workflow mechanism for claims approval process as per defined SOP</li> <li>o Generate auto triggers and an escalation mechanism if revival has not been done for accounts and send it to MLIs</li> <li>o Automatic flow of data from other modules / systems to be ensured</li> </ul>	Page14-4.2 Scope of Work	<ol style="list-style-type: none"> <li>1. Kindly share the approval workflow and step-by-step process for Guarantee Revival Activity.</li> <li>2. Kindly share the Rules for Guarantee Revival with us.</li> <li>3. How MLIs will pay the Revival Fees to the CGTMSE? Online or Offline?</li> <li>4. If online payment from the proposed application is part of scope in that case we assume that department will provide the API of the Payment Gateway. Please confirm</li> </ol>	Will be shared with the selected bidder during requirement study.



Sr. No.	Clarification point as stated in the tender document	Page / Section Number in RfP	Comments / Suggestions	CGTMSE Comments
86	<p><b>4.2.4 Claims Processes (Claims and settlement process):</b> This process covers the activity of claim realization to the MLI post NPA. As part of the automation process bidder is expected to:</p> <ul style="list-style-type: none"> <li>o Develop a module for marking of NPA in the GMS by MLIs</li> <li>o Develop automated approval mechanism for claims based on pre-defined rules</li> <li>o Develop workflow mechanism for claims approval process as per defined SOP</li> <li>o Generate auto triggers and an escalation mechanism if claim lodging has not been done for accounts marked as NPA</li> <li>o Integrate with other systems of Trust / MLIs to get the required NPA information</li> <li>o Proposed solution should have API configurability for ease of flow of information across different systems and MLIs</li> <li>o Generate settlement report and mailing it to specified user</li> <li>o Integrate with recovery module to assess the recoveries made and generate the final settlement report for claim settlement</li> <li>o Automatic flow of data from other modules / systems to be ensured</li> </ul>	Page15-4.2 Scope of Work	<ol style="list-style-type: none"> <li>1. We assume that maintaining the record of the Installments, Pending / Missed Installments of the Loan is not in the current scope. Please confirm.</li> <li>2. Kindly share the process of marking the NPA in the proposed Application by MLIs.</li> <li>3. Kindly share the workflow, Step-by-Step process and Rules for the claim &amp; settlement process with us.</li> <li>4. How many system require to integrate with the proposed application?</li> <li>5. Kindly share the exact data to be exchanged with each integrated application(s)?</li> <li>6. Who will enter the settlement record in the proposed application?</li> <li>7. We assume that Department / client will share the APIs of Recovery Module with us for the integration. Please confirm.</li> <li>8. Kindly share the Sample format of the Settlement Report with us.</li> <li>9. Kindly share the Type of Settlement &amp; recovery methods to be followed by the MLIs with us.</li> </ol>	Will be shared with the selected bidder during requirement study.
87	<p><b>4.2.5 Recovery Process:</b> Recovery includes recovery gained from defaulted loan applicant by MLIs and those obtained via inspection visits which are settled against the claims made. As part of the automation process, bidder is expected to:</p> <ul style="list-style-type: none"> <li>o Develop a module for MLIs to enter the required information regarding claims and upload the associated documents.</li> <li>o Develop workflow mechanism for recovery process as per defined SOP</li> <li>o Proposed solution should have API configurability for ease of flow of information across different systems and MLIs</li> <li>o Enable automated reconciliation of recovery to ensure faster settlement of claims</li> <li>o Automatic flow of data from other modules / systems to be ensured</li> </ul>	Page 15 & 16 - 4.2 Scope of Work	<ol style="list-style-type: none"> <li>1. We assume that Inspection Scheduling &amp; Assignment is not part of scope. Please confirm.</li> <li>2. If above is not the case then kindly share the business logic behind inspection Scheduling.</li> <li>3. Who will enter the recovery data in the proposed application? Kindly share the sample form of the Recovery Made from the defaulters.</li> <li>4. How system will react in case of no recovery made from defaulters?</li> <li>5. From where the data related to total recovery amount to be captured?</li> </ol>	<p>Management of inspection process includes scheduling and assignment. Bidder is requested not to assume business functionalities.</p> <p>Complete requirement will be discussed and finalised with the selected bidder during requirement study.</p>
88	Provide tools and utilities for the process automation and implement the same in production, development and test environments.	Page17-4.2.9 Generic Requirements	<ol style="list-style-type: none"> <li>1. Have you envisage such tools &amp; utilities which require for Process Automation &amp; implementation?</li> <li>2. Who will borne the Procurement &amp; Recurring Fees (If any)?</li> <li>3. What is the purpose of having Tools &amp; Utilities for Process Automation?</li> </ol>	Please refer to Point 58 above. It is within the scope of the project.
89	Additionally, Bidder will integrate the proposed solution with Tally Accounting software being used by CGTMSE presently	Page17-4.2.9 Generic Requirements	<ol style="list-style-type: none"> <li>1. As per our Knowledge, Tally is not offering any API for Integration therefore we request you to kindly remove the same from the scope.</li> </ol>	No change. Please refer to point no. 62 above.
90	1. Bidder is required to arrange for cloud based hardware infrastructure to host the proposed solution. Infrastructure will include server, information security, network, storage, secured access of the solution through the internet. Licenses for OS, database, web/ application server etc. will also be arranged by the bidder on cloud model.	Page18-4.3 Hardware, Infrastructure and Technical Requirements	<ol style="list-style-type: none"> <li>1. Many organization who are having their data centre and Development unit may not deliver either the proper data centre for hosting or Qualitative Application and in either case only department has to put efforts therefore we request you to kindly remove the Data Centre / Procurement of Hosting Environment from the current scope so that only those bidders who are qualify and purely into application development can participate.</li> </ol>	No change.
91	2. The Bidder has to offer the Infrastructure on IaaS (Infrastructure As A Service) model through a managed private cloud for hosting applications either at the Bidder's Data Centre or any third party Data Centre. However, all the responsibilities will be lying on the bidder and CGTMSE will only deal with the bidder. The bidder will be the Single Point of Contact (SPOC) for all purposes of delivery as per scope of the project.	Page18-4.3 Hardware, Infrastructure and Technical Requirements	<ol style="list-style-type: none"> <li>1. Kindly share the below details which will help us in Server Sizing <ol style="list-style-type: none"> <li>1.1. Total Number of Users</li> <li>1.2. Total Concurrent Users Expected</li> <li>1.3. Total Number of Application Received Per Month</li> <li>1.4. Total Number of Documents (Attachments) with each application</li> <li>1.5. Average Size of each application</li> </ol> </li> </ol>	Please refer to the point no. 72 & 73 above.
92	4. Service Provider would be responsible for Disaster Recovery Services so as to ensure continuity of operations in the event of failure of primary data center to meet the RPO and RTO requirements as mentioned in section 4.4 below.	Page18-4.3 Hardware, Infrastructure and Technical Requirements	<ol style="list-style-type: none"> <li>1. Kindly share the type of Architecture is expected for the DR Site from Below: <ol style="list-style-type: none"> <li>1.1. Active-Active Replication of the Database and Application</li> <li>OR</li> <li>1.2. Active-Passive Replication of the Database and Application</li> </ol> </li> </ol>	Bidder to design the architecture as per the scope of work.

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93	9. Bidder has to ensure VAPT of the solution before deployment in live, as well as, anytime during project life cycle whenever there are major changes taking	Page18-4.3 Hardware, Infrastructure and Technical Requirements	1. We assume that department will borne the cost of the Security Audit. Please confirm 2. If Vendor need to borne the cost of the security Audit then kindly share the number of security Audit to be considered before Go-Live and During Maintenance Period. 3. We assume that vendor will select the Agency (Cert-in Empaneled) for the VAPT. Please confirm	Please refer to point no. 3 above.
94	10. The cost of all customization efforts is required to be included in the Price Bid and CGTMSE will not pay any additional cost for such effort till acceptance of the solution. This includes customization of all statutory, regulatory and ad-hoc MIS (Management Information System) reports as required by CGTMSE in the desired formats.	Page19-4.3 Hardware, Infrastructure and Technical Requirements	1. Kindly share the quantum of the Customization? 2. Do we need to customize the existing application or these customization are changes is require in the newly developed application? 3. We request you to remove the same from the scope as this will be the open scope for the bidders and consider such customization as Change Request.	No change.
95	Trainings on the software has to be provided to the internal users as per requirement of CGTMSE. Bidder will deliver training content in digital form.	Page19-4.3 Hardware, Infrastructure and Technical Requirements	1. What is expected from "Digital Form". Please Describe. 2. Kindly share the List of locations where the training is required. 3. Kindly share the number of users required training. 4. Kindly share the number of session require to be conducted. 5. We assume that all required infrastructure for training will be provided by the department / client. Please confirm	Please refer to point no.25 above. Training will be at CGTMSE Office, Mumbai. 10 users have to be trained. Training Infrastructure will be arranged by CGTMSE.
96	18. Data Migration – Bidder has to arrange for migration of data from the current environment (Oracle to the new solution. Knowledge of data structure of the current solution will be transferred to the selected bidder and it will be responsibility of the bidder to convert/massage/cleanse the data as per new requirement	Page19-4.3 Hardware, Infrastructure and Technical Requirements	1. Kindly share the total size of the data to be migrated in the proposed application. 2. We assume that data entry is not part of scope. Please confirm. 3. We assume that department will share the data in Excel / CSV format as per format provided by vendor. Please confirm	Please refer to point no.5 above. Data entry is not part of scope. Data will not be provided in excel format. It will be the bidders responsibility to migrate. Please refer to point no. 5 & 70 above.
97		Page16-4.2.8 Reporting process / MIS / Compliances	1. Could you please let us know number reports expected from the bidder and its frequency?	Will be discussed and finalized during requirement study.
98		Page26-8.1 Evaluation Process	1. Would request you to please change the evaluation criteria to QCBS? Quality- and Cost-Based Selection (QCBS), a method that takes into account the quality of the proposal more than the cost of the services .	No change
99	The total GST and other duties on the software products/any other proposed component of the bid, based on rates effective at the time of the Bid response	1Annexure - 12.4 Form 4: Commercial Bid	1. We request you to kindly amend this statement and consider the GST and other Duties Rate Applicable at the time of Invoicing.	No change
100	The bidder or the consortium partner should have experience in development of Loan Management System (LMS) / Loan Processing System (LPS) and system integration.	Chapter 2 : Project Overview	-----	Text stands modified as : "The bidder should have experience in development of Loan Management System (LMS) / Loan Processing System (LPS)".
			As we are already working with SIDBI on various different project, so we are requesting you to please give us relaxation on the CMMI 5 certification criteria.	No change
			Also, for our Indian client SIDBI we are developing LMS and LPS and we have developed and integrated LMS for our foreign client in banking domain, so we request you to please consider it as a part of our eligibility or if needed give us the relaxation.	No change
			Project Development will be for 8 months so, in case of delay due to any if the thing like natural calamity, act of god there should be a sleepover time for it	No change
			In RFP there are various licensing cost mentioned so bidder will only take care of it? Need your confirmation.	As per scope of RfP
			We need more clarity on Data migration and its size.	Please refer to point no.96
			Need more clarity on Oracle enterprise software(PaaS model) while our solution is with SQL would that work with Data Migration is taken care by us.	Please refer to point no.4
			Please give us more details on “performance criteria” what if the growth happens 20% or more on year to year basis ?	Growth factor is mentioned in the RfP. Higher growth is not envisaged at this stage.